

ASSETS

If a home is owned, the maximum value of personal assets excluding the home, but including Retirement Savings Accounts (RSAs), may not exceed \$75,000. If a home is not owned, personal assets (including RSAs) may not exceed \$100,000.

RETIREMENT AGE

No supplementation is paid to a member or a surviving spouse until they reach the age of 65.

SURVIVING SPOUSES

May be eligible to receive supplementation if they meet the requirements listed above. Surviving spouses who remarry are no longer eligible for the benefit. Divorced spouses of members are not eligible for supplementation.

HOW TO APPLY

Individuals who wish to be considered for supplementation must submit a Ministerial Assistance Application, available by calling **1.800.642.6543**, or on the Pension Boards' website at www.pbucc.org by clicking the **Ministerial Assistance Icon**, then clicking on **Ministerial Assistance Forms + Publications**, then scrolling down to where the **Ministerial Assistance Application** is located. An application submitted within the last three years is required to be on file to receive supplementation.

The United Church Board for Ministerial Assistance (UCBMA), the charitable arm of the Pension Boards, provides direct support to authorized ministers, lay church employees, and their surviving spouses whose circumstances call for a compassionate response, and offers specialized initiatives and insightful witness to promote sustainable ministry within the church.

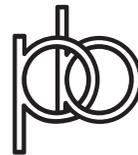


2019 General Synod Plan of Supplementation of Small Annuities

Christmas Fund Gifts at Work

for Retired UCC Authorized Ministers,
Lay Church Employees, and their
Surviving Spouses

*Administered by The United Church Board for
Ministerial Assistance, the charitable arm of
The Pension Boards-United Church of Christ, Inc.*

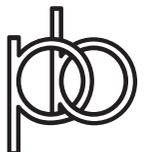


The Pension Boards
United Church of Christ, Inc.

Operating at the Intersection of Faith and Finance

For more information:
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Effective January 1, 2019



The United Church of Christ, since its inception, has had a plan of supplementation of small annuities for its retirees. Similar commitments were also present in our predecessor bodies. The United Church Board for Ministerial Assistance (UCBMA), on behalf of the whole church, continues that legacy today.

Individuals who qualify may receive monthly payments to bring total income up to a minimum level set annually by the authority of General Synod, upon recommendation from UCBMA.

Effective January 1, 2019, the minimum annual level is **\$32,400** (\$2,700 monthly) for a retired authorized minister or lay church employee and **\$24,300** (\$2,025 monthly) for a surviving spouse.

Supplementation is a gift made possible by the generosity of individuals and congregations to the Christmas Fund Special Mission Offering and Our Church's Wider Mission, and is further subsidized by the Ministerial Assistance Fund.

Supplementation does not reduce or increase regular annuity payments made by the Pension Boards. The level of supplementation is reviewed annually and is based on the total dollars available, as well as the number of eligible persons applying for pension supplementation at any given time. There is no guarantee that supplementation will be available in future years.

THE FOLLOWING ELIGIBILITY REQUIREMENTS ARE IN EFFECT:

YEARS OF DUES-PAYING SERVICE

For a member to receive full supplementation benefits, it is required that they had 30 years of dues-paying service in which contributions were paid to the Annuity Plan for the United Church of Christ (or its predecessor plans) directly by the employee or on their behalf by a church or other body of the UCC, one of its predecessor denominations, or an organization supported by the UCC.

If a member becomes disabled prior to age 65, the additional years that they would have completed up to age 65 are included in the calculation.

For any eligible member with fewer than 30 years, a prorated amount may be granted.

EMPLOYMENT AND AUTHORIZATION REQUIREMENT

If a member is clergy, they must have current authorization for ministry in the United Church of Christ to qualify for supplementation.

If a member is lay, they must have been employed by a Qualified Church Controlled Organization (QCCO) of the United Church of Christ for at least 10 years. Essentially, this means that a lay person must have been employed by a United Church of Christ Congregation, Association, Conference, or National Instrumentality.

If the recipient is a surviving spouse, their deceased spouse must have been an authorized minister at the time of their death or if a lay worker, have worked at a United Church of Christ QCCO for at least 10 years.

HOUSEHOLD INCOME

In assessing the need for pension supplementation, an annuitant's or surviving spouse's total annual income is compared first with the established minimum pension level. Total household income includes, but is not limited to annuities paid by the Pension Boards, as well as Social Security benefits (before deductions for Medicare), any other retirement benefit (e.g. other denominations, secular employment, and military), and current earnings, if any, including those of a spouse. No supplementation is paid if total household income exceeds the set minimum. Recipients are responsible for notifying the Pension Boards if their annual income changes at any point during the year. Supplementation will be adjusted accordingly.

Note: Persons who are receiving Medicaid or eligible to receive Medicaid are unable to receive supplementation. Generally, this includes persons living in a skilled nursing facility or nursing home.

