

Christian Reformed Church

Retirement Plans

Ministers Pension Plan



Defined Benefit Plan

- **Lifelong Monthly Benefit**
- **Long Term Disability Coverage**
- **Pre-Retirement surviving spouse & orphan benefits**
- **Participation costs are paid 100% by the church employer**
- **Surviving Spouse Options**
- **Tax benefits related to retirement housing**

Risk is on denomination and trustees, not the individual



403(b)(9) Plan



Defined Contribution Plan

- **Pre-tax contributions are deductible from your income**
- **Contributions & investment earnings grow tax deferred**
- **Contributions made by individual and employer**
- **Tax benefits related to retirement housing**
- **Each employer (church) sets its own eligibility rules**
- **May outlive your funds**

Individual selects investments & controls contribution amounts

*ordained ministers must be enrolled in the Ministers Pension Plan

→ 403(b)(9) is a top up option

For more information contact us at:

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