Introducing the New

Christian Reformed Church in North America 403(b)(9) Retirement Plan

The Christian Reformed Church in North America is pleased to introduce an enhanced retirement savings opportunity for churches and their employees.

Beginning this fall, all U.S. CRC churches will be included in the new **Christian Reformed Church in North America 403(b)(9) Retirement Plan**, unless a church chooses to opt out. This initiative follows Synod's direction to broaden retirement benefit options available to churches and their employees while providing greater flexibility and long-term value.

A Retirement Plan Built for Churches - The CRC 403(b)(9) Retirement Plan was created specifically for churches, pastors, and ministry staff. Unlike traditional retirement plans, a 403(b)(9) plan is designed exclusively for churches and offers features and flexibility that reflect the unique needs of ministry.

Each church retains control over its plan by determining:

- Which employees are eligible to participate
- Employer contribution levels
- Whether participation is extended to all staff or selected employee groups

The plan is available for:

- Commissioned Pastors
- Bi-vocational Pastors
- Church staff
- Ministers of the Word as an additional retirement savings opportunity alongside the Ministers' Pension Plan

Powered by Voya Financial - As part of this initiative, the retirement plan is transitioning from **Envoy Financial to Voya Financial**, providing churches and participants a modern retirement experience, lower costs, and enhanced support.

Why Voya?

- High-quality investment options designed for long-term retirement success
- Faith-based investment solutions that align with Christian values
- Lower investment and administrative expenses
- Modern online tools and retirement planning resources
- Personalized participant education and guidance
- Simplified administration for churches

More Than a Retirement Plan - Through the CRC Pension and Retirement Office of CEB Services, churches receive ongoing support from a team that understands ministry.

Our services include:

- Dedicated, Christ-centered customer service
- Personalized retirement education
- Educational webinars, one-on-one training, and staff with specialized retirement knowledge
- Expertise in minister compensation and housing allowance
- Reduced overall plan costs
- Enhanced participant service and guidance
- Additional employee benefit solutions tailored for churches

Better Together - By participating together in one denominational retirement program, our churches benefit from the purchasing power and efficiencies that come with serving hundreds of congregations through a single platform. This collaborative approach allows the CRC to provide lower costs, stronger investment opportunities, enhanced service, and long-term stability for churches of every size. There is a $100 annual cost per church to participate in the plan.

We look forward to partnering with you to provide retirement benefits that faithfully support pastors, church staff, and those serving Christ's Church for generations to come.

Sincerely,

Roberta Vriesema
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