FAQs

Canada

1 Why are the changes to the Canadian plan being made in 2027?

The proposed changes together balance the interests of the three stakeholders - current retirees, future retirees and congregations - in line with the MPF mandate given by Synod 1982:

Contingency Reserves and Surplus: "Article 18.02 Use of Surplus. If at any time, in the opinion of the Canadian Pension Trustees with the advice of the Actuary, an adequate reserve for contingencies has been provided, any further surplus accruing under the Plan shall be applied either to finance, in part or in whole, the cost of improvements in the Benefits to Members created by amendments to the Plan, or in reduction of subsequent contributions."

Also, analysis completed by the plan's actuaries, which the trustees received in early 2026, recommends the change to address the over-funded status of the Canadian plan.

2 Who qualifies for the 1-year contribution holiday?

The 1-year contribution holiday for church assessments is for Canadian CRC churches only.

3 What should my church do with the funds budgeted for pension contributions in 2027?

The 2027 contribution holiday provides an opportunity for your church to use the funds in other ways within their ministries, while maintaining long-term commitment to the retirement needs of pastors.

4 I am a pastor and was last active in the Plan in 2026. I will not commence my pension benefit until 2027. Am I eligible for the 2027 Final Average Salary (FAS)?

No. The FAS is determined by the date the pastor was last active in the Plan. To be eligible for the 2027 FAS a pastor would need to be active in the Plan until January 16, 2027. If a pastor has more than a 2-year break in service, additional plan rules may apply. Please contact the pension office for additional information.

5 I am a withdrawn retired pastor. Am I eligible for the 1.5% dynamic increase to my benefit?

No. Withdrawn ministers are not eligible for benefit increases.

United States

1 Why is the U.S. contribution amount increasing from $7,704 to $8,400 in 2027?

The increase will provide long-term sustainability, and possible future benefit increases for the U.S. Plan. This is the first change to the contribution rate since July 2011.

2 Why has there been no increase in the U.S. contribution amount since 2011?

The Plan has performed well over the last 15 years. An increase in assessment contributions was not necessary. This has saved U.S. churches, with one pastor, over $10,300.

3 Has the U.S. per member rate changed for 2027?

No, the per member rate for vacant churches remains at $37.20 per member per year.

4 Does the per member rate still apply for a primary pastor at a large church?

Yes. The per member rate applies to the primary pastor, if the church has more than 225 professing members.

5 Why are the U.S. retirees not getting a dynamic increase in 2027?

The U.S. Plan does not meet the requirements of the "Funding and Benefits Policy" to allow for benefit increases currently. The contribution assessment increase may move the U.S. Plan toward possible future benefit increases.

Christian Reformed Church