



MEMORANDUM

To: Church Administrators

From: CRCNA Retirement/Pension Office

Date: March 2025

Subject: 403(b)(9) Retirement Plan

The Christian Reformed Church in North America offers a 403(b)(9) retirement plan in which all Christian Reformed Churches in the U.S. may participate. This Retirement Income Plan was introduced a number of years ago and provides an excellent opportunity for our U.S. churches to help their staff save for retirement.

403(b)(9) plans are different from other 403(b) plans in that they allow ordained pastors a housing allowance tax benefit when they begin distributions from the plan at retirement. Our CRC Retirement Income Plan is available for all church staff including commissioned pastors, and it can provide an additional retirement savings opportunity to Ministers of the Word who remain active in the Ministers' Pension Plan.

The CRCNA has established this as a base plan, and it is important to note that each participating church is able to customize it into their own individual 403(b)(9) retirement program. So churches can decide who is eligible to participate (full time/part time) as well as the amount the church might contribute on behalf of their staff (matching contribution and/or base contribution).

Our partner in this retirement program is Envoy Financial. For additional information about the plan, churches simply need to go to the website at [CRCNA.org/retirement](https://www.crcna.org/retirement) and follow the prompts. There will be questions posed to guide you through this process, but the result will provide plan information for church administrators and elders to consider. After adoption, churches and their participants will have access to easy-to-use enrollment and educational materials in addition to a wide selection of quality funds to invest in.

If you have any questions about this retirement savings opportunity through the 403(b)(9) Retirement Income Plan, please contact Margie Csomor or Dawn Benjamin at 616-224-0722 or by email at pension@crcna.org.

403(b)(9)ReminderToChurches2025