



Ministers' Pension Plan & Long-Term Disability Registration Information

Upon ordination into the ministry of the Word in the Christian Reformed Church (CRC), you will be eligible to become a member of the Ministers' Pension Plan (the Plan). Synod designed the pension plans in the U.S. and Canada to serve the retirement needs of ordained ministers as well as to provide survivor and disability benefits.

The Plan has several definitions needed for its administration, including several that bear on when one is eligible to become a member of the Plan, as follows:

- "Participant" means a minister who has been admitted to participation in the Plan and who has not received payment in full of his or her benefits.
- "Minister" means a person who is recognized as an ordained minister of the Word under applicable rules of Synod.
- "Ordination" comes after all of the pre-ordination events described in Church Order Articles 6, 7, and 8 and their respective supplements.

Credited service in the Plan can begin on the date that ordination as a minister of the Word in the CRC occurs. The "service of ordination" is usually held at the minister's calling church, and the date of such service of ordination is the date "eligibility" occurs for purposes of participation in the Ministers' Pension Plan and marks the beginning of the 90-day registration period.

Participation in the Plan is available when a minister begins service as a full-time parish pastor, an enrolled chaplain, or in some other capacity consistent with his or her calling as a minister of the Word and pension costs are paid. However, it is necessary to register with the Plan and, unless registration is completed within 90 days of ordination, certain Plan benefits are reduced. More specifically, delay in registration will result in a reduction of benefits otherwise available to survivors when death of a member occurs while in active service.

Available online for your information is a summary intended to give you an overview of benefits, financing and administration of the Plan. Organized churches are expected to pay an amount determined on the basis of a per member assessment amount multiplied by the number of professing members age 18 and older or, if greater, the direct cost of participation of their first or only minister. In addition, they pay the direct cost associated with any additional ordained ministers in their employ. Emerging churches must pay the annual direct costs of their ordained minister, but emerging churches not served by an ordained minister are not expected to pay based on per member assessments.

With the exception of endorsed military chaplains, credited service and disability coverage will not be provided when timely payment is not made. All pension related amounts are billed monthly during the first week of each month to which they apply. For 2026, the monthly direct cost of participation is \$642 in the U.S. and in Canada.

Long-term disability (LTD) benefits are available to those ministers who have registered with the Plan, who are considered active, full-time pastors, and whose costs of participation have been paid. LTD benefits will be determined each year by reference to compensation amounts for the preceding year. (Any benefit payment will be determined by the LTD carrier). Accordingly, it will be necessary for you to furnish us with your annual compensation, including housing. For those newly employed in the ministry, the annualized amount should be calculated based on current monthly compensation amounts. Be sure to read and familiarize yourself with the materials prepared by Unum (for U.S. participants) or by RBC (for Canadian participants) posted on our website.

After you've become an ordained minister of the Word in the CRC, the following is required to establish participation in the Plan, to be covered by the LTD protection, and to have your service be recognized by the Plan as "credited service":

- A completed Plan Registration form (attached).
- A completed Long Term Disability Coverage Information form (attached).
- A copy of your birth certificate (it need not be certified). If your birth certificate is not available, we will accept a copy of the page in your passport (or another such legal document) that includes your name and date of birth.

Following your ordination, please complete the first half of the Plan Registration and have the clerk of your church council complete the bottom portion. **As a reminder, if the form does not reach us within 90 days, your inclusion in the Plan will be delayed and, once registered, you will not be eligible for certain benefits otherwise available to survivors when a death of a member occurs while in active service. Also, if you do not complete the Disability Coverage Information form, we cannot include you in that program.**

As a participant in the CRC Ministers' Pension Plan, you will be eligible to purchase a Medicare Advantage Insurance Policy using CEB Services as your insurance agent at age 65. You may contact our Medicare Specialists at 800.274.8796 ext. 233 or cebinsurance@cebteam.org.

The *Plan Highlights, LTD Highlights and Ministers' Pension Plan & Long-Term Disability Registration Information and forms* are available online at www.crcna.org/pension.

If you have any questions, please contact the retirement/pension office at 616-224-0722 or by email at pension@crcna.org.



MINISTERS' PENSION PLAN REGISTRATION

2969 Prairie SW Suite 102 Grandville, MI 49418
Phone: (616) 224-0722 E-mail: pension@crcna.org
www.crcna.org/pension

LEGAL NAME (First, MI, Last) _____

SPOUSE LEGAL NAME (First, MI, Last) _____

STREET ADDRESS _____

CITY _____ STATE/PROV/ZIP _____

Phone Number (____) _____ E-mail _____

Date of Birth: MINISTER ____/____/____ SPOUSE ____/____/____

Date of Marriage ____/____/____ Social Security/Social Insurance Number _____

Classis Exam Date ____/____/____ Date of CRC Ordination Service ____/____/____

Previous denomination served, if any _____

DEPENDENT CHILDREN

Minister's Signature _____ Date _____

The service of ordination or installation for the above named minister was held on _____
Date

Congregation _____ City, State/Prov. _____

We agree that pension expenses billed to our congregation, necessary for support of the Ministers' Pension Plan, will be given the same priority as the ministers' salary and other benefits.

Signed _____, Clerk of Council Date _____

REFUSAL OF PARTICIPATION:

I hereby certify that I have been offered enrollment in the Minister's Pension Plan sponsored by the CRCNA and have decided NOT to take advantage of this offer. If I request to enroll at a later date, I will be subject to the terms and limitations of the Minister's Pension Plan.

Minister's Signature _____ Date _____

This Plan Registration document is due within 90 days of ordination. When late registration occurs, credited service will not begin until the first day of the month following registration and enhanced survivor benefits may be lost.



Christian
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Church

LONG-TERM DISABILITY COVERAGE INFORMATION

Name _____

Street Address _____

City, State/Prov, Zip/Postal Code _____

Birthdate _____

Name of Employer/Church _____

City, State/Province _____

Minister Compensation:

Annual Compensation (cash salary + housing) \$ _____

(Please do not include any amounts paid as auto or education allowances, or the value of any employer provided fringe benefits such as medical and life insurance.)

Full Time Equivalent / Hrs/Wk (100%=40 hrs, 75% or $\frac{3}{4}$ =30 hrs, 50% or $\frac{1}{2}$ =20 hrs) _____

Signature

Date

Nonparticipation _____

If you are ineligible (working less than $\frac{3}{4}$ time) or do not wish to participate in the long-term disability plan, please still complete form and indicate nonparticipation by initialing.

Long-Term Disability coverage is included for participants in the Ministers' Pension Plan working at least $\frac{3}{4}$ time in ministry.

Please complete and submit to the pension office at pension@crcna.org.