

The Board of Pensions administers the Benefits Plan of the Presbyterian Church (U.S.A.), offering retirement, healthcare, death, and disability benefits to qualifying members. The Board also provides financial and vocational grants through the Assistance Program.

Summary

The Assistance Program of the Board of Pensions provides Income Supplements to raise to certain levels the monthly income of retired PC(USA) ministers and employees and their surviving spouses in need.

This assistance ensures ministers and employees who have served the Church for many years at modest wages can live with dignity during retirement. Income Supplements typically run for the duration of retired church workers' lives, unless their financial circumstances change.

Eligibility

To qualify, retired members or surviving spouses must

- be 65 years or older;
- be receiving a retirement pension or survivor's pension from the Benefits Plan;
- have 20 or more years of service to the PC(USA) and a commensurate period of participation in the pension portion of the Benefits Plan*; and
- have a total income as a single person of less than \$30,420 annually or as a married couple of less than \$36,540 annually.

* *Partial supplementation may be available for those with at least 10 but fewer than 20 years of service to the PC(USA), during which they participated in the pension portion of the Benefits Plan.*

Amount

The amount of support you may receive depends on your total income from all sources, a target income based on your years of Pension Plan participation and marital status, and your Social Security participation.

Target income

Your years of Pension Plan participation and marital status determine your target (maximum annual) income, as follows:

2018 Income Supplement maximum annual income		
Years of Pension Plan participation	Retired single members	Retired members with spouses
10 to < 20	Prorated	Prorated
20 to < 25	\$30,420	\$36,540
25 to < 30	\$31,941	\$38,367
30 or >	\$33,462	\$40,194

If you are not receiving Social Security benefits, the Board assumes you have secured alternate protection, and any assistance is reduced by the amount the Board determines would have been payable under Social Security.

How to apply

- Complete, sign, and submit to the Board of Pensions at the address on the form the confidential Personal Financial Disclosure Statement for Assistance form, available on pensions.org.
- You will be notified in writing of the results of the application's evaluation, typically within 30 days.

About the Assistance Program

The Assistance Program of the Board of Pensions comprises a range of programs designed to meet specific assistance needs of Presbyterian ministers and other Benefits Plan members at various points in their lives. These programs complement the Benefits Plan of the Presbyterian Church (U.S.A.) in their aim to promote and sustain the wholeness of Benefits Plan members in their ministries; they also provide an important safety net to plan members and their families who have specific needs that exceed personal resources and other means of support.

Through the Assistance Program, the church community provides for

- retired church workers' *financial and housing needs* through Income and Housing Supplements;
- church workers' *financial and vocational needs* through Shared, Emergency Assistance, Adoption Assistance, Transition-to-College Assistance, Minister Educational Debt Assistance, and Sabbath Sabbatical Support Grants.

The Assistance Program is funded by gifts, legacies, income from endowments, and half the Christmas Joy Offering; no dues support the program. Fully 100 percent of each gift is passed on to those in need. The Board of Pensions covers the administrative costs of the Assistance Program through endowed funds accumulated over generations.

For information about the Assistance Program or to apply for assistance, call 800-773-7752 (800-PRESPLAN) or visit pensions.org.