

# MRA PROGRAM OVERVIEW



## **Gift Pensions for New Church Planters:**

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The New Church Gift Pension Program partners with new congregations by assisting new church ministers with Pension Plan membership. The program provides a five-year gift to supplement the pension dues paid by a new church start. As the church grows, the amount of the gift steps down each year, while the amount paid by the church increases.

### **Who is eligible for a New Church Gift Pension?**

- New church planters who maintain standing with their respective region and whose new congregations are officially recognized by their region (new, emerging or in formation).
- **NOTE:** The new congregation must be planted with the expressed intent of becoming a unique worshiping community, not a satellite of an existing congregation or social enterprise/charitable organization.

### **How does one apply for the New Church Gift Pension program?**

- Applications are available from Pension Fund.
- Applications require a letter of support from the applicant's regional minister, identifying the minister as having good standing and identifying the congregation as an officially recognized new church start.
- Applications also require letter of support from the applicant's congregation, expressing their support for paying pension dues according to the schedule outlined in this document.

### **How does the New Church Gift Pension work?**

- Over a five-year period, Pension Fund and the new congregation (or sponsoring region) each pay a portion of the new church planter's pension dues. After each twelve-month period, the portion paid by each entity changes according to the chart below until (after 60 months) the church is paying the full pension dues of 14%.

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- At all times in the program, the new church must pay its portion of dues on the minister's actual salary.
- Pension Fund will pay its portion of the dues on either the minister's actual salary or a deemed salary of \$1,500 per month, whichever is less.
- As long as dues are current, the minister is eligible for full death and disability benefits according to the Pension Plan.

<b>Completed Months of Membership:</b>	<b>Dues Paid by the Program:</b>	<b>Dues Paid by the New Congregation:</b>
<b>1 -12</b>	<b>11%</b>	<b>3%</b>
<b>13-24</b>	<b>9%</b>	<b>5%</b>
<b>25-36</b>	<b>7%</b>	<b>7%</b>
<b>37-48</b>	<b>5%</b>	<b>9%</b>
<b>49-60</b>	<b>3%</b>	<b>11%</b>

## **What if the new church closes and/or the minister leaves the ministry?**

- Once the minister reaches the end of the five-year program period, he or she is fully vested in all gift dues paid during the program's duration.
- If the new church closes prior to completing the five-year period, and the minister remains in active ministry, then he/she fully vests in the gift dues paid by the program.
- If the new church closes prior to completing the five-year period, and the minister leaves active ministry, then any gift dues paid by the program are forfeited. The portion paid by the church is at all times fully vested with the minister.



**The new church minister must also complete and return a Pension Plan Enrollment Form.**

Participation in the Program is approved for up to a 12 month period, and can be renewed for up to four separate 12 month periods, for a total of 60 months of participation. During each 12 month period, the amount of the gift is reduced and the dues paid by the new congregation increase according to the following chart below.

The New Church Gift Pension Program will pay its percentage allocation of dues based on the lesser of (i) the minister's actual salary per month or (ii) a deemed salary of \$1,500 per month. The new congregation will pay its percentage allocation of dues based on the minister's actual salary. The new congregation's percentage allocation of dues can be paid by the new congregation, the minister (as pre-tax or after-tax member dues), or both. If the minister is self-employed, the minister can pay the new congregation's percentage allocation of dues directly to Pension Fund on a pre-tax or after-tax basis from his or her ministerial income only.

Completed Months of Participation	Dues Program Pays	Dues New Congregation Pays
1-12	11%	3%
13-24	9%	5%
25-36	7%	7%
37-48	5%	9%
49-60	3%	11%

A minister is immediately vested in the dues paid by the new congregation (including member dues, if any). A minister will vest in the dues made by Pension Fund under the New Church Gift Pension Program when the criteria under either (1) or (2) is satisfied:

1. The minister participates in the New Church Gift Pension Program and the new congregation, or if self-employed, the minister, remitted the required dues under the program for the entire 60 month period.
2. If the new congregation closes prior to the conclusion of the 60 month period, the Regional Minister with respect to which the minister is under care notifies Pension Fund in writing that the minister continues employment as an ordained, commissioned, or licensed minister in the Stone-Campbell tradition with standing.

If one of the above vesting criteria is not satisfied, all dues made by Pension Fund under the New Church Gift Pension Program on behalf of the minister will be forfeited. Dues paid by the new congregation (including member dues, if any) or by a self-employed minister will not be forfeited, and the minister will be entitled to benefits under the Pension Plan as a member pursuant to its written terms based on those dues.

Applications for the Program are accepted year round, and approval is for the 12 month period beginning with the month following approval of your completed Application and enrollment in the Pension Plan. A new Application must be submitted each 12 month period to continue participation in the Program.

**Please complete Sections I, II and III. Then forward this Application for certification and signature under Sections IV and V to an authorized representative of your Region and to an elected leader of your new congregation**

**- PLEASE TYPE OR PRINT CLEARLY -**

**I. MINISTER'S INFORMATION**

Minister's Name \_\_\_\_\_ Social Security No./ITIN \_\_\_\_\_  
(first) (middle) (last/family)

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone Number (\_\_\_\_\_) \_\_\_\_\_ Work Phone Number (\_\_\_\_\_) \_\_\_\_\_ Cell Phone Number (\_\_\_\_\_) \_\_\_\_\_

E-Mail Address \_\_\_\_\_

**II. NEW CHURCH INFORMATION**

Name of New Congregation \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_ Zip Code \_\_\_\_\_ - \_\_\_\_\_  
 Name of Church Officer \_\_\_\_\_ Officer's Phone Number (\_\_\_\_\_) \_\_\_\_\_  
 Church Officer's Title (Chairperson, Treasurer, etc) \_\_\_\_\_ Officer's Email \_\_\_\_\_  
 Current average weekly worship attendance \_\_\_\_\_ How long has minister in Sec.1 been serving the new congregation? \_\_\_\_ Years & \_\_\_\_ Months  
 Minister's Monthly Salary on which Pension Plan dues will be paid: \$ \_\_\_\_\_/month **NOTE: This is the amount on which dues will be paid according to the chart at the top of this application. Any salary adjustments must be reported immediately to Pension Fund.**

**III. MINISTER CERTIFICATION AND SIGNATURE**

By signing this Application, I make the following certifications:

- I certify that I am eligible to participate in the New Church Gift Pension Program, that I understand and agree to the terms of the Program, including the applicable vesting schedule, and that I am committed to fulfilling all of the requirements for Program participation.
- I understand that the terms of my participation in the Pension Plan are governed by the Pension Plan, and that if there is any conflict between the Program and the Pension Plan, the Pension Plan will control.
- I acknowledge that I am required to immediately notify Pension Fund if I do not satisfy the Program's minimum requirements at any time during the 12 month period that this Application covers.
- I understand that I must submit a new Application each year to continue participation in the Program.
- I understand that, unless already on file with Pension Fund, I am required to provide with this Application a completed Pension Plan Enrollment Form.

Minister's Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

**IV. REGIONAL CERTIFICATION AND SIGNATURE**

I certify that the individual identified in Section I is a credentialed minister in good standing with the following region:  
 \_\_\_\_\_.

Regional Representative Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Printed Name \_\_\_\_\_ Phone Number (\_\_\_\_) \_\_\_\_\_

Title \_\_\_\_\_

Date of region's formal recognition/receiving of the new congregation \_\_\_\_/\_\_\_\_/\_\_\_\_

Is it recognized as a "congregation in formation"? Y N If No, how is the congregation recognized? \_\_\_\_\_

**V. CONGREGATIONAL CERTIFICATION AND SIGNATURE**

I certify that the individual identified in Section I is the minister of the congregation identified in Section II. I further certify that the congregation will pay Pension Plan dues in accordance with the chart shown on the first page.

Congregational Representative Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Printed Name \_\_\_\_\_ Phone Number (\_\_\_\_) \_\_\_\_\_

Title \_\_\_\_\_

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