

Keith Anderson

Anderson Windows

Many employees in any industry do not completely understand their benefit packages available to them. Over the next few issues, we will take

a closer look at the different benefits active and retired clergy have available to them. This issue we will look at the **Comprehensive Protection Plan (CPP).**

CPP is the "death and disability" plan for clergy in The United Methodist Church. Both active and retired clergy may be eligible for benefits. Three different benefits are included in CPP:

- 1) Death benefit for active clergy, retired clergy, spouse, surviving spouse, and depend children under age 19
- 2) Supplemental benefits for surviving spouses
- 3) Long-term disability benefits

Eligibility

To be eligible for CPP, active clergy must be **serving full-time appointment** (local pastor or clergy) and the local charge pays 3% of compensation for CPP benefits. If a person is serving an extension ministry, an agreement must be made between the employer and the clergy person. Wespath.

Retired clergy are eligible for the death benefit if:

- Was eligible to receive a benefit from CRSP at the time of retirement OR
- Retired at age 62 or served 30 years of service **AND IN EITHER CASE**
- Served any of the 12 out of 15 years immediately preceding retirement or a total of 25 years in CPP.

A spouse's and/or surviving spouse's eligibility is based on the clergy's eligibility.

Any questions on eligibility needs to be directed to Wespath at 800-851-2201.

Death Benefit

The death benefit is different for active clergy and retired clergy, but both categories has benefits for the clergy person, spouses, surviving spouses, and dependent children. Many of the benefits are a percentage of the Denominational Average Compensation (DAC). The benefits are listed in the chart below:

Plan Provision	Active Clergy	Clergy who Retired Before Jan 1, 2013	Clergy who Retired After Jan 1, 2013
Death of Participant	\$50,000	30% of DAC (for 2022: \$22,671)	\$20,808
Death of Participant's Spouse	20% of DAC (for 2022: \$15,114)	20% of DAC (for 2022: \$15,114)	\$15,606
Death of Participant's Surviving Spouse	15% of DAC (for 2022: \$11,335)	15% of DAC (for 2022: \$11,335	\$10,404
Death of Participant's Child age 18 and younger OR over 18 and a dependent	10% of DAC (for 2022: \$7,557)	10% of DAC (for 2022: \$7,557)	\$8,323
Annual Surviving Spouse Benefit	\$15,114 less the annuity benefit from CRSP	N/A	N/A
Annual Surviving child benefit — ages 17 and younger	10% of DAC (for 2022: \$7,557)	10% of DAC (for 2022: \$	10% of DAC (for 2022: \$
Annual Surviving Child Educational Benefits (ages 18-24, full-time student)	20% of DAC (for 2022: \$15,114))	20% of DAC (for 2022: \$15,114)	20% of DAC (for 2022: \$15,114)

All of the death benefits are tax free to the beneficiaries and are typically paid in one-time payments. Generally, the supplement benefits may be taxable. Be sure to check with your tax advisor.

Supplemental Benefit for Surviving Spouses

If an active clergy dies, there is a Supplemental Benefit for the Surviving Spouse as well as benefits for children under age 19 and educational benefits until age 24.

The Supplemental Benefit for the surviving spouse is 20% of DAC (for 2022: \$15,114). However, this benefit is reduced by annuity benefit payable from the CRSP Plan. In other words, typically, the maximum benefit for a surviving spouse will be \$15,114, payable in monthly installments. In addition to this, the surviving spouse will receive the entire balance of the defined contribution accounts (cash-value accounts).

For each surviving child under age 18, the surviving spouse will also receive 10% of DAC (for 2022: \$7,557) in monthly installments. Surviving children attending school full-time, may receive 20% of DAC (for 2022: \$15,114) payable in monthly installments.

Long-term Disability Benefits

If a participating clergy is deemed to be disabled, CPP will pay a benefit of 70% of plan compensation for the plan year in which the first payment is effective. The maximum benefit is capped at 200% of DAC. The clergy person must be declared disabled by a physician.

The benefit is coordinated with Social Security benefits. This means the benefit from CPP will be reduced by any benefits paid by Social Security. Keep in mind CPP typically begins to pay benefits sooner than Social Security. You may begin to receive the full 70% from CPP. If you are disabled by Social Se-

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Preachers' Aid Society and Benefit Fund P.O. Box 19207 Springfield, IL 62794-9207 618-806-6819 edweston69@gmail.com pasbfgiving.org



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There is something calming, reassuring and consistent about the warmth of the beach. No matter when you go, the waves, sand and sun will warm your body and calm your soul. However, you do not have to go to the beach to have the benefits of visiting one. Sometimes a sure thing can be found much closer to home.

Our charitable gift annuity is a sure thing that gives you comforting benefits for life.

When you fund a charitable gift annuity with us:

- We send you fixed payments for life
- You receive a favorable payment rate
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Best of all, when you fund a gift annuity, you receive the warmth, benefits and good feelings that come with helping our cause.

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curity, you will receive a lump sum of accrued benefits, and you are responsible to reimburse the plan for Social Security's portion.

Participants receiving CPP benefits may also be eligible to receive retirement plan contributions to either CRSP or UMPIP. Disabled clergy may continue to receive service year credit while on CPP as well as receive a 2% contribution of total compensation to your defined contribution account. In addition, the participant may receive the 1% match to UMPIP based on the participant's contributions to UMPIP.

For those not eligible for CRSP but eligible for UMPIP, the participant may receive a contribution to UMPIP by CPP of 3% of total compensation.

If a person on disability is able to return to work, CPP has a Return-to-Work Program designed to assist with the transition.

Generally, CPP disability benefits are taxable income as the participant did not pay the premiums. Be sure to check with your tax advisor.

As you can see, the Comprehensive Protection Plan is quite extensive with many different components. While it is a rich plan and a great start, additional life insurance may be needed to replace lost wages and care for the family. Talk with your Ernest & Young, your financial planner, or myself to make sure your needs are met.

Endless Line of Splendor

The following persons have joined The Endless Line of Splendor since our last Society Page. May we celebrate their lives and remember their family and friends as they grieve their loss.

Name	Dates	Family Contact	Link to Obituary/Service
Martha Ann Ehrhardt	1932-2021	Rev. Russell Ehrhardt 235 Inverness Center Dr Apt 246 Hoover, AL 35242-5608	https://www.echovita.com/us/ obituaries/al/birmingham/mar- tha-ann-ehrhardt-13821642
Merlin H. Schendel	<mark>1934-20</mark> 21	Jeannine Schendel 717 W Coach N Four Dr. Leesburg, FL 34748-6239	www.igrc.org/obituaries
Elizabeth A. "Beth" Legg	1960-2021	Pastor Leland Legg, Jr. 525 Oakley Rd Cerro Gordo, IL 61818-4029	https://www.dignitymemorial. com/obituaries/springfield-il/eliza- beth-legg-10462850
Daniel M. Buck	1932-2021	Dorothea Buck 4130 Northwest Blvd., Apt. 117 Davenport, IA 52806-4256	https://www.mcginnis-chambers. com/obituary/RevDaniel-Buck
George Ewing Morris	1935-2021	Manor Lake Bridgemill Barbara Morris #124 131 Holly St., Canton, GA 30114	https://www.darbyfuneralhome. com/obituaries/George-Morris-31/
George H. Nafziger	1936-2021	Rev. Rita Nafziger 3511 Conifer Dr., Apt. 19 Springfield, IL 62711	https://m.staabfuneralhomes.com/ obituary/george-h-nafziger/
James "Jim" Corbitt	1933-2021	Joy Bazzell 15882 Timbervalley Rd. Chesterfield, MO 63017	https://kurrusfh.com/obituaries/ chaplain-james-jim-corbitt/
Raymond Bassett	1928-2021	Evelyn Louise Bassett 517 Timber Ridge Rd. Sunrise Beach, MO 65079-7317	https://hedgesscottfuneralhomes. com/tribute/details/3880/Ray- mond-Bassett/obituary.html
Mabel Ilene Seed	1932-2021	Condolences may be left online	https://www.dignitymemorial. com/obituaries/pekin-il/ma- bel-seed-10424279
Janis Kay Montgomery Gartelos	1951-2021	Rev. John Gartelos 3869 W. Cortaro Farms Rd., Unit 66 Tuscon, AZ 85742-8033	https://adairfuneralhomes.com/ tribute/details/229722/Janis-Garte- los/obituary.html



New Staff

With a New Year comes a new staff person. The Rev. Bob Edwards has decided to "retire" once again! We thank Bob for the great work he did on behalf of PASBF as he served as a Regional Assistant in the southern third of the conference. We will miss Bob being on staff!!

We welcome the Rev. Bill Pyatt to the PASBF staff. Bill will be serving the southern third of the conference. We are excited to have Bill join us and look forward to working with him. Be sure to welcome Bill to PASBF when you have the chance!!

In Remembrance of ALL our clergy and spouses who have joined the Endless Line of Splendor in 2021:

I'm Spending Christmas With Jesus This Year

I see the countless Christmas Trees, Around the world below With tiny lights, like heaven's stars, Reflecting on the snow. The sight is so spectacular Please wipe away that tear. Because I'm spending Christmas With Jesus Christ this year. I hear the many Christmas songs That People hold so dear. But the sounds of music can't compare With the Christmas choir up here. I have no words to tell you, The joy their voices Bring. For it is beyond description To hear an angel sing. I can't tell you of the splendor, Or the peace here in this place. Can you just imagine Christmas With our Savior, face to face? I'll ask him to light your spirit, As I tell Him of your love. So then pray one for another As you lift your eyes above. Please let your hears be joyful, And let your spirit sing. For I'm spending Christmas in heaven, And I'm walking with the King.

Author Unknown

Shared by Ida Candler in loving memory of Owen

Arizona Gathering

Escape the cold and join PASBF in Arizona this winter! **ARIZONA** Friday, March 4, 2022





New Year Resolutions for Finances

The New Year is a good time to evaluate and re-evaluate your financial goals and to make resolutions on how to improve your financial position. Here are some thoughts/ suggestions as you consider your financial goals for 2022.

1) Set Long-term and Short-term Goals

Any financial plan begins with goals. What are your goals in retirement? Do you want to own a home or rent or live with your kids? Each carries it own financial liabilities and it makes a difference on how much you need to save.

But, do not just focus on your longterm goals. Establish some short-term goals. Is there a major item you want to purchase in the next 6-12 months? Do you want to be more consistent with your budget? Where do you want to go on vacation this year? Have short-term goals that you can accomplish and feel good about. This will build momentum in your financial plan.

2) Discover Where Your Money Went

Too many times we wonder where out money went versus telling it where to go. Identify all your expenses for the last few months. Was each expense really needed, or could you give up one or more expenses in the coming year? Be honest with yourself and your spouse as you make decisions on your wants and needs for the coming year. And then make a plan – a budget – on how you will spend your money.

3) Pay Down Debt

Pay down your debt as quickly as you can. Imagine keeping the amount you pay for a car each month. What would you do with that money? Make a plan to eliminate your debt as fast as you can. Dave Ramsey's debt snowball is a highly effective way to get out of debt.

4) Update Your Insurance Needs

Analyze your insurance needs. You may have made a purchase this past year that you need to insure. If you updated your home, you may need to adjust the insurance. Talk with your insurance agent and don't be afraid to ask where you can reduce the cost for insurance. Typically, insurance companies offer significant discounts if you have all your policies with one company. And do not be afraid to shop around and get bids. You may encounter some great savings.

5) Revisit Your Investment Strategy

Not only should you rebalance your investment funds every year but it may be a good time to also step back and examine your investment strategy. You are one year closer to retirement – do you want to remain aggressive in your investing or begin to become more conservative? Can you "stomach" a large decline in the market or do you want a "smoother" ride? Now is a good time to set your investment strategy for the year.

If you are already retired, you may want to revisit your distribution strategy. The stock market had a good year in 2021, and if you have required minimum

distributions (RMD), you may want to increase your distributions. This may be the first year for you to begin RMDs and you will want to balance pulling out enough but not too much. Even if you do not have RMDs, evaluate your distribution strategy.

6) Review Your Estate Plan

Not only are you one year closer to retirement but you are one year close to your death. While you may not want to face it, but our time is limited. Making or reviewing your estate plans can be invaluable to your children and grandchildren. Make sure you have all your assets and liabilities listed somewhere a trust heir can find them. trusted heir Make sure you update addresses of beneficiaries. Evaluate what you want to leave to family and friends versus to charities. Have you talked to the person who will serve as executor of your estate, sharing your wishes with him/her? Do you have a living will as well as end of life directives? Have you shared them with your loved ones? Beginning the new year having your estate plans set can give you peace of mind for the coming

Most of us are highly motivated at the beginning of a new year to make changes and plans. Take advantage of that motivation to set yourself up for a successful year.

Birthdays 80+

Francis Pearsall 1/1/37
Miriam Ogden 1/4/29
Mary Fritz
Marie Mosher
Norma Jeane Copeland 1/6/28
Han Yong Sun
Mary Jane Fester
Ron Bogart
Don Graham
David Hurley 1/10/34
Gary Jenkins
Jerry Sawyer 1/10/41
Louis Frick 1/11/36
Nancy Wood 1/12/40
Edith Killion 1/13/41
Genevieve Lee 1/18/33
Robert Pitsch
David Babb 1/19/38
William Deisher1/22/39
Melba Gillespie 1/24/28
Roy Adams
Lois Rapp
Bob Sandine
Susan Hawbecker 1/28/38
Millie Peters 1/28/42
Louis Youngs
Jerry Baldridge 1/29/30

Rose Mary Fletcher	2/1/37
Eva Durey	2/2/32
Joan Newsome	
John McFarland	2/4/37
Roger Knox	
Mary Hackl	
Don Black	2/7/34
Doris Brown	2/8/37
Ruth Gott	2/8/37
Ann Browning	2/9/31
Kay McGuire	
Betty Mahaffey	
Arla Morse	
Mary Miller	2/13/38
Paul Brown	
Clara Reiber	2/15/35
Robert Wood	2/15/38
Carol Myers	
Tony Soper	
Margy Curtis	
Beverly Souders	
Marge Overlot	
Jeanne Sims	
Art Runyon	2/23/28
Diane Patton	2/23/41
Bobbi Blackard	2/23/42
Barbara Morris	2/24/36
Forrest Caswell	2/24/36
Charlotte Tournear	2/28/34
Sheila Fitts	2/27/37

Anniversaries 50+

Jim & Bonnie Rhea	1/1/69
Lewis & Marian Root	1/6/46
John & Sharon Sims	1/9/71
Bob & Carol Thompson	1/14/62
Gary & Sharon Whipple	1/20/67
John & Judy Hartleroad	1/26/68
Bob & Louise Chapman	1/28/66
John & Linda Capps	1/30/63
Roger & Cindi Knox	1/31/65

Gene & Sally Mace	2/3/61
George & Ann Terry	2/5/50
ohn & Connie Heicher	2/7/71

Dear Friends:

Thank you, thank you, thank you to our many partners in ministry (individuals and churches) who made gifts to PASBF in 2021. I am very grateful for the generosity of our friends who enable us to continue our important ministry to nearly 1300 retired pastors, spouses and surviving spouses. YOU are making a difference, so celebrate your faithful stewardship!

At a retiree fellowship recently, one of our members shared this: "I cannot praise PASBF enough. I have had eye issues, major dental work, and needed new hearing aids. PASBF provided low interest loans and favorable terms so I could take care of these expenses not covered by my insurance or Medicare. It has made a difference in my life. Thank you so much!" These stories could be repeated in many different ways, time and time again. Your support enables us to take care of those who took care of us.

Next, we will be approaching TAX TIME soon –UGH! Make it easier by collecting and organizing all your housing exclusion allowance expenses. (Remember that the exclusion ends with the death of the clergy member!) Collect them NOW to be sure you can maximize this important exclusion to save on income taxes. And if you are one to itemize your deductions, collect and organize those documents now. It will make tax preparation so much easier for you or your tax preparer.

I would also advise everyone to double check their will; any beneficiaries to your will, IRA, life insurance, etc; and update them all. Doing it during the winter months puts your mind at ease and enables you to enjoy the weather of spring and summer.

If you have any questions about making major gifts to PASBF, please contact me and I will be glad to meet with you in person, zoom or by phone.

Serving those who served us...

Edward R. Weston Director of development PASBF

Edweston69@gmail.com 618-806-6819

Memorials

Robin Lyons. Winchester Sandra & Billie Headley. Salem Dale Best. Virginia Beach VA Ellen Amos Caseyville Margaret Ambrose & family. Effingham Bill & Jeanie Walters. Kinmundy Phil & Jeanie Walters. Centralia Frank Snyder. Gereeville Robert & Pamela Williams. Witt Doug & Kathy Millage. Mahomet George & Charlene Abel. Bridgeport Dean & Elloise Black. Vandalia Tom. & Rachel Tewell. Bridgeport Wesley UMC. Patoka Dennis & Joyce Seavers. Luka Sherrie Jones. Centralia Mike & Jo Ellen Williams. Farina Kevin & Deborah Flexter. Claremont Frad & Jane Buchanan. Bridgeport Susan Smith. Kimmundy VERNIE BARNETT Bill & Nancy Zander. Peoria RAMOND BASSETT Jeanne' L. Sims. Rochester Bruce & Irene Owens. Perryville MO PAUL BEACH Bill & Nancy Zander. Peoria Breve & Irene Owens. Perryville MO PAUL BEACH Bill & Nancy Zander. Peoria Breve & Irene Owens. Perryville MO PAUL BEACH Bruce & Irene Owens. Perryville MO PAUL BEACH Bruce & Irene Owens. Perryville MO PAUR BEACH Bruce & Irene Owens. Perryville MO Bruce & Irene	DUANE AMBROSE	Robert & Sheila FittsRock Island
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andes UMCSumner		
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y ZanderPeoria	Don Long, Sr.	Karen Johnisee
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Karen Horn

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