

Quadrennial  
Benefits  
Conference

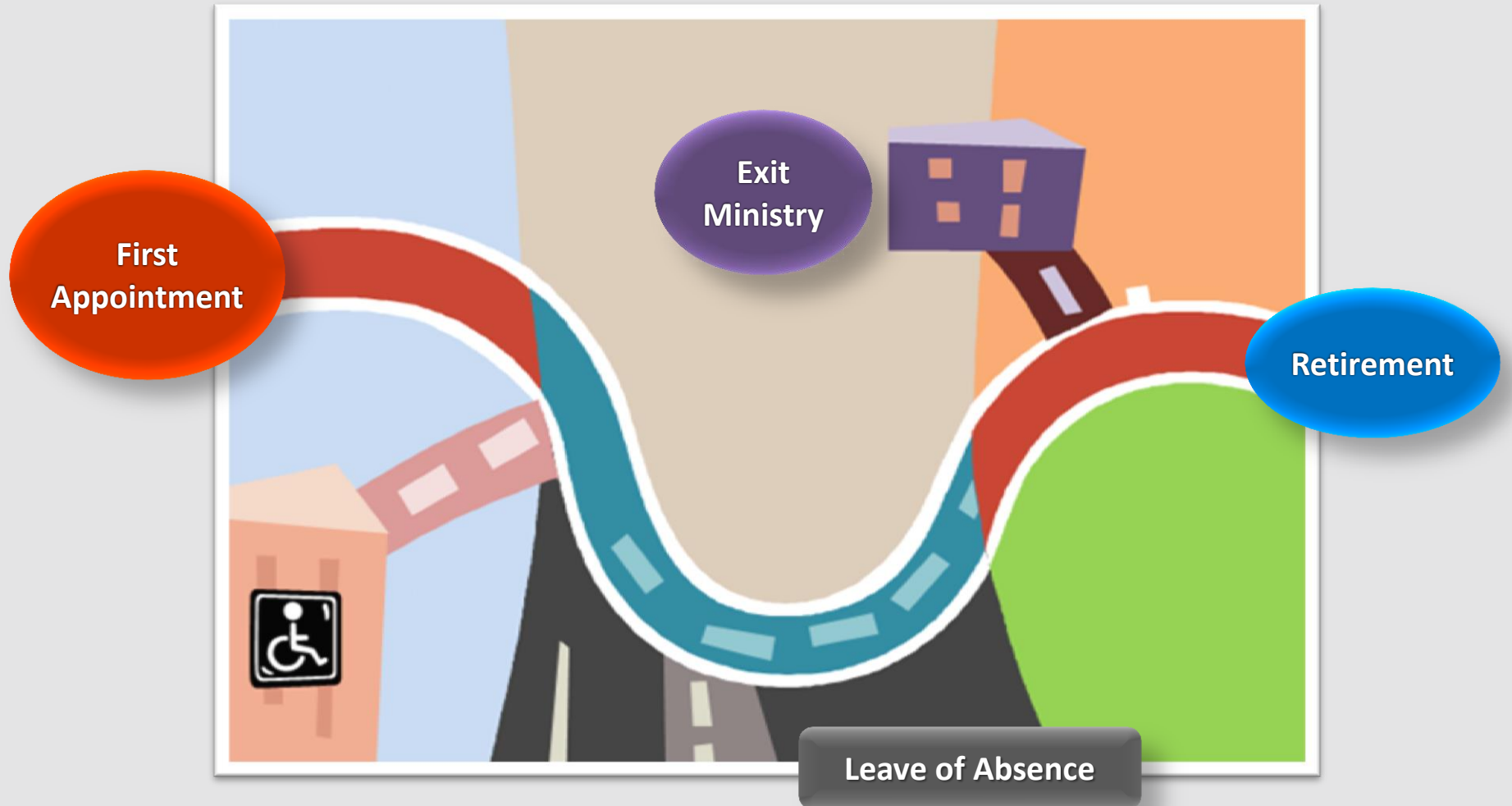


# Transitions and Benefits



**Wespath**  
BENEFITS | INVESTMENTS

# Navigating the Path: A Clergy Career



# Transitions Along the Path

- Appointment to extension ministry
- Return from extension ministry to local church
- Granted leave or sabbatical
- Appointed to attend school
- Full-time to part-time (or *vice versa*)
- Disability

# Benefit Implications of Transitions

| Transition                             | CRSP                                  | CPP  | UMPIP                                     |
|--|---------------------------------------|--|---|
| Appointment to extension ministry      | Only if conference approves           | If extension ministry elects to sponsor                  | If extension ministry elects to sponsor   |
| Full-time to part-time                 | Conference decision;<br>No, if ¼-time | Conference decision;<br>Yes, if ¾-time;<br>otherwise, no | Yes (local church or conference sponsors) |
| Part-time to full-time                 | Yes                                   | Yes  | Yes                                       |
| Attend school                          | No                                    | Continuation for 1 year, if conference elects            | No (typically)                            |
| Leave or sabbatical                    | No<br>(unless compensated)            | Continuation for year, if conference elects              | No (typically)                            |
| Disabled, with CPP disability benefits | Yes                                   | Yes  | Yes                                       |

# Leaving the Path



- Location
  - Honorable location
  - Administrative location
- Withdrawal /  
surrender of Credentials
- Discontinuance
  - Local pastors
  - Provisional members

# Benefits when Leaving the Path

- All are “terminations” for benefit purposes
  - Honorable or administrative location
  - Withdrawal/surrender of credentials
  - Discontinuance
- Fully vested retirement accounts and pension
- No retiree death benefit
- CRSP DB\* conversion option for Withdrawal from Ordained Ministerial Office (§361.2)

\* CRSP DB—Clergy Retirement Security Program Defined Benefit

# End of the Path

## Retirement



## Death

- Death benefit if in CPP (or *UMLifeOptions*)
- Account balances (including MPP) pass to beneficiary
- Spouse entitled to annuity from Pre-82 or CRSP DB, if applicable

# The Path Continues

**Conference relationship = “Retired”**  
... but still working (and being paid)

- Any pension payments continue
- CRSP ends with “Retired” relationship
- UMPIP from church or UMC employer
  - Personal contributions by salary reduction
  - Church/employer contributions if desired
  - Must be receiving compensation



# Wrap-Up

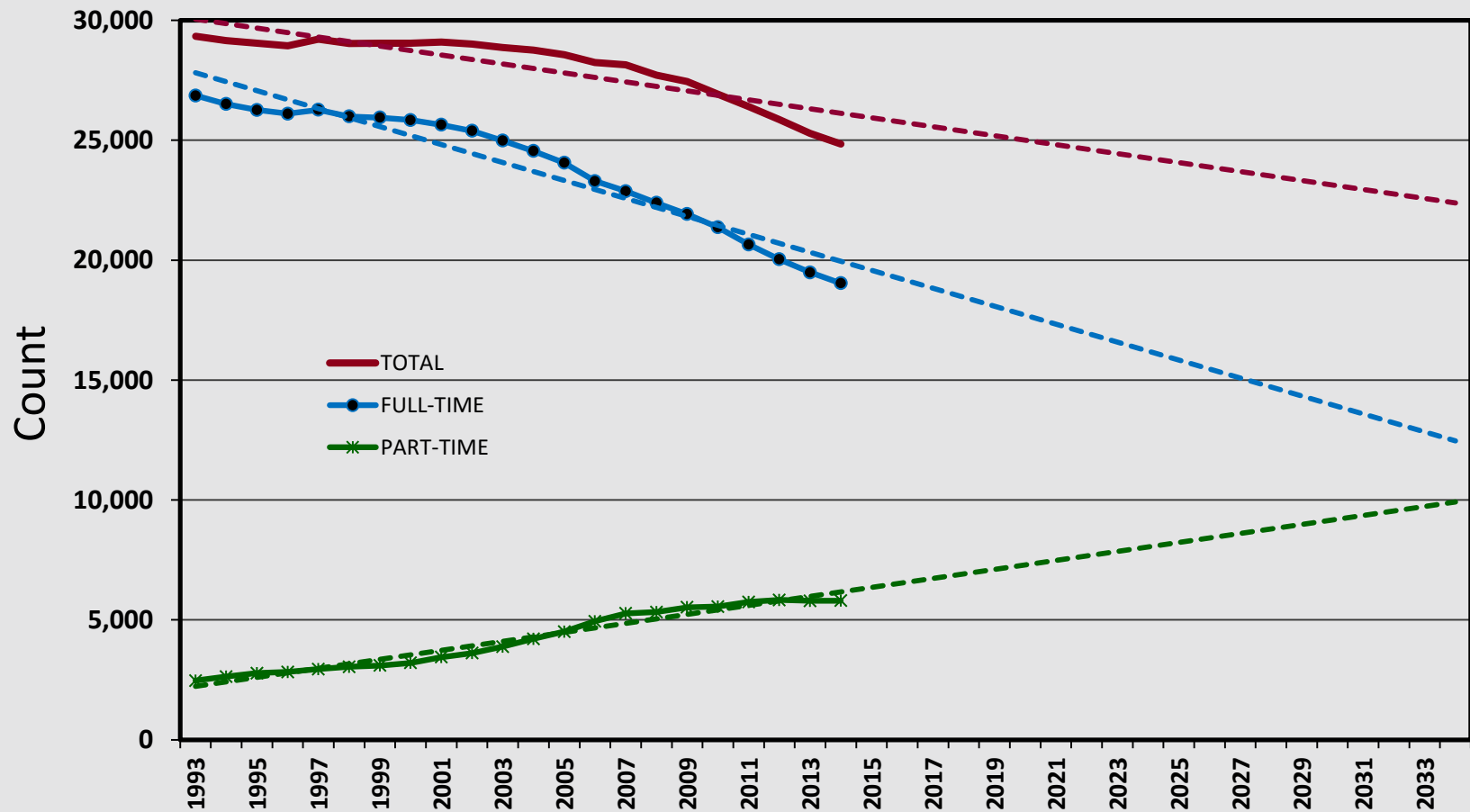
Questions about **transitions**?

Other questions?

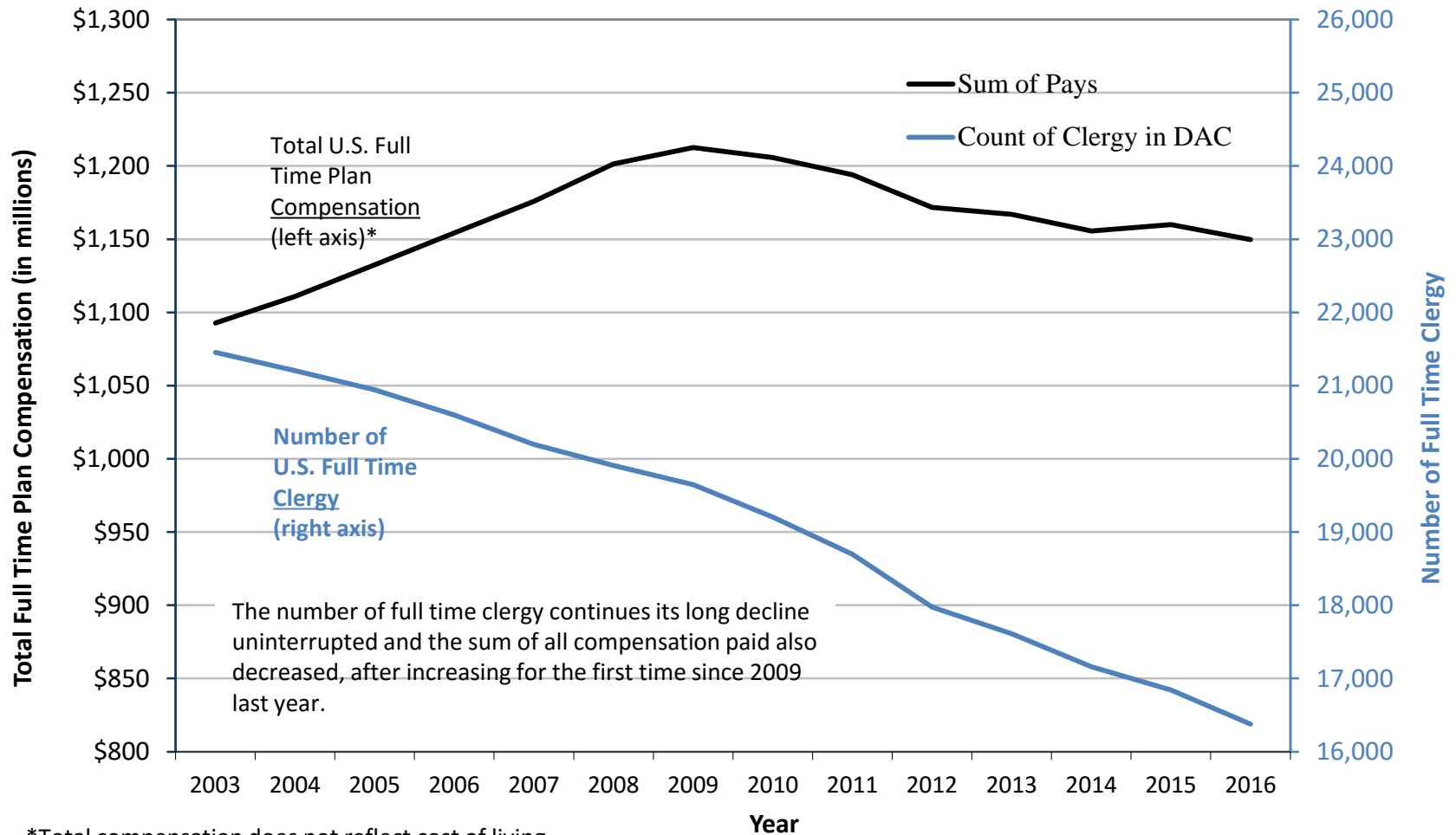
## **Trends**

- What we see
- What trends or patterns do you see?

# UMC Clergy Trends (United States)

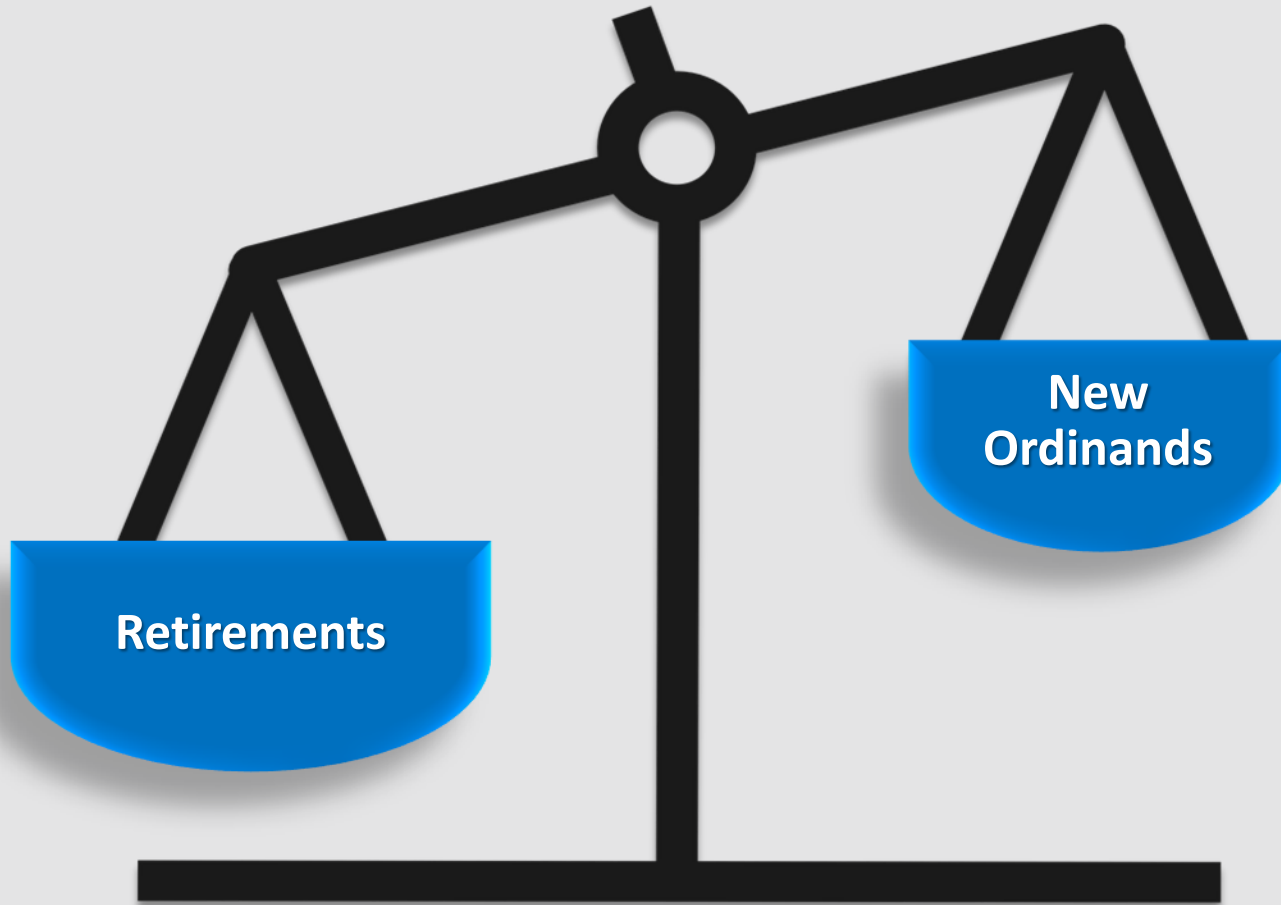


# Full-time Clergy and Compensation



*Sum of Pays excludes healthcare allowance starting in year 2015.*

# Clergy Trend



# Feedback and Discussion

What will ministry in your conference look like in the future?

- Clergy characteristics?
- Local churches
- How is ministry conducted?



**What should we consider in thinking about future clergy benefits?**



**Wes**path

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