



## Clergy Withdrawals—Impact on Benefits When Surrendering Credentials

Retirement Plans	Active Clergy		Retired Clergy
	Elders, Deacons leaving via <i>Book of Discipline</i> ¶360	Local Pastors, Provisional Members, Associate Member	
<b>Clergy Retirement Security Program (CRSP) Defined Benefit</b> (2007-Present)	Actuarial value of annuity is converted to account balance and moved to UMPIP	Life annuity based on denominational average compensation (DAC) in year of discontinuance, available at age 62 or later	No impact: life annuity continues unchanged
<b>Ministerial Pension Plan (MPP)</b> (1982-2006)	65% remains as account balance (rather than being annuitized). 100% of account balance moved to UMPIP.	65% converted to life annuity as early as age 62	No impact: life annuity continues unchanged
<b>Pre-1982 Plan</b>	Actuarial value of annuity is converted to or remains as account balance. Moved to UMPIP	Life annuity based on Past Service Rate at discontinuance or account balance	No Past Service Rate increases after year of withdrawal; otherwise no change, life annuity continues
<b>CRSP Defined Contribution</b>	Remains as account balance, no additional contributions, moved to UMPIP		No impact
<b>United Methodist Personal Investment Plan (UMPIP)</b> (Personal Contributions)	No impact on account balance; may continue to contribute through Wespath arrangement with disaffiliated church		No impact

Health and Welfare Plans	Active Clergy	Retired Clergy
<b>HealthFlex</b>	Loss of active eligibility (but eligible for 18 months of continuation coverage) unless the clergy member immediately transfers to a disaffiliated church/group of churches that sponsors HealthFlex in an eligible category	Depends on conference policy; possible loss of eligibility (but might be eligible for 18 months of continuation coverage)
<b>Medicare Marketplace and Health Reimbursement Account (HRA) Program (Via Benefits)</b>	Depends on conference policy; possible loss of eligibility for conference-funded benefits	Depends on conference policy; possible loss of eligibility for conference-funded benefits
Disability Benefits through <b>Comprehensive Protection Plan (CPP)</b>	Loss of eligibility; benefits continue if already disabled and receiving benefits as long as eligible disability continues. A disaffiliated church/group of churches may be able to adopt UMLifeOptions	Not applicable
Death Benefit, through <b>Comprehensive Protection Plan (CPP)</b>	Coverage ends 31 days after date of withdrawal (unless receiving CPP disability benefits, in which case coverage continues as long as eligible disability continues). A disaffiliated church/group of churches may be able to adopt UMLifeOptions	Retiree death benefit, if eligible, continues without impact

Other Benefits	Active Clergy	Retired Clergy
<b>Conference-specific benefits, such as supplemental life insurance, moving expenses, or educational assistance</b>	Depends on benefits offered and conference policies for those benefits	Depends on benefits and conference policies