



# Retirement Savings Account

## A Path to Securing Lifetime Annuity Income

A **Retirement Savings Account (RSA)** is a great way to secure lifetime annuity income.

At the time of retirement and annuitization, you are given access to 100% of your own contributions and you may withdraw up to 20% of the balance in your employer contribution account. These funds may be placed into a Retirement Savings Account for you to use at your discretion during retirement.

By establishing an RSA account, you can set aside some of your contributions. This account, can be used as an alternative to a taxable cash withdrawal at the time of annuitization.

You will be able to manage your account in any of the **11 available investment funds** (or in a combination of the funds):

- Stable Value Fund
- Bond Fund
- Equity Fund
- Balanced Fund
- Global Sustainability Index Fund
- Target Annuitization Date (TAD) Fund 2025
- Target Annuitization Date (TAD) Fund 2030
- Target Annuitization Date (TAD) Fund 2035
- Target Annuitization Date (TAD) Fund 2040
- Target Annuitization Date (TAD) Fund 2045
- Target Annuitization Date (TAD) Fund 2050

You can also make withdrawals from your RSA. The minimum withdrawal is \$500 or, if your balance is less than \$500, the total balance of your account. Withdrawals are subject to a 20% Federal income tax withholding.

If you are a minister who returns to work for a UCC church or related entity after annuitization, you may add to the RSA through pre-tax salary deductions and/or employer contributions.

**Call us to learn more!**



**The Pension Boards**  
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