



# Planning for the Transition to Retirement Resource Guide

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**The Pension Boards**  
United Church of Christ, Inc.  
WHERE FAITH AND FINANCE INTERSECT

*Operating at the intersection of faith and finance, we are caring professionals partnering with those engaged in the life of the Church to provide valued services leading to greater financial security and wellness.*

*The Pension Boards delivers benefits and services from the intersection of faith and finance, providing clergy, lay employees, and all persons served with the peace of mind that comes through greater financial security and better health.*

# Planning for the Transition to Retirement Resource Guide

If you are in the process of arranging your financial life in anticipation of retirement, or if you are ready to begin the process of retirement, the resources below can provide you with the information you will need to make the best decision possible for you and your family.

## Financial Planning Resources



### Complimentary and Confidential Financial Guidance

PBUCC provides free and confidential assistance so you can focus on your life or ministry career journey. To learn more visit **PBUCC.ORG > Financial Wellness > Complimentary and Confidential Financial Guidance**

- **Fidelity Retirement Planners:** Help you estimate your path towards retirement and select investments in your PBUCC Lifetime Retirement Income Plan.
- **LSS Financial Choice Counselors:** Assist you and your immediate family with student loan forgiveness, debt management plans, credit improvement and more.

### Complementary Financial Wellness Webinars

The Pension Boards offer financial planning webinars throughout the year on a wide range of topics. To learn more visit **PBUCC.ORG > Financial Wellness > Financial Wellness Presentations**.

### Financial Wellness Calculators

Access a variety of financial wellness calculators on **PBUCC.ORG > Financial Wellness > Financial Wellness Calculators**.

## Call a Pension Boards' Pension Counselor

Are you ready to turn your PBUCC retirement account into monthly lifetime retirement income payments? Would you like to know more about the retirement process?

Our Pension Counselors are ready to assist you no matter where you are in your financial journey. Call 1.800.642.6543 Monday to Friday from 8:30 a.m. to 5:30 p.m. ET.

## Cash and Debt Planning Resources

- Use the [Home Budget Analysis](#) tool on **PBUCC.ORG > Financial Wellness > Financial Wellness Calculators**.
- Create your emergency fund goal using the [Emergency Savings Calculator](#) on **PBUCC.ORG > Financial Wellness > Financial Wellness Calculators**
- Use the [S.M.A.R.T. Goal Worksheet](#) on **PBUCC.ORG > Financial Wellness > Other Resources** to help organize your financial goals.



## Estate Planning Resources

**Vital Records Guide:** Organize your important personal financial accounts and records with the Vital Records Guide on [PBUCC.ORG > Financial Wellness > Other Resources](#).

**FreeWill:** Create a free legal, living will, and durable power of attorney on [FreeWill.com/pbucc](#).

## Insurance Planning Resources

### [PBUCC Benefit Plans](#)

To learn more about PBUCC's Medical, Dental, and Vision plans, visit [PBUCC.ORG > Pension & Benefits](#).

### [Rate Locator](#)

To view monthly premiums for the UCC Medicare Advantage Plan with Rx, visit [PBUCC.ORG > Rate Locator](#).

### [UCC Medicare Advantage Plan with Rx](#)

To learn about the benefits and features of the UCC Medicare Advantage Plan with Rx administered by Humana, visit [PBUCC.ORG > Pension & Benefits > UCC Medical Benefits Plan](#).

### [Estimate Your Life Insurance Needs](#)

Use the Comprehensive Life Insurance Analysis on [PBUCC.ORG > Financial Wellness > Financial Wellness Calculators](#).

## Investment Planning Resources

Review the Pension Boards' [14 Investment Fund Options](#) while you accumulate your retirement account.

- [Stable Value Fund](#)
- [Bond Fund](#)
- [Sustainable Balanced Fund](#)
- [Equity Fund](#)
- [Target Annuitization Date \(TAD\) Funds \(9\)](#)
- [Northern Trust World Selection Index Fund \(WSIF\)](#)

## Ministerial Assistance and Other Resources

**Pension Supplementation and Healthcare Supplementation** To learn more about financial assistance for qualified UCC retirees and retirees enrolled in the UCC Medicare Advantage Plan w/RX, visit [PBUCC.ORG > Faith and Finance > Ministerial Assistance](#).



## Ministerial Assistance and Other Resources, *cont'd*

**Emergency Grants:** Those who serve the church and who encounter unexpected situations that present financial challenges may be eligible for an emergency grant, administered by the United Church Board for Ministerial Assistance (UCBMA), the philanthropic arm of the Pension Boards. Emergency grants are available to active or retired clergy, lay church workers, and Members in Discernment

[Click here to see if you are eligible for an emergency grant.](#)

**Christmas Fund:** Generous gifts to the Christmas Fund for the Veterans of the Cross and the Emergency Fund has been caring for active and retired clergy and lay employees of the United Church of Christ for over 100 years, providing emergency grants, supplementation of small annuities and health premiums, and Christmas “Thank You” gift checks each December. Visit [PBUCC.ORG > Faith & Finance > Ministerial Assistance](#) for more details.

**Council for Health and Human Service Ministries:** To search a network of health and human service ministries of the United Church of Christ visit [www.chhsm.org](http://www.chhsm.org)



## Retirement Planning Resources

Read **Annuity Timeline and Decisions** to learn more about the major decisions you'll need to make when annuitizing your PBUCC Lifetime Retirement Income Account.

Go to [PBUCC.ORG > Financial Wellness > Retirement Resources](#).

Read **Path to Retirement** for important considerations as you approach retirement on [PBUCC.ORG > Financial Wellness > Retirement Resources](#).

Estimate your Lifetime Retirement Income Plan monthly payments on [PBUCC.ORG > Member Login > PBUCC Lifetime Retirement Income Plan – Annuity Estimator](#).

## Social Security Planning

**Social Security Estimates:** Go to [SSA.GOV > Prepare/Plan-retirement](#).

**Are my Social Security benefits taxable?** Go to [SSA.GOV](#), then search **Must I pay taxes on Social Security benefits?**

**How will I be impacted if I work while collecting Social Security Benefits?** [Click here to learn more.](#)

## Tax Planning Resources

At the start of each year, PBUCC offers the **Clergy Tax Return Preparation Guide** and other tax resources for yearly filing. Go to [PBUCC.ORG > News & Resources > Tax Resources](#).

Go to [IRS.GOV](#), then search **Ministers' Compensation & Housing Allowance** to learn more about housing allowance and how to report it



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