



**The Pension Boards**  
United Church of Christ, Inc.

# Planning for the Transition to Retirement Resource Guide

*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



- **Fidelity Retirement Planners:**  
Get unlimited access to confidential financial guidance from and Fidelity Retirement Planners at no cost to you! Call Monday through Friday from 8:30 a.m. to 9:00 p.m. ET. via PBUCC Member [Services at 1.800.642.6543](tel:18006426543). [Click here to learn more.](#)
- **Fidelity NetBenefits® and App:**  
Create a budget, track your spending, monitor your financial goals, and more on the Fidelity [NetBenefits® and smartphone App](#). [Click here to learn more and visit PBUCC.ORG > Member Login > Access Fidelity NetBenefits®.](#)
- **Complementary Financial Wellness Webinars:**  
The Pension Boards and Fidelity offer financial planning webinars throughout the year on a wide range of topics. [Click here to learn more.](#)

## Cash and Debt Planning Resources

- [Click here](#) to access a **Budgeting Worksheet** on [www.pbucc.org](http://www.pbucc.org).
- **Track your income and expenses using Fidelity Full View on NetBenefits® > Plan and Learn > Manage Overall Finances.**
- [Click here](#) to use the **SMART Goal Worksheet** on [www.pbucc.org](http://www.pbucc.org) to create your debt paydown goal.

## 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.



## Estate Planning Resources

**Estate Planning Guide:** Use the [Vital Records Organizer](#) tool on [www.pbucc.org](http://www.pbucc.org) to help you keep track of your important personal records.

**Estate Planning Templates:** If you have Highmark BCBS coverage, you can access various legal document templates for free to help create your Will, Living Will, Durable Power of Attorney, and other legal documents. PBUCC members can log in to their Health Advocate account. Go to [members.healthadvocate.com](http://members.healthadvocate.com) > **Legal Center** > **Personalized Legal Center**.

## Insurance Planning Resources

**PBUCC Benefit Plans:** To learn more about PBUCC's Medical, Dental, and Vision plans, please [click here](#).

**Rate Locator:** To view monthly premiums for the [UCC Medicare Advantage Plan with Rx](#) [click here](#).

**[Why Did PBUCC Choose Humana?](#)** Watch this [video to learn about the benefits and features](#) of the **UCC Medicare Advantage Plan with Rx** administered by Humana.

**Long-Term Care Insurance:** [Click here](#) to learn more about long-term care insurance.

**Estimate Your Life Insurance Needs:** [Click here](#) to estimate how much life insurance you need.

## Investment Planning Resources

[Review the Pension Boards' 11 Investment Fund Options](#) while you accumulate your retirement account.

- [Stable Value Fund](#)
- [Bond Fund](#)
- [Sustainable Balanced Fund](#)
- [Equity Fund](#)
- [Target Annuitization Date \(TAD\) Funds \(6\)](#)
- [Global Sustainability Index Fund](#)



## Ministerial Assistance and Other Resources

**Pension Supplementation:** [Click here](#) to learn more about financial assistance for qualified UCC retirees.

**Healthcare Supplementation:** [Click here](#) to learn more about financial assistance available to qualified UCC retirees enrolled in the UCC Medicare Advantage Plan w/Rx.



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

**Emergency Grants:** Even before retirement, unforeseen circumstances can arise which impose hardships. For more information about the availability of emergency grants, [click here](#).

**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 to our lower-income retirees. Click here to learn more.](#)

**Council for Health and Human Service Ministries:** [Click here](#) to search a network of health and human service ministries of the United Church of Christ.



## Retirement Planning Resources

Learn more about the major decisions you'll need to make when annuitizing your PBUCC Lifetime Retirement Income Account.

[Download “Annuity Timeline and Decisions: Your PBUCC Retirement Plan Benefit”](#) resource.

Read [“Path to Retirement.”](#) a booklet which provides a high-level discussion of many important financial planning topics you may be considering as you approach retirement.

[Maximize the Gift of Time for Retirement!](#) Start or increase your employee retirement income. [Click here to learn more.](#)

## Social Security Planning

**Social Security Estimates:** [Click here](#) to estimate your Social Security Retirement benefits.

Are my Social Security benefits taxable? [Click here](#) to learn more about how Social Security benefits are taxed.

How will I be impacted if I work while collecting Social Security Benefits?

[Click here](#) to learn about how you may be impacted if you work while collecting Social Security benefits.

## Tax Planning Resources

At the start of each year, PBUCC offers the Clergy Tax Return Preparation Guide and other tax resources for yearly filing. [Click here to view these resources](#) and check back at the start of the year for updates.

[Visit this IRS site](#) to learn more about housing allowance and how to report it.



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WHERE FAITH AND FINANCE INTERSECT

1.800.642.6543

[www.pbucc.org](http://www.pbucc.org)