

Clergy Withdrawals—

Impact on Benefits of Terminating Annual Conference Relationship

| Retirement Plans | Active Clergy Elders, Deacons, Local Pastors, Provisional Members and Associate Members who terminate their annual conference relationship* | Retired Clergy |
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| Clergy Retirement Security Program (CRSP) Defined Benefit (2007-Present) | Actuarial value of annuity is converted to account balance and moved to UMPIP upon termination of annual conference relationship | No impact: life annuity continues unchanged |
| Ministerial Pension Plan (MPP) (1982-2006) | 65% remains as account balance (rather than being annuitized), and the entire account balance is moved to UMPIP upon termination of annual conference relationship | No impact: life annuity continues unchanged |
| Pre-1982 Plan | Actuarial value of annuity is converted to or remains as account balance. Moved to UMPIP upon termination of annual conference relationship | No Past Service Rate increases after year of withdrawal; otherwise no change, life annuity continues |
| CRSP Defined Contribution | Remains as account balance but no additional contributions; account balance is moved to UMPIP upon termination of annual conference relationship | No impact |
| United Methodist Personal Investment Plan (UMPIP) (Personal Contributions) | No impact on account balance; may continue to contribute through Wespath arrangement with disaffiliated church | No impact |

*Terminate annual conference relationship by withdrawal, discontinuance or revocation of credentials under ¶¶320, 327, 360, 2711.3 or other applicable paragraph of the *Discipline*. For terminations of annual conference relationship by Local Pastors, Provisional Members and Associate Members before May 3, 2024, different provisions applied.

| Health and Welfare Plans | Active Clergy | Retired Clergy |
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| HealthFlex | 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 | Loss of eligibility (but might be eligible for 18 months of continuation coverage) |
| Medicare Marketplace and Health Reimbursement Account (HRA) Program (Via Benefits) | 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 Comprehensive Protection Plan (CPP) | 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 Comprehensive Protection Plan (CPP) | 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 |
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| Conference-specific benefits, such as supplemental life insurance, moving expenses, or educational assistance | Depends on benefits offered and conference policies for those benefits | Depends on benefits and conference policies |