Wespath

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2026 Benefits Amounts for the Comprehensive Protection Plan

The 2026 Denominational Average Compensation (DAC) is $81,603

The following information generally describes the benefit amounts payable under the Comprehensive Protection Plan (CPP) to eligible participants and their beneficiaries. For more information about the terms and conditions of CPP, please see the *CPP Summary Plan Description* (SPD) available at **www.wespath.org/assets/1/7/3097.pdf**. Although all efforts have been made to ensure the accuracy of this document, in the event of a discrepancy between this document and the SPD or CPP plan document, the SPD and plan document always govern.

Active and Retired[1] Participant Death Benefits—payable upon the death of an eligible CPP participant in 2026

- Annual surviving spouse benefit less the annuity benefit or annuity equivalent value paid from the Clergy Retirement Security Program (CRSP), Compass Retirement Plan (Compass) and other church related sources: 20% of DAC ($16,320)
- Annual child benefit[2] payable in monthly installments: 10% of DAC ($8,160)
- Annual education benefit[3] payable in equal installments: 20% of DAC ($16,320)

Plan Provision	Death Benefit
Active Participants	$50,000
Retired Participant	$24,450
Active/Retired Spouse	$16,300
Active/Retired Surviving Spouse	$12,200
Active/Retired Child[4]	$8,650

Disability Benefits

The disability benefit equals 70% of plan compensation for the plan year in which the first payment is effective, with plan compensation capped at 200% of the DAC. The disability benefit is reduced by any disability benefits payable under the Social Security Act[5].

Participants receiving CPP disability benefits may also be eligible to receive retirement plan contributions to either the Compass Retirement Plan or the United Methodist Personal Investment Plan (UMPIP)[6]. If eligible for Compass, CPP will contribute a flat dollar amount of $150 per month[7], a nonmatching contribution of 3% of plan compensation (as defined by Compass) and the matching contribution of 4% of plan compensation to the participant's Compass account regardless of whether or not a participant is making personal contributions.

If not eligible for Compass but eligible for UMPIP, CPP may contribute up to 3% of plan compensation (as defined by UMPIP) to the participant's UMPIP account based on the UMPIP plan sponsor's adoption agreement elections.

1 To be eligible for death benefits in retirement, a clergyperson must have been covered in CPP for a requisite number of years, e.g., 11 of the last 14 years or at least 25 years in CPP, as described in the SPD.
2 Ages 17 and younger. Benefits are paid through the month in which the child attains age 18.
3 Ages 18 through 24 and attending school full-time. Half of the annual benefit may be paid if the child is attending a secondary school or post-secondary school. The remaining half may be paid if the child is attending a post-secondary school. If the child enters a post-secondary institution of higher learning prior to age 18, the post-secondary educational benefit may become effective at that time.
4 Age 18 and younger, age 19 and older if dependent upon the participant or upon surviving spouse of the participant due to behavioral or physical condition that existed prior to age 19, or age 24 and younger and receiving surviving child benefit.
5 Other reductions may apply in accordance with the terms of the SPD, as determined by Wespath.
6 Please see the CRSP SPD (**www.wespath.org/assets/1/7/3480.pdf**) and UMPIP SPD (**www.wespath.org/assets/1/7/3502.pdf**) for additional information on eligibility as a disabled participant. SPDs are available on the Wespath section of **wespath.org**, under **Retirement**, select "**Plans**."
7 Monthly flat dollar amount increases by 2% annually, rounding down to the nearest $5. For less than full-time clergy, this monthly amount is prorated based on appointment percentage.