

Clergy Withdrawals— Impact on Benefits of Terminating Annual Conference Relationship

Retirement Plans	Active Clergy	Retired Clergy
	Elders, Deacons, Local Pastors, Provisional Members and Associate Members who terminate their annual conference relationship*	
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
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
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