



This eligibility chart is intended to provide general terms of eligibility for Pension Fund IRAs. More detailed information, including income limits for Roth IRAs and other limitations, can be found in the applicable IRA Owner Resource Book.

	Am I eligible to establish a Pension Fund IRA?	May I make cash contributions to a Pension Fund IRA?	May I rollover an existing account to a Pension Fund IRA?	Am I eligible to establish an inherited IRA with Pension Fund?
<p><u>Current Employee of Eligible Employer</u> An eligible employee of an employer eligible to participate in the Pension Plan or TDRA.</p>	Yes	Yes	Yes	Yes
<p><u>Self-Employed Minister</u> A minister who is performing ministerial duties (for example, supply preaching or pastoral counseling) who is not currently employed by a church or church related organization. <i>Note that this includes a retired minister who has earned income from providing ministerial services, e.g. an interim minister.</i></p>	Yes	Yes	Yes	Yes
<p><u>Former/Retired Employee of Eligible Employer</u> A former eligible employee who was formerly employed by an employer eligible to participate in the Pension Plan or TDRA.</p>	Yes	No	Yes	Yes
<p><u>Spouse of Current Employee of Eligible Employer</u> A spouse of a current eligible employee of an employer eligible to participate in the Pension Plan or TDRA, as long as the spouse and employee file a joint tax return.</p>	Yes	Yes	Yes	Yes
<p><u>Spouse of Former/Retired Employee of Eligible Employer</u> A spouse of a former eligible employee who was formerly employed by an employer eligible to participate in the Pension Plan or TDRA, as long as the spouse and former employee file a joint tax return.</p>	Yes	No	Yes	Yes
<p><u>Surviving Spouse who is a Designated Beneficiary of Pension Fund IRA Owner</u> A surviving spouse who inherits an IRA from a deceased Pension Fund IRA owner.</p>	Yes, by re-designating the inherited Pension Fund IRA as his or her own	No	Yes, if established prior to IRA Owner's death	Yes, but only to receive a rollover from the Pension Fund IRA and/or TDRA
<p><u>Surviving Spouse who is a Designated Beneficiary under the TDRA</u> A surviving spouse who inherits a TDRA account from a deceased member.</p>	Yes, but only to receive a rollover from the TDRA	No	Yes, if established prior to Member's death	Yes, but only to receive a rollover from the TDRA and/or Pension Fund IRA

1. An "eligible employer" includes all of the entities, including churches, colleges, agencies, units, and other organizations, which directly or indirectly serve the Disciples of Christ, any other church or affiliated entity that is part of the Stone-Campbell Movement, and any other organization which has been designated by Pension Fund as eligible to participate in the Plan for its employees. An eligible employer also includes a self-employed minister who is contributing to the Plan.
2. An "eligible employee" means any minister, missionary or common law employee of an eligible employer.
3. A "former eligible employee" means any minister, missionary or common law employee formerly employed by an eligible employer. A former eligible employee may establish and make a rollover contribution to a Pension Fund IRA. Former eligible employees, except for self-employed ministers who has earned income from providing ministerial services, cannot make cash contributions to a Pension Fund IRA.
4. An employee (including a self-employed minister) and a spouse must generally have taxable compensation to make a cash contribution to an IRA. Taxable compensation for this purpose includes wages, salaries, tips, professional fees, bonuses, and other amounts received for providing personal services, as well as self-employment income, nontaxable combat pay, military differential pay, and taxable alimony and separate maintenance payments. Compensation also includes earned income, but does not include any amount received as a pension, annuity or deferred compensation. Taxable compensation does not have to be for services provided to an eligible employer. You can consider the taxable compensation of your spouse as your own, excluding IRA contributions made by your spouse, if you file a joint tax return.
5. A married individual filing a joint return is permitted to make Pension Fund IRA contributions by treating his/her spouse's higher compensation as his/her own, but only to the extent that the spouse's compensation is not being used for purposes of the spouse making a contribution to an IRA.
6. An "inherited IRA" is established by the direct rollover or transfer of an account that the individual inherits as a designated beneficiary under an employer retirement plan or IRA. The inherited IRA is established in the name of the original owner of the account, for the benefit of the beneficiary. Once established, the inherited IRA owner cannot make either cash contributions or rollover contributions to the inherited IRA.
7. A surviving spouse who did not establish a Pension Fund IRA during the lifetime of the eligible employee or former eligible employee may establish a Pension Fund IRA (including an inherited IRA) after the death of the eligible employee or former eligible employee for the sole purpose of receiving eligible rollovers from the TDRA or a Pension Fund IRA. A surviving spouse may not establish a Pension Fund IRA to receive funds from eligible retirement plans or IRAs outside of Pension Fund.