



**ELIGIBILITY FOR A PENSION FUND
TRADITIONAL IRA OR ROTH IRA**

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?
<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
<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
<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
<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
<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

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, cannot make cash contributions to a Pension Fund IRA.
4. An employee (including a self-employed minister) and a spouse must 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 individual who is age 70½ (or will attain age 70½ by the end of the year) is not eligible to make regular contributions to a Pension Fund Traditional IRA, but may make rollover/transfer contributions to a Pension Fund Traditional IRA. There is no age limit for making contributions to a Pension Fund Roth IRA.