



Pension Fund

of the Christian Church
strong. smart. secure.

TAX-DEFERRED RETIREMENT ACCOUNT: SECURITY IN RISK-FREE GROWTH



TDRA

An employer-sponsored defined contribution plan, the TDRA allows eligible employees to set aside a portion of compensation on a pre-tax basis to save for retirement.

ADVANTAGES:

- Employer may make contributions as a benefit for the employee
- Participants may make contributions through salary reduction
- Contributions are made pre-tax
- Higher contribution limits than with IRAs
- Funds can grow tax-free until distribution
- Retired ministers may declare housing allowance on qualified retirement distributions
- Ministers may continue to participate during periods of self-employment if performing in the exercise of ministry

GOOD FOR SOMEONE WHO . . .

- Is looking to lower taxable income
- Wants to defer taxes until retirement distribution
- Wants to take advantage of employer contributions as applicable



WHY THE TDRA?

Eligibility

If you are employed by an organization affiliated with the **Stone-Campbell/Restoration Movement**, you are eligible to participate. These organizations include, but are not limited to, congregations, wider ministries, seminaries, benevolent care facilities, and universities and colleges associated with the Christian Church (Disciples of Christ), Christian Churches/Churches of Christ, or Churches of Christ in the United States. A minister who is self-employed can also become a participant in the TDRA if ministerial services are being performed for compensation.

Rollovers:

Pension Fund welcomes rollovers from eligible third-party accounts, including:

- 401(a) or 403(a) qualified plan (pre-tax)
- 403(b) plan (pre-tax)
- 457(b) plan of a government entity (pre-tax)
- Eligible individual retirement account (IRA) or annuity

Distributions

Before Retirement

You may request a distribution from your TDRA at any time if you:

- Separate from employment
- Attain age 59 and a half
- Become disabled
- In the case of salary contribution agreement, you encounter financial hardship that qualifies under the plan
- Have a qualified reservist distribution

At Retirement and Beyond

Distribution of accounts must begin no later than April 1 of the calendar year, after which you reach age 70 and a half, unless you have not retired from qualified employment.

You may elect to receive distributions from accounts in any form of payment option offered by the TDRA. Payment options include lump sum, single life annuity, 50% and 100% joint and survivor annuity, or single life annuity with 10 years certain and installments.

Competitive and Guaranteed Base Returns

The TDRA offers a **guaranteed base interest rate of 3-6%, with no downside risk**. Each account also qualifies for Good Experience Credits (additional interest earnings) when designated by Pension Fund's Board of Directors.

HOW YOUR FUNDS CAN GROW WITH THE TDRA



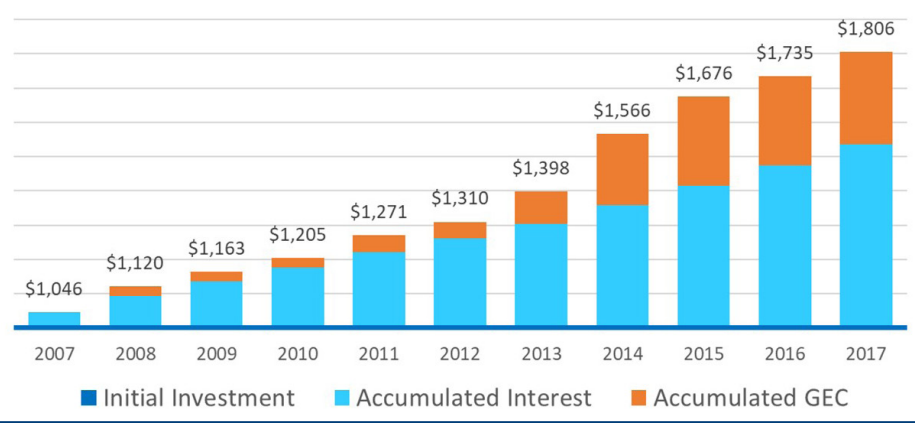
Monthly Deposit	10 years	20 years	30 years
\$100	\$15,120	\$38,812	\$75,939
\$300	\$45,359	\$116,437	\$227,816
\$500	\$75,599	\$194,062	\$379,693

* This example is not a guarantee of TDRA performance. Calculation assumes an average annual interest rate of 4.5% and does not include Good Experience Credits.

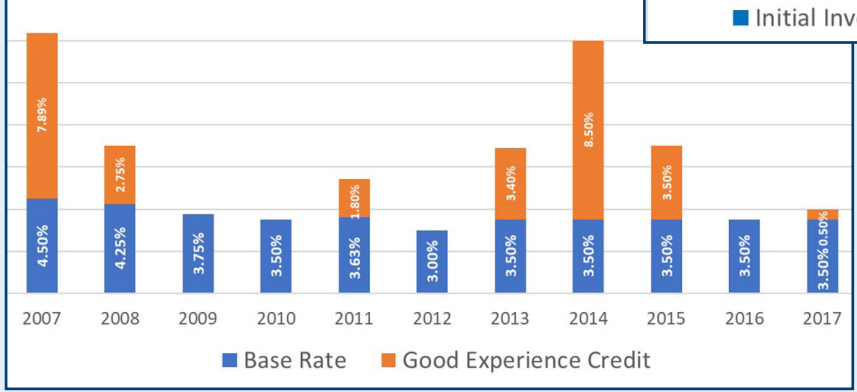
Each year when plan reserves exist above what is required for current and future benefits (and for any potential market decline), Pension Fund's Board of Directors may declare additional earnings in the form of Good Experience Credits— meaning more money for you in retirement.

Watch your account value grow even after you retire!

TDRA: Investment of \$1000 over 11 Years



TDRA: 11-Year Historical Return Rates



* Base rate listed is the average of the quarterly base rates for the year. Good Experience Credits listed in the year it was received in accounts. Data above represents historical data and may not be indicative of future performance.

To learn more about Pension Fund's retirement products and benefits, visit pensionfund.org/retirement.

The material contained in this brochure is for informational purposes only and not to be construed as tax, financial, or legal advice. Before making decisions about financial matters, please consult your attorney, tax preparer or other financial advisor to find out how these programs will impact your individual situation. If any differences exist between this summary and the TDRA document, the TDRA document will control. Past performance of the Pension Fund TDRA is not a guarantee of future returns.