

THE RECOMMENDED FORM OF CALL TO A PCA MINISTER

_____ (PCA) being on sufficient grounds well satisfied of the ministerial qualifications of you, _____, and having good hopes from our knowledge of your labors that your ministrations in the Gospel will be profitable to our spiritual interests, do earnestly call you to undertake the pastoral office in said congregation, promising you, in the discharge of your duty, all proper support, encouragement and obedience in the Lord. That you may be free from worldly cares and avocations, we hereby promise and oblige ourselves to provide you with the following salary, benefits, vacations and leaves of absence.

SALARY & HOUSING ALLOWANCES

Gross Salary on a _____ basis \$
 (Amount designated as Housing Allowance* \$)

BENEFITS

Primary Benefits

Healthcare and Medicare Supplement Insurance/Allowance	\$ <input type="text"/>
Retirement Savings** – amount equal to _____ % of salary & housing	\$ <input type="text"/>
Long Term Disability Insurance – replaces _____ % of salary & housing	\$ <input type="text"/>
Life Insurance - amount equal to _____ times salary & housing	\$ <input type="text"/>
Social Security/Medicare Allowance	\$ <input type="text"/>
Equity Allowance for ministers who are living in a manse	\$ <input type="text"/>
Leadership Counseling/Coaching	\$ <input type="text"/>

Secondary Benefits

Dental	\$ <input type="text"/>
Vision	\$ <input type="text"/>
Long Term Care	\$ <input type="text"/>
Benefits Total	\$ <input type="text"/>

TEMPORARY BENEFITS

Relocation expenses will be reimbursed but should not exceed the following	\$ <input type="text"/>
Other	\$ <input type="text"/>
Temporary Benefits Total	\$ <input type="text"/>
TOTAL AMOUNTS	\$ <input type="text"/>

VACATIONS & LEAVES OF ABSENCE

Vacation	<input type="text"/>	Days
Sick Leave	<input type="text"/>	Days
Paternity Leave	<input type="text"/>	Days
Funeral Leave	<input type="text"/>	Days
Educational Leave	<input type="text"/>	Days
Sabbatical Leave	<input type="text"/>	Days, after Years

ATTESTATION

I, having moderated the congregational meeting which extended a call to _____ for his ministerial services, do certify that the call has been made in all respects according to the rules laid down in the Book of Church Order, and that the persons who signed the call were authorized to do so by vote of the congregation.

Clerk of Session:

Signature _____

Print Name _____

Date _____

Minister-Elect

Signature _____

Print Name _____

Date _____

Send a copy to each of the following: 1) Minister-Elect 2) Stated clerk of the Presbytery

* Section 107 of the Internal Revenue Code allows a minister to exclude a housing allowance from their taxable salary for eligible housing related expenses (i.e. mortgage payments, rent payments, utilities, etc.). It is important to note that the housing allowance is excludable for income tax purposes only (e.g. federal, and most states). It is not excludable for Self-Employment tax purposes (i.e. SECA) which are paid into the Social Security and Medicare system.

A minister's total cash salary can be broken down into two parts: 1) Taxable Salary and 2) Housing Allowance (Partially Taxable Salary).

MINISTER'S SALARY	
Taxable Salary	Housing Allowance (Partially Taxable Salary)
<ul style="list-style-type: none"> • Taxable for Self-Employment Tax Purposes • Taxable for Federal Income Tax purposes 	<ul style="list-style-type: none"> • Taxable only for Self-Employment Tax Purposes

**There is an annual limit on the amount of total contributions (i.e. employee and employer contributions) that can be made to a 403(b) plan. This limit is referred to as the 415(c) limit and, for 2019, it is the lesser of \$56,000 or 100% of includible compensation for your most recent year of service. However, it is important to note that a minister's housing allowance cannot be included as part of includible compensation because it is not a component of a minister's gross income (1.425-2(d) of income tax regulations). This limit may reduce the amount that can be contributed to a retirement account even though the call package guidelines formula includes it (i.e. retirement contributions are a percentage of salary and housing allowance).

Additionally, for those churches where the minister resides in a church owned manse, the calculation of retirement benefits should be adjusted up to reflect the difference between a manse-based housing allowance and a personal home ownership housing allowance. To do otherwise would underfund the minister's retirement plan.