The Board of Directors at PCA Retirement & Benefits, Inc. (RBI) has elected Ed Dunnington to serve as RBI’s next president. Dunnington is a teaching elder who has served as a financial planning advisor at RBI since 2015. Prior to joining RBI, Dunnington served as church planter, pastor, and RUF campus minister. Dunnington will officially transition into the position on July 1, 2020, and will succeed Gary Campbell who announced his retirement transition in the fall of 2018.

“After a thorough search process, the board is pleased to have found the best individual to serve as the next president of RBI,” said Jim Wert, chairman of RBI's board of directors and moderator of the PCA's 43rd General Assembly. “I had the honor of chairing the president search committee. We interviewed a number of capable finance professionals who love the PCA. It became apparent to us Ed's background as a pastor as well as his expertise in financial planning is exactly what RBI needs at this moment.”

(continued on page 2)
Ed Dunnington first felt the call to Christian ministry while attending Virginia Military Institute (VMI) where he received a B.S. in Mathematics. Dunnington subsequently went on active duty for the U.S. Army to fulfill his military service obligation. In 1994, he enrolled at Covenant Theological Seminary, graduating with a M.Div. in 1998. That same year he accepted a call to start an RUF ministry at the University of Washington. In 2006, Ed’s family moved to Roanoke, VA to be a part of a church planting effort where he established Christ the King Presbyterian Church. He continued to serve Christ the King from 2006 until 2015 when he was called to join the RBI staff. Since then, he has received both the Chartered Retirement Planning Counselor (CRPC) certification and the Certified Financial Planning (CFP®) designation. While working on those technical certifications, Ed also completed his Doctor of Ministry at Covenant Theological Seminary where he concentrated on organizational health with an emphasis on systems and change theory.

“I have a passion for the PCA and those who serve the church. As a denomination, we will only be as healthy as those who lead us. I want to make sure our pastors, church staff, and ministry employees get the advice and services they need to fulfill their callings today while also preparing for their financial future. I believe RBI is uniquely positioned to help lead our denomination to greater denominational health. With the expansion of our benefits to include affordable and anonymous counseling, I believe we have an opportunity to improve the ways we serve the denomination.”

The selection of Dunnington follows thirteen years of healthy growth under the leadership of Gary Campbell. Under Campbell’s leadership, the net retirement assets that RBI administers has grown by more than 100% to $650 million. At the same time, RBI has sustained healthy operating reserves, as well as retirement plan operating expense ratios below the average of traditionally managed mutual fund retirement plans. Additionally, RBI has substantially grown its financial planning advisory capabilities during Campbell’s tenure.

“I’ve been honored to serve in this position and could not be more excited to see Ed follow me in it,” according to outgoing President Gary Campbell. “We exist to serve those who serve the local church. Ed knows what it is like to serve in the congregational context while also knowing what it takes to plan for your financial future. I’m confident RBI will continue to improve and expand under his leadership.”

Ed and his wife, Stefanie, have been married since 1992 and are parents to Patrick, Hunter, Adelaine, and Corrine. They make their home outside Atlanta, Georgia, and Ed serves as a member of the Georgia Foothills Presbytery.
I was talking to a pastor on the phone the other day, telling him about the different components of Ministerial Relief. His response? “I’ve been a pastor for 41 years and I have never known about this. Where have I been?” At Ministerial Relief, we hear this question frequently, but perhaps it’s better to ask, “Where have we been?” The answer, in short, is we have been here all along. Ministerial Relief was established at the first General Assembly and charged with caring for PCA pastors and their families in their times of need. Over the years the people we serve and the money we give have increased, and our range of ministries and services has expanded beyond pure financial help. But 46 years later we are carrying on the mission given at that first GA.

Despite these years of helping pastors and families, there are many people like the pastor above who still don’t know anything about us. To help with this I am going to tell you 10 things you probably don’t know about Ministerial Relief.

1. **We are a part of PCA Retirement & Benefits. Our office is in Lawrenceville, GA.**

2. **Ministerial Relief’s Financial Assistance program helps pastors and their families in times of need, including help for pastors and their widows who are disabled, chronically ill, or who lack sufficient means to pay for medication or basic living expenses.**

3. **Our Survivor Assistance program provides immediate financial help in the aftermath of the death of a pastor or spouse.**

4. **We provide Health Insurance Assistance, which allows pastors between calls to bridge the gap and maintain health insurance for themselves and their families.**

5. **ServantCare and Cherish are our counseling ministries. They provide high quality, confidential, Christian counseling for pastors and their wives.**

6. **Our goal in the coming years is to expand these services to include more diverse ways of enabling pastors and their families to thrive from the beginning of ministry to the end of their earthly lives.**

7. **We do not charge for our services and we do not participate in denominational partnership shares (e.g. Financial support certain PCA Committees and Agencies request from PCA churches). Instead, Ministerial Relief is funded solely by donations from churches and individual bequests.**

8. **Historically, churches take an offering for Ministerial Relief during the Christmas season, but we accept donations year-round.**

9. **Each year we design promotional materials and distribute them free of charge to churches to assist them in taking an offering. This year you will see a new brochure highlighting Ministerial Relief’s broad range of assistance options.**

10. **Of the approximately 1400 churches in the PCA, only about 25% participate in the offering.**

These 10 things give an overview of Ministerial Relief’s work. But the most im-
As we approach the end of 2019, there are several items that require some action on your part. We are providing four lists applying to both PCA organizations (e.g. Business Administrators, Treasurers, and Payroll Processors) and participants. Please review the lists (2019 and early 2020) and determine if any of the action items apply to you.

We purposely made these lists brief, but we welcome the opportunity to share additional detail. Please contact us at (800) 789-8765 if you have any questions—we would enjoy elaborating on any of the items below.

### 2019 Churches

1. **Approve Housing Allowance Annually:** Approve a housing allowance resolution for all the ministers on your staff. You can find housing allowance worksheets and housing allowance resolutions within the 2019 PCA Call Package Guidelines.

2. **Perform an Annual Compensation Review:** Review your compensation (e.g. salaries, benefits and time off) for your employees on staff. If your church has a fixed stipend for insurance, has medical inflation risen enough to increase the amount of the insurance stipend? Address other questions by reviewing the 2019 PCA Call Package Guidelines.

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Important part of our mission is the people we serve – the pastors and families of the PCA. For some of these brothers and sisters, financial assistance from Ministerial Relief is the difference between living in poverty or not; between having food or going hungry; between buying the medications they desperately need or going without it. These are real people, made in God’s image, worthy of dignity and care. These are mothers, fathers, husbands, and wives. They are someone’s brother or sister, aunt or uncle. They were and still are servants of Jesus.

The life of a pastor and his family is challenging. Often, they struggle financially. Nearly always, their calling is emotionally, relationally, and spiritually difficult. But they serve willingly, proclaiming and living out Christ’s gospel of reconciliation and new life. And as they serve the church, it is our honor to serve them. The quality of their lives matters, and the support they receive from Ministerial Relief makes a big difference.

Your giving to the Ministerial Relief Fund enables us to serve PCA pastors and their families well. So, if you see the brochures this fall, please ask your pastor or session to participate in the yearly Relief Offering. And consider quietly asking your pastor or his wife if they are in need of help from Ministerial Relief. If so, encourage them to contact us. Finally, please personally consider giving to the Ministerial Relief Fund Offering and telling others about us. You can do so online at pcarbi.org/donate.
3. **Be aware of PCA Benefits Open Enrollment Period:** The annual open enrollment on Life Insurance, Vision and Dental begins on November 1, 2019, and lasts through December 8, 2019. Existing coverage will continue unless changes are made.

4. **Provide Updated Salary Figures for RBI:** Any Salary/Housing changes should be sent to RBI. This figure is important for determining eligible contributions to the PCA Retirement Plan, premiums for the LTD plan, as well as death benefit compliance with the PCA Life Insurance Plans. RBI will remind you to update this information with a form sent in December 2019 to employers.

5. **Add Employer-Provided Life Insurance Tax:** Federal law requires that the imputed cost of employer-provided group term life insurance in excess of $50,000, or dependent coverage if it exceeds $2,000, be reported as taxable income. Employers providing life insurance for their employee likely have a tax liability that they will need to add to their employee's W-2 form as taxable compensation. Please review our memo titled “Potential Tax Liability for Those covered by PCA Life Insurance Plans” for more information.

6. **Send RBI Employment Updates:** Ensure all employees are receiving the benefits afforded to them by your ministry, including benefits available to employees who have separated from service. Contact us to verify all eligible employees are enrolled and notify us of all separation of employment dates for 2019. Be sure to include a description of the change (i.e. retired, terminated, etc.) in your notification of their separation of employment.

### 2019 Participants

1. **Open Enrollment for Individual Medical Insurance:** Open enrollment for individual health insurance begins on November 1, 2019, and ends on December 15, 2019. You will be able to enroll or change your coverage. Contact your health insurance agent or visit [healthcare.gov](http://healthcare.gov) for more information.

2. **RBI Benefits Open Enrollment:** The annual open enrollment on Life Insurance, Long Term Disability, Vision and Dental begins on November 1, 2019, and lasts through December 8, 2019. RBI will send out a notice to all eligible employees reminding them of their options. Call RBI if you have any additional question about our Open Enrollment.

### 2020 Churches

1. **Review Federal and State Reporting Requirements (coming in January):** RBI provides an electronic copy of Church Reporting Made Easy. This guide is designed for church administrators, treasurers, and bookkeepers and provides tax code requirements that affect your church. Review the document and make sure your church or related-organization is compliant with regulations and legislation.

### 2020 Participants

2. **Review the Preparing Tax Returns for Clergy:** Annually, RBI provides a tax guide written by Dan Busby, CPA, J. Michael Martin, JD, and John Van Drunen, CPA & JD. This guide is designed to help ministers and Tax Preparers file taxes for ministers.
New Rules for Health Reimbursement Arrangements Could Be Helpful to Churches

Beginning January 1, 2020, new rules and regulations regarding Health Reimbursement Arrangements (HRAs) could restore the ‘tax deductible’ nature of individual healthcare premiums for pastors in small to mid-sized organizations, and perhaps provide some relief for larger organizations who are currently forced to offer group healthcare insurance to all employees. In June, the government released rules that under certain conditions allow employers to offer two new types of HRAs: Individual Coverage Health Reimbursement Arrangements (ICHRA) and Excepted Benefit Health Reimbursement Arrangements (EBHRA). Here are a few of the basics.

ICHRA are employer-owned and funded healthcare accounts that can be used to provide tax-free reimbursement for individual healthcare insurance policy premiums (or Medicare Part A, B, C, D, and Med-Gap/Supplement premiums) up to a maximum amount that an employer chooses to make available. Even individual plans purchased on the marketplace exchange are eligible, however ICHRA enrolled employees will not be eligible to receive premium tax credits (PTC) while enrolled. Larger employers will be able to provide a reimbursement amount for certain classes of employees in lieu of mandatory group coverage. Employer dollars not reimbursed in a given year may be carried-over to the next without limitation.

EBHRA are employer-owned and funded healthcare accounts that allow employers with group healthcare plans the opportunity to offer up to $1,800/year per participant to provide tax-free premiums and reimbursement of certain medical care costs (e.g., dental, vision, and out of pocket qualified medical costs, etc...) even if the employee is not enrolled in the employer’s traditional group health plan. This provision applies to those who declined group coverage, and either have no other coverage, or receive PTCs in a marketplace exchange individual plan, or participate in a sharing ministry. (Sharing ministry participants would ostensibly be treated like those with no insurance coverage). But participants are prohibited from being enrolled in both an ICHRA and an EBHRA at the same time.

I believe that ICHRAs are especially promising for pastors and churches. But the rules must be understood. To offer an ICHRA, the following conditions must be met. Participating employees must be enrolled in individual healthcare coverage or Medicare, and this must be verified. Employers with group healthcare plans may offer both an ICHRA and a group healthcare plan to different classes of employees, but employees may only be enrolled in one or the other. Written notice with specific content must be provided at least 90 days before the beginning of
each plan year. In addition, new regulations will permit employees to use pre-tax wages through a cafeteria plan to pay for any portion of their healthcare premiums not covered by employer reimbursement. And, employees enrolled in marketplace plans who would rather keep their PTCs are allowed to opt out if they desire.

Since many small churches are unable to offer healthcare coverage to all employees, one helpful feature is the ability to divide employees into different classes. Furthermore, different reimbursement levels can be established for each class. The new rules specify acceptable classes. These include full-time, part-time, salary, hourly, seasonal, temporary, new hires, union employees, and classes for separate rating areas for large organizations, etc. Moreover, other classes can be formed by combining two or more of these classes (e.g. full time salaried new hires). Class differentiation may also help large organizations transition out of group healthcare coverage in order to provide more affordable reimbursements instead.

However, if employers divide employees into different classes, they must offer ICHRA reimbursement on the same terms to all employees within a class with 2 exceptions. The rules permit employers to vary the reimbursement level within a class by age, and/or family size – both of which impact the cost of individual policies. The difference in reimbursement due to age cannot vary by more than a 3:1 ratio from highest to lowest in the class, but there is no ratio constraint for family-size. Nevertheless, any increased reimbursement for age or family-size must be offered uniformly to all similarly aged, and similarly family-sized participants in the class. For employers who maintain both a group plan for some, and ICHRA for others, there are also minimum class sizes: 10 employees per class if < 100 employees total, 10% if you have between 100-200 employees, and a minimum class size of 20 for organizations with more than 200 employees. So large organizations will need to give more consideration to this.

ICHRA and EBHRA may not work for everyone, but they will help many PCA organizations provide tax-free healthcare premiums once again and potentially save thousands of dollars in taxes. If you believe these HRAs may hold promise for your organization, please give us a call, or go to our website pcarbi.org/resources/healthcare and look at the DOL, Treasury, and HHS governmentally published FAQ’s for more information.
The Journey Toward Guaranteed Lifetime Income

Imagine being an Egyptologist in the late 18th century working at an ancient archaeological site without the ability to read Egyptian hieroglyphs. This lack of knowledge would have been an enormous barrier to learning about the culture of ancient Egypt. Thankfully, we can now interpret hieroglyphs, due in large part to the discovery of the Rosetta Stone, a rock slab inscribed with three versions of the same text written in hieroglyphs as well as ancient Greek. Comparing a known language to an unknown language enabled the interpretation of Egyptian hieroglyphs.

“How,” you may ask, “is this story relevant to RBI?” The answer is found in an intractable problem. Retirement plan geeks (like me) have a longstanding dream that defined contribution plans would someday provide guaranteed lifetime income to all participants. Until now, that dream was elusive. Like Egyptologists, financial professionals could see the problem. What we lacked was an instrument to decipher the data and unlock the answer. In other words, we need a Rosetta Stone for long-term retirement income solutions.

The Investment Committee of the PCA Retirement & Benefits Board of Directors has been investigating the broad category of retirement income strategies for several years. This investigation has led us to the conclusion that we should pursue an insurance-based guaranteed lifetime income strategy for participants in the PCA Retirement Plan. We believe that such a product can be like a Rosetta Stone for the mystery of long-term retirement income solutions. David Anderegg introduced this topic in his 2017 Benefit Bulletin article titled Retirement Income for Life? You will find his article at this link: pcarbi.org/BB17.

After reading David’s article it would be fair to ask, “Why is RBI pursuing this challenging goal?” Our answers would be:

- As an agency of the church, RBI has a deep pastoral concern for its retirees that is distinctly different than the typical employer. To put it simply, PCA employees are family.
- We have a highly qualified Investment Committee which is comfortable in assessing the technical requirements needed for this project.
- The PCA Retirement Plan is big enough that major insurance companies would gladly compete for our business to secure lifetime income for PCA employees.
Our key investment and administrative partners are in accord with our desire to seek solutions to our lifetime income goals.

RBI is one of the few retirement plan sponsors with a corresponding ministry to widows and retirees who have depleted retirement savings. Ministerial Relief is central to our reason for solving this problem.

The legislation needed by plan sponsors to address fiduciary concerns was recently passed by the US Congress. We expect the “Secure Act” will become law when the US Senate passes similar legislation.

The RBI Investment Committee has been formally working on this project with our Investment Consultant, Callan Associates, for about one year. The project has been divided into three phases. We are now in phase two. During phase one, we determined the project’s feasibility through interviews with our plan recordkeeper and several potential insurance partners. We also determined the requirements for modeling a Qualified Longevity Annuity Contract (See David’s article) within a Target Date Fund series.

We are now in the middle of phase two which recently included the presentation of the initial modeling analysis. Further refinements will be made to this important modeling research. In addition, phase two will include the creation of a detailed request for proposal which will be submitted to six major insurance company partners. These proposals will be thoroughly reviewed, and finalists will be asked to appear at an upcoming Investment Committee meeting to discuss their interest in partnering with RBI.

Phase three is the implementation phase and will likely begin in mid-2020. Communication with all plan participants will be a major consideration before this plan is offered. This phase of our lifetime income project will be a significant event in the life of the PCA Retirement Plan. The process of engaging with all eligible participants in the plan will take place over several years, but once completed, the program will seamlessly integrate into the retirement plan.

Please pray for us as we progress through this plan. The Investment Committee needs great wisdom and patience if we are to succeed. Our greatest hope is that God would allow us to achieve our Vision, “That all PCA pastors and their families are well-prepared and cared for in their retirement years.”
Jon Medlock, Our New Director of Relief

A ministry is in some ways like a book. Between the covers, there are pages filled with the stories of people whose lives you become intertwined. Ministerial Relief has written on its pages stories of the ones we serve. Unlike a book which has an ending, Relief continues to serve at the pleasure of Jesus.

The Lord moves us all through our journey, just as he did Bob Clarke, who recently retired as Director of Ministerial Relief to spend more time with his wife, Kathy. Bob’s heart for Ministerial Relief was apparent to everyone as he worked tirelessly for the widows and pastors of our denomination. In moving Bob on to retirement, God moved Rev. Jon Medlock into the position of Director of Ministerial Relief.

Jon hails from Trinity Presbyterian Church in San Luis Obispo, CA. He was born in Alabama and went to college at Oglethorpe University (Go Stormy Petrels!) here in Atlanta. After earning his BA in American Studies with a minor in economics, he graduated from Cumberland School of Law. In 2002 he left his firm to attend Covenant Seminary. After earning his M.Div. in 2005, he spent five years on the
staff at Covenant Presbyterian Church in St. Louis. In 2010, he accepted the call to become the lead pastor of Trinity Presbyterian Church in San Luis Obispo, CA. Along the way, he began pursuing a PhD in educational studies at Trinity International University.

“By God’s grace, I have a fairly diverse background in business and ministry. I have been exposed to a variety of church situations including large and small churches in diverse settings. I know firsthand the struggles of pastors and their families and care deeply about helping RBI equip pastors to thrive over a lifetime of ministry. My studies in my PhD program have sharpened my desire to see this happen. Prior to joining the staff at RBI, I spent 9 years on their Board of Directors, including 5 as chairman of the Board. From this vantage point I have seen how RBI has the potential to impact the denomination in very positive ways, as well as the role Relief can play in that effort.”

Jon feels the greatest strength he brings to his new position is his varied experience coupled with his service on the RBI Board, which has given him a grasp and love of the vision and mission of RBI. He believes Relief can grow in preparing pastors and their families by reaching into churches, presbyteries, and the lives of pastors to equip them to live fruitful lives, and to thrive instead of flounder in their pastoral callings. “My desire is to shepherd and be a part of that growth.”

For relaxation, Jon loves to read and is a huge fan of mystery novels. He remembers, “When I was young, I found an old Sherlock Holmes book in my grandmother’s attic, and I have been hooked ever since.” Other favorites include Donna Leon, Louise Penny, Ruth Rendell, and P.D. James. “The other thing I do for relaxation is cook. I enjoy few things more than a long Saturday afternoon with the leisure time to experiment in the kitchen.”

Jon has been married for 25 years to his wife, Laurabeth and has six children. Andrew (19), Jack (18), Chloe (17), Molly (8), Sam (7) and Xander (4). The youngest three were adopted from the California foster system.

When asked what he would like to look back and see at the end of his service here at Ministerial Relief he replied, “I would like to look back and see a ministry that has grown from a largely reactive ministry to a more proactive one. While Relief’s role in responding to financial and health crises will always be an important part of our work, I hope to see us develop the structures and resources to meet pastors and their families ahead of crisis and equip them with resources for a long term sustainable ministry.”
A New Preferred Provider for State Mandated Short Term Leave Benefits*

Several states have created mandatory leave policies for employees. These laws have similarities, but the specific requirements vary from jurisdiction to jurisdiction. In certain locations, clergy may be exempt from coverage, while other employees within churches, schools and related ministries are not. Therefore, some coverage may be needed in order to comply with state mandated requirements.

At this time, there is not sufficient scale to provide a new RBI-sponsored product. However, we have worked with one of our business partners to identify a solution for PCA churches and businesses. J. Smith Lanier, the PCA Retirement & Benefits insurance consultant, provides State Mandated Short Term Leave policies for New York, New Jersey and Hawaii through the Unum Group, a Fortune 500 employee benefits company.

If your ministry is interested in addressing your state mandate, please contact J. Smith Lanier and inquire about their State Mandated Short Term Leave solutions.

J. Smith Lanier & Co., a Marsh McLennan Agency, LLC

Maureen Rowson
VP. Employee Health and Benefits
(770)295-2063
mrowson@jsmithlanier.com

Additional information about the different State Mandated Short-Term Leave policies can be found on our website (pcarbi.org).

*These products are not designed, sold or invoiced by PCA Retirement & Benefits
New for 2020: Short Term Disability

PCA Retirement & Benefits (RBI) will introduce a Short-Term Disability “add-on” to the existing Long-Term Disability product. Ministry organizations offering PCA Long Term Disability (LTD) to pastors, staff and other employees may enhance that coverage by adding the short term feature to LTD, which covers the period of time until the LTD policy begins (called the ‘elimination period’). As this time is three months, few can cover this unless the ministry ‘self-insures’ or the disability claimant has outside resources to pay bills until the LTD policy “kicks in.” Organizations will be able to sign new “Insurance Adoption Agreements” featuring Short Term Disability this fall, with employees enrolling for coverage beginning in November later this year. The earliest effective date of coverage is January 1, 2020. The monthly pricing varies but will be about 70% more if an employee has both LTD with the Short Term Disability “add-on”. RBI does not have any current plans to offer Short Term Disability as a separate product to those who do not have PCA LTD.

Help Protect Your Way of Life

When you get sick or injured and are unable to work, you don’t want to worry about how you’ll pay the bills or wonder where the money for next week’s groceries will come from. Disability Insurance can help replace a portion of your paycheck — you can think of it as income protection.

Disability Insurance Might Make Sense for You If:

• You don’t have a large amount of savings or other sources of income available.
• You depend on your income to support your lifestyle.
• You can’t afford to be out of work for weeks or months at a time.

Short Term Disability Insurance

After surgery, childbirth or other covered situations, Short Term Disability Insurance can be a helping hand while you’re out of work. Your plan could pay a portion of your income if you can’t work for several weeks due to a covered injury or illness.

Long Term Disability Insurance

If you’re out of work for a longer period of time due to a serious illness or accident, Long Term Disability Insurance can help you maintain financial independence. The length of coverage depends on your plan.

How Disability Insurance Works

If you have Disability Insurance and become unable to work due to injury or illness, you can file a claim with Unum and begin collecting benefits while on leave from your job.

Disability Insurance can help provide for you and your loved ones while you’re on leave. Depending on your plan, you could receive payments of up to 66% of your
salary through disability coverage. Benefits can be used as you see fit, to cover things like rent, car payments, day-to-day expenses or out-of-pocket treatment costs.

### How Disability Coverage Compares

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| **Most commonly used by people who experience** | - Pregnancy  
- Injuries  
- Joint disorders  
- Digestive issues  
- Cancer | - Cancer  
- Back disorders  
- Injuries  
- Cardiovascular disease  
- Joint disorders |

### How Disability Insurance Can Help

**Ed: Ankle Surgery**

Ed was showing his son how to block a kick when he took an unexpected fall and broke his ankle. He needed minor surgery and a cast, which kept him away from work for several weeks. Ed’s Short Term Disability Insurance helped him pay the bills, so he could continue caring for his family while he was unable to work.

**Dave: Back Injury**

Dave was cleaning leaves out of his gutter when he fell off the ladder. A trip to the ER revealed he had several herniated discs and would need intensive physical therapy. Dave’s Long Term Disability Insurance helped him contribute to his family’s mortgage, utilities, credit card bills and day-to-day expenses while he focused on regaining his strength.

**Sarah and Don: Maternity Leave**

Sarah’s church isn’t able to offer paid maternity leave for more than a few weeks, and being out of work for several weeks without income would put a strain on their lifestyle. After having a baby, she and Don used her Short Term Disability Insurance to cover their everyday expenses. Sarah could recover and focus on adjusting to life with her new baby without the added stress.

The examples above are for illustrative purposes only. Benefits may vary.
Changing Times and Changing Formats...

PCA Retirement & Benefits (RBI) recently changed the name of this newsletter from the Benefit Bulletin to the BeneFIT Newsletter. This change largely went unnoticed by many. Our next change will be likely be more noticeable.

This edition of the BeneFIT Newsletter will be the last hard copy edition PCA Retirement & Benefits (RBI) provides to our ministry partners. For close to 35 years, the BeneFIT Newsletter (and its predecessor: the Benefit Bulletin) has provided helpful information about personal finance, employer benefits, retirement planning, and relief-related services. In certain ways, this a sad day. We know that many of you are fond of our hard copy newsletter, and not just for its traditional purposes. As one of our RBI videos highlighted (check it out at vimeo.com/98937455) many of you have alternative uses for our hard copy newsletter, including a golf ball substitute, a coffee filter, paper airplanes and even Japanese origami.

In all seriousness, we wrestled with this decision knowing that some of you are fond of the BeneFIT Newsletter in its current hard copy format. There is something to be said for holding a hard copy in your hands, whether it is a newspaper or a newsletter. The good news is the content of the BeneFIT Newsletter will still be produced and distributed. The only material change to the newsletter is the format. Going forward, we will distribute all of the same content within the BeneFIT Newsletter as an electronic newsletter. This change will begin in June 2020. We are living in the digital age, and we have a firm conviction that an electronic newsletter will help us to better serve you.

First and foremost, the design, printing and postage of our BeneFIT Newsletter carry significant cost. Eliminating the print version of the BeneFIT Newsletter will assist us in lowering our expenses and passing on those savings to you. Additionally, this format will help us to communicate news and important information on a timely basis. In the past, we mailed two editions of the BeneFIT Newsletter annually. Sometimes information was communicated after it had already happened. In other cases, information was provided long before you could take any action. Going forward, we will distribute copies of our e-newsletter twelve times throughout the year. This will help in communicating important information to you in a suitable timeframe.

(continued on back cover)
Changing Times and Changing Formats...

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Furthermore, the new format will enhance functionality and be able to do things that are not possible through print. Our e-newsletter can accommodate videos, links to other websites, surveys and other interactive elements.

Beginning in June 2020, we will send an electronic copy of our newsletter to all PCA ministers and participants in our plans using the e-mail you have on file with us. Other ministry partners may elect to receive our e-newsletters as well. If you do not receive our e-newsletter, but would like to subscribe, you can do so by visiting pcarbi.org/email.

You can find copies of our archived e-newsletter, BeneFIT Newsletter, as well as other RBI publications on our website. Publications that will remain in their current format are your Retirement Plan Statements and the Retirement Plan Review. These two documents will continue to be mailed quarterly to you.

We are excited about this new opportunity to overall enhance our service to you and we trust this new format will provide new ways to communicate and engage with you.