

Pastoral Relations: Additional Resources for Retirement

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Pastoral Relations
Relations pastorales

The United Church of Canada
L'Église Unie du Canada



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About This Resource

This resource expands on the policy found under I. Pastoral Relations in *The Manual*, as well as the policies of the Pension Plan of The United Church of Canada. It is specifically for ministry personnel who are planning to retire soon.

This resource contains:

- policies and procedures that must be followed;
- best practices that provide information, guidance, and advice on the recommended ways to live out mandatory policies and procedures, which you are encouraged, but not required, to follow.

This is one in a series to guide the church in the area of pastoral relations. Other resources in this series are as follows:

- *Pastoral Relations: Ministry Personnel*
- *Pastoral Relations: Policy for a Community of Faith*
- *Pastoral Relations: Supporting the Pastoral Relationship*
- *Pastoral Relations: Regional Council Liaisons*
- *Pastoral Relations: Guidelines for Search and Selection*
- *Pastoral Relations: Guidelines for a Community of Faith Profile*

In creating this resource, we have attempted to consolidate different pieces of information relating to retirement for The United Church of Canada ministry personnel into one resource. Please note that if you have any questions about your pension plan, retirement benefits, or other data/technical type questions, you should be in touch with the [United Church Benefits Centre](#) at 1-855-647-8222 or by email at pension@united-church.ca.

If you have questions relating to issues such as informing your community of faith about your retirement, setting boundaries with the pastoral charge you are retiring from, and so forth, please contact your regional council pastoral relations minister (for their contact information please visit the [Pastoral Relations](#) page of The United Church of Canada website).

Theological Grounding

We are each given particular gifts of the Spirit.
For the sake of the world,
 God calls all followers of Jesus to Christian ministry.
In the church,
 some are called to specific ministries of leadership,
 both lay and ordered;
 some witness to the good news;
 some uphold the art of worship;
 some comfort the grieving and guide the wandering;
 some build up the community of wisdom;
 some stand with the oppressed and work for justice.
To embody God's love in the world,
 the work of the church requires the ministry and discipleship
 of all believers.

—A Song of Faith: A Statement of Faith of The United Church of Canada (2006)

A community of faith, like any community, changes.
When a minister comes into a community of faith
a covenant is made; a promise to walk together as God's people,
deepening our commitment to Jesus Christ
and growing closer to God.
God's covenant with us never changes,
but our covenants with one another do change.

—Adapted from the *Book of Worship*, United Church of Christ © 1986, United Church of Christ
Office for Church Life and Leadership, New York, New York. All rights reserved. Used by
permission.

Policy

Additional Pastoral Relations Policies for Ministry Personnel

The policy for ministry personnel preparing to retire can be found in *The Manual*, I. Pastoral Relations, section I.3. Disengaging, including responsibilities for pastoral care for and the oversight of retired members of the order of ministry. Required procedural policy for ministry personnel requesting a change in pastoral relations can be found in the resource [Pastoral Relations: Ministry Personnel](#).

Pastoral Relations Policy with Respect to Retirement

Background

Under human rights legislation, age is a prohibited ground for discrimination and there is no mandatory retirement age. The Income Tax Act (Canada) and regulations require a person to draw their pension by December in the year they turn 71. Some ministry personnel who desire to continue in the pastoral relationship are in calls or appointments in the year they turn 71. Although they must draw their pension, they remain in their call or appointment with no change to the terms of that call or appointment. Other ministry personnel apply to draw their pension and plan to work as retired supply under appointment in the same pastoral relationship or a new one. Our pastoral relations policy with respect to re-engagement of retired ministry personnel must be congruent with the terms of the Pension Plan, the Income Tax Act, and Human Rights legislation.

The Manual states that

Retired members of the order of ministry are not eligible to accept a call unless they first return to active standing. (The Manual, section I.3.2.2)

The Text of the Pension Plan states

If a Member remains in Continuous Service beyond their Normal Retirement Date, such a Member will commence to receive pension on the earliest of;

- a) the first day of the month following the date their Continuous Service ceases;
- b) the first day of the month next following the date on which there is a change in the Member's Employment status and function, as determined by the Administrator; and
- c) the first day of December in the year they attain age 71 or such other maximum age permitted under the Income Tax Act.

In order to bring consistency and clarity about what a change “in status and function” means, the Executive of the General Council has adopted the following pastoral relations policy with respect to re-engaging retired ministry personnel.

Policy

Definition: That a distinction be made between “retired pensioners” and “re-engaged pensioners.” “Retired pensioners” are those ministry personnel who are drawing their pension from the Plan and are no longer serving in paid accountable positions. “Re-engaged pensioners” are those who are drawing their pension from the Plan and are serving the church by way of appointment.

For example, Rev. Pidgeon retires and is a “retired pensioner.” They receive pension income and are supportive of the ministry of a congregation where they are in formal association as a voluntary associate minister. Rev. Endicott retires but is a “re-engaged pensioner” when they enter a short-term supply appointment in another community of faith 6 months after they begin receiving pension income.

That with respect to those ministry personnel choosing to draw their pension

- a) there be a period of at least 13 continuous weeks between the effective date of the first pension payment and the date of entering into a subsequent appointment, and
- b) there be no discussions or consideration of any return to work for that individual until after that ministry personnel’s retirement date, and even then only on terms and conditions that are substantially different from those terms that applied prior to retirement. Examples of “substantially different” include another pastoral charge, number of hours, or different responsibilities.

That with respect to those individuals who must draw their pension as required by the Income Tax Act, there be no change to the terms of call or appointment.

That regional councils honour the years of service of those drawing pension at the time when they are no longer serving i.e. retired pensioners as distinct from re-engaged pensioners.

That members of the order of ministry who do not have a United Church pension and choose to be considered “retired ministry personnel” may do so by informing the Office of Vocation. They would be honoured by their regional council with “retired pensioners.”

What This Means for Ministry Personnel

If you are drawing your pension to fulfill requirements of the Income Tax Act and regulations (i.e., December of the year in which your turn 71), you may remain in your call or appointment. Your deductions will change as you and your employer will no longer be contributing to the pension plan. Once you leave that call, you are eligible to accept an appointment as a re-engaged pensioner or be a retired pensioner.

At the time of retirement, ministry personnel can choose whether they want to join the Group Benefits for Pensioners Plan, which includes health and dental benefits. However, reengaged pensioners do not have access to the Restorative Care Plan or the Long-term Disability plan or the Employee and Family Assistance Plan, like active ministry personnel.

If you are choosing to draw your pension (i.e., before December of the year you turn 71), you may not remain in your call or appointment. You must demonstrate that your continuous service has ceased by not entering new employment with The United Church of Canada for at least 13 weeks. This includes other kinds of employment with the church like doing weekend or pulpit supply. Following that break, you are eligible to accept an appointment as a re-engaged pensioner. Neither regional council nor pastoral charge action related to that appointment can happen until after your retirement date. You will be asked to confirm that there is a break in your service when you apply for your pension.

Ministry personnel who are drawing their pension are only eligible for appointment (not call) and must indicate this to a community of faith's search team.

Retired Ministry Personnel and the Registry of Accredited Ministry Personnel

Retired members of the order of ministry remain under the discipline of the Office of Vocation (*The Manual* 1.3.2.1).

The current definition of "good standing" can be found in *The Manual*:

Ministry personnel who have no orders against them from the Office of Vocation and are not on a discontinued service list (disciplinary or voluntary). (*The Manual*, J.2.3).

"Good standing" does not mean that ministry personnel are in compliance with the current standards of the United Church.

The registry of accredited ministry personnel is defined as the list of those ministry personnel (including ministry partners, Admission applicants, and Candidates approved for appointment) who are eligible for call or appointment.

In order to be eligible for call or appointment, and thus on the registry of accredited ministry personnel, the following criteria must be met:

- a) in good standing; and
- b) in compliance with the current standards of The United Church of Canada (including: racial justice training; boundaries course; boundaries refreshers when applicable; police records check and annual declaration with respect to criminal charges)

However, if as a retired pensioner you do not wish to be eligible for an appointment, you do not need to be on the registry of accredited ministry personnel.

For those who retired while serving as designated lay ministers

When someone retires while serving as a designated lay minister, they return to being a lay person in the church. However, they can seek to remain on the Office of Vocation's registry of accredited ministry personnel. If they remain on the registry and meet the eligibility requirements for an appointment, they may be able to seek an appointment while they receive their pension, similar to members of the order of ministry. For further questions, please contact the Office of Vocation at officeofvocation@united-church.ca.

Performing the Functions of Ministry in Retirement

There are some policies that retired ministry personnel or those who retired while serving as a designated lay minister need to follow to continue to perform the functions of ministry in retirement. These include:

- 1) Policies on licenses to administer sacraments for retired diaconal ministers and lay people who were serving as a designated lay minister at the time of their retirement and who had been recognized by the regional council as a designated lay minister (*The Manual* 1.2.4).
- 2) The requirement to be in formal association with a community of faith (*The Manual* 1.2.5.3).

If you do not wish to perform any of the functions of ministry in retirement and remain in good standing, but not continue to complete regular updates to remain on the registry of accredited ministry personnel, you can notify the Office of Vocation at the General Council Office and this will be noted in your file.

Many regional councils have developed further policies about what is required to be in 'formal association'. You should check with your regional council about what they require for you to be in formal association with a community of faith to perform the functions of ministry. For example, to be a voluntary associate minister you may be required to be on the registry of accredited ministry personnel. Please check your regional council office for details.

Pension Plan Policy Documents

Visit The United Church of Canada Benefits Centre [Document Library](#) section for more documents for pension plan members. There you will find:

- Governance Review
- Governance Chart
- Pension Board and Committee Biographies
- Definition of Spouse for Pension Plan Purposes
- Statement of Beliefs and Guiding Principles
- Pension Plan Funding Policy

Best Practices for Transition

The previous sections outline elements of the pastoral relations process, in relation to retirement, that must be followed. This section provides guidance, suggestions, and recommendations for additional resources on how the mandatory policies and procedures can be met and focuses on the relational aspect of the pastoral relations process. After all, pastoral relations is about relationships between ministers and communities of people living out their faith.

We hope this resource will make the transition to retirement a little easier by identifying some practical steps you need to take to prepare for retirement and some resources that will help you to step into the next chapter of your life.

As you transition into retirement, you continue to be a valued United Church leader and there are many opportunities to be involved with The United Church of Canada. We trust that it will be a very fulfilling and rewarding period of your life.

Preparing for a Vocational Transition

As ministry personnel prepare to retire, they often have many questions about the process to begin to collect their pension. However, they also have questions on the vocational shift that is about to occur in their lives. This section addresses many of the questions related to a change in the vocational life of ministry personnel as they retire.

Disengaging

There are no set guidelines for when to announce your retirement plans. Some ministers announce their retirement 1-3 years ahead. Others give less than a year's notice, but you are required to give a minimum of 90 days' notice before ending a pastoral relationship (The Manual 2019, I 3.1.4.b).

It is recommended that you give a year's notice of your retirement to your community of faith. This provides the community of faith with plenty of time to engage in transition planning, prepare a community of faith profile and plan your good-bye.

You may want to end your pastoral relationship with a service to celebrate your ministry. This provides for a time of saying goodbye to the community of faith and an acknowledgment that your ministry is ending and a new era is beginning.

After you retire, it is important that you disengage from the community of faith that you are leaving, for the health of the new pastoral relationship and your own health as you transition into retirement. One of the most important aspects of a successful retirement is to establish appropriate relationships with current ministry personnel in a congregation you once served or may choose to attend.

At this point, it is very important for you to review the material in [Pastoral Relations: Ministry Personnel](#) on ending your pastoral relationship, leading in your last months in the pastoral relationship, and disengaging.

You are reminded that The Manual (I.2.5.4) states:

If a ministry personnel is asked by a member or adherent (or their families) of a community of faith where they had previously served to preside at a baptism, communion service, wedding, or funeral, the ministry personnel a) must refer the request to the ministry personnel currently serving under call or appointment to that community of faith; and b) may preside only with the approval of the community of faith's governing body.

It is strongly recommended that former ministers do not attend the community of faith in which they have just served for at least a year, to allow the new minister to be settled into the life of the church. For example, it is important not to provide pastoral care to members of your last community of faith so that the new minister can build healthy relationships. It is a good idea to establish a covenant agreement and wait for the time period designated, along with an invitation from the incumbent minister, to return. It is also recommended that you review arrangements and understandings periodically as circumstances often change. Your regional council may have policy that outline a disengagement timeline, so check with your regional council staff to be aware of these details.

If you are not entering a new pastoral relationship and are planning to attend a community of faith that you previously served, it is especially important to consult with the incumbent minister concerning expectations and the level of involvement both parties would be comfortable with. A covenant agreement between former and current ministers is one strategy that can be used.

In the case of the incumbent minister's invitation for direct involvement (e.g., preaching, serving on a committee), you need to determine if it is appropriate. It is wise to stay out of policy or governance issues. Remember, your presence in the faith community should be agreed upon with your colleague, the M&P Committee, and your presence could strengthen or hurt the health of the community of faith. In situations where a minister has served in an isolated or rural pastoral charge, still lives in the area, and where there are no other easily accessible United Church communities of faith, the minister should contact regional council staff to facilitate a dialogue with the incumbent minister to determine if the past minister may worship there, and establish terms of the relationship. You could also choose to worship with a different denomination or worship virtually.

Helpful Hints for Ending the Pastoral Relationship and Retiring Well

Never be involved with choosing your successor. But do consult with the search team about what you see as the ministry needs or some of your tasks as they prepare a position description.

Make sure the community of faith understands the process that will take place to fill the position, and give them hints on how they can make the new minister feel welcome.

It is good to prepare the community of faith while you are still with them to understand the need for disengagement and how it might affect them. This might mean an end to ties that your family members have with the community of faith.

Let people say goodbye. There is nothing worse than having the minister leave without a party or a goodbye service. It is part of your ministry to let this happen.

Provide the next minister with a list of resources that you found helpful in that community of faith.

Any solicitation for advice, except from the new ministry personnel, should be referred to the current minister. Don't engage as a listening partner about the new minister.

Instead of saying "I'm not allowed," rather indicate that you are declining in the interests of the community of faith, the new minister, and to support the establishment of a healthy pastoral relationship.

Either as you prepare to retire or shortly after you retire, it may be helpful to participate in the personal and professional boundaries refresher training, which is specifically designed for those who are retired or are about to retire. As retired ministry personnel, you continue to be under the oversight of the Office of Vocation and it's helpful to examine what personal and professional boundaries mean in retirement. This refresher training helps ministry personnel to:

- identify what has been (or may be) gained or lost in retirement;
- name the potential grief associated with the losses that retirement brings;
- describe the power associated with being a retired ministry personnel;
- name some values of becoming an elder in retirement;
- identify healthy ways to disengage from a previous pastoral relationship to avoid interfering in the pastoral relationship of a new minister in a former pastoral charge;
- demonstrate understanding of healthy boundaries between the retired ministry personnel and former pastoral charges and their members;
- thoughtfully engage with [Ethical Standards](#) 4, 5, 7, and 8 (on Professional Relationships, Relationship with the Law, Responsibilities of the Role and Self-awareness) relative to retired ministry personnel;
- name what it means to be "subject to the oversight and discipline of The United Church of Canada" once retired;

- identify the place of retired ministry personnel on the registry of accredited ministry and the roll of the regional council; and
- describe the relevance of the Sexual Misconduct Prevention and Response Policy and the Workplace Discrimination, Harassment, and Violence Prevention and Response Policy for retired ministry personnel.

A new development in the pastoral transition is how to disengage from social media. Some helpful best practices are outlined below:¹

- Prior to departure, you need to transfer administrator duties for church-related social media spaces and accounts, remove your own administrator status, and give password information to someone else in the community of faith who in turn changes the passwords and takes over administrator duties.
- Though difficult, it is recommended as a best practice for the departing ministry personnel to unfriend/unfollow all members and others with whom you've had a pastoral relationship, although there may be situations where it is appropriate to use restricted lists.² In making this change to limit your online interactions with former faith community members, you prioritize the needs of the community of faith and incoming ministry personnel over your own desires to maintain relationships (or the desires of members to stay in contact). You must be consistent with all members—either unfriend/unfollow everyone from the community of faith or move everyone to a restricted list—and you should convey this policy to the community of faith as part of your departure plan so there is no confusion.
- Following the end of your pastoral relationship, you must refrain from providing pastoral care through digital communication. Continuing to provide pastoral care through social media interferes with the ministry of your successor and with their beginning of a new pastoral relationship.
- Following a period of one year, you may discern whether you will begin to accept friend requests of former congregants and/or choose to change your privacy settings. You should not initiate friend/follow requests with members of a former community of faith.

¹ These are modified from "[A Sure Foundation: resources for the relationship between pastors and congregations—social media guidelines](#)" from The United Church of Christ.

² Adam Cleaveland makes compelling arguments for both options in the article "[Pastoral Transitions in the Age of Social Media](#)".

Vocational Transition for People Who Retired While Serving as Designated Lay Ministers

When someone retires after serving as a designated lay minister, they will follow many of the best practices for disengaging. These individuals return to being a lay person in the church upon retirement, and their skills, gifts and experiences mean that the church is often enriched by their continued leadership. For example, they may be able to continue to offer leadership in the regional council, if they are named by the regional council to meet the balance requirements outlined in *The Manual* C.1.2.b. And if they seek to become a re-engaged pensioner, as outlined above, they will need to ensure that they remain on the Office of Vocation's registry of accredited ministry personnel.

Becoming a Re-engaged Pensioner

Retired members of the order of ministry are eligible for appointment to a community of faith. They are not eligible to accept a call unless they first are returned to active standing (The Manual I.3.2.2). A member of the order of ministry returns to "active standing" when they stop drawing on their United Church of Canada pension and resume making contributions to the United Church's pension plan as they did before retirement. Ministry personnel are only allowed to return to "active standing" once.

To search for an appointment, you will need to use ChurchHub and follow the process outlined in [Pastoral Relations: Ministry Personnel](#).

Authorization to Solemnize Marriage

Once you have retired from active ministry, even if you are planning to become a re-engaged pensioner, you should contact your regional council office about their practice of maintaining your marriage license. Some regional councils may require you to be on the registry of accredited ministry personnel. Some regional councils require you to become a voluntary associate minister, while others may require you to have a formal association with a community of faith in order to maintain your marriage license. You will use the marriage register of the community of faith you have an association with.

If you are looking for a temporary one-day license to perform a marriage in your own province or territory, you will need to contact your regional council office.

If you are performing a marriage outside of your province or territory, you should contact the regional council office within that jurisdiction for details. Each regional council office may do things a little differently and they will let you know what they require from you. They may request a letter of good standing from the Office of Vocation, which you can request from your Office of Vocation minister.

Becoming a Minister Emeritus

The Canadian Oxford Dictionary defines Emeritus as "retired and retaining ones' title as an honour". Minister Emeritus is an honorary title and position. There are no formal policies in the

United Church about naming someone with this title or setting expectations for someone holding this title.

Some helpful things to consider:

- It is usually a title given to someone after retirement when they are no longer employed with a community of faith. It is not appropriate to offer the title if the minister is employed elsewhere.
- The community of faith can decide whether to bestow this title and position.
- The congregation may consult with regional council pastoral relations staff to ensure that the ministry personnel is not in an appointment elsewhere.
- Be clear about what the title and position mean in your community of faith: is it merely honourable or are there any expectations or privileges that go along with it?
- A Minister Emeritus is not the called or appointed ministry personnel of the community of faith, therefore, they would not automatically sit on the governing body.
- As ministry personnel, a Minister Emeritus is expected to continue to follow the [Ethical Standards and Standards of Practice for Ministry Personnel](#).
- A Minister Emeritus is expected to keep up-to-date on their mandatory training and completion of their annual declaration of no criminal charges through ChurchHub.

Identity and Role

Like other changes during your vocational life, retirement is a transition that can be associated with grief at what is lost and excitement for what is gained. During this time, it might be helpful to engage in the following resources:

- a spiritual director to discern what God is calling you to as a disciple, when you no longer hold the role of pastor.
- inquire with other colleagues about what they found helpful or unhelpful in their transition into retirement.
- engaging in reflection on hobbies or activities you look forward to pursuing in retirement.
- engaging the financial planning resources referenced in the next section on pension.
- Clayton, Paul C., *Called for Life: Finding Meaning in Retirement* (Herndon, VA: The Alban Institute, 2008).

Best Practices to Collect Your Pension

Background about the United Church's Pension Plan

To help you prepare for financial security in your retirement, The United Church of Canada provides a Defined Benefit (DB) pension plan for its members. The United Church pension plan provides you with a pension benefit at retirement calculated according to the plan formula, which takes into account your years of Credited Service and your Pensionable Earnings.

Difference between a “Defined Benefit Plan” and a “Defined Contribution Plan”

The traditional type of pension plan provides a known or “defined benefit” at retirement. This is the type of plan we have. The Pension Plan of The United Church of Canada is a multi-employer defined benefit plan.

A “defined contribution” plan is just that; the contribution rate is known or “defined” but the benefit that a member will receive is not known in advance. This is NOT the type of plan we have.

A Defined Benefit plan (like ours) does not have individual accounts which hold the contributions plus interest for each member.

In our Defined Benefit plan, your benefit is not based on contributions. In fact, contributions made to the plan (by both employees and employers), only pay for about 30% of the benefits the plan pays out. The remainder comes from investment earnings.

Credited Service represents the accumulated period of continuous active membership in the Plan, and is used to calculate a defined benefit. Members accrue one year of Credited Service for each year of employment during which contributions are made to the plan by them or on their behalf.

Pensionable Earnings are the baseline for calculating the pension benefit: 1.4% of Pensionable Earnings, make up the annual pension credit. These are added up, year to year, to form the “Pension Earned”.

For more information about the Pension Plan

- visit the [United Church Benefits Centre website](#)
- watch the [introductory video](#)
- read the [Pension Plan Summary](#) and the [Pension Plan Annual Report](#)
- More information on the Summary of Pensioner Health and Dental Benefits coverage can be found in the [Document Library](#) on the Benefits Centre website

Preparing for Retirement

There are many factors that go into a decision to retire. Financial issues are certainly important but you will also want to think about your continuing sense of call, your health, family, and what your post-retirement plans are. To help you make the decision, you could do the following:

- Consult with ministry colleagues who have already retired. Talk to them about the challenges and opportunities they have encountered during and after the retirement decision.
- Consult a Certified Financial Planner to help you understand your financial needs and position.
- Talk to a counsellor about making a life transition. The United Church of Canada Employee and Family Assistance Program (EFAP) can help by calling either 1-800-387-4765 (English) or 1-800-361-5676 (French).
- Participate in one of the Pension Information Seminars offered online by [United-in-Learning](#)

Participating in the Pension Information Webinar

The Ministry and Employment Unit at the General Council Office offers an online Pension Information Seminar. In this presentation they cover:

- the basics of our pension plan such as its structure, and how the benefit is calculated;
- ancillary benefits of the pension plan, especially the Health and Dental coverage, and the different choices you will need to make at the time of retirement; and
- the process to start your benefit payment such as when and where to apply.

You can register at [United-in-Learning](#) and select “Webinars” and then “Pension Information Seminar”. There are also recordings of past seminars.

Once you register for the seminar, you will receive a confirmation email. This email contains some links to resources that can assist you with your retirement planning.

Reaching Retirement

Whenever you are ready to retire, you need to call the United Church Benefits Centre at 1-855-647-8222 to begin the process. Your United Church of Canada pension options will be calculated for you so you will see the monthly pension income provided for all the pension options available to you. The United Church Benefits Centre will provide you with further information regarding your optional retirement health and dental benefits.

Once you have decided on your form of pension, return all appropriate forms and necessary banking information (for pension payments) to the United Church Benefits Centre three months prior to your actual retirement date.

Pension payments are considered taxable income at the time you receive them. Income Tax will automatically be deducted from your pension payments.

Please note that if you continue working beyond age 65, your basic life insurance coverage will reduce to \$3,000 and any optional life insurance coverage(s) will terminate. Coverage under the restorative care plan also terminates at age 65 and coverage under the long term disability program ends at age 64.5.

When Employment Ends after Age 55 but before Age 65

If you are 55 or more when you retire, you will not have the option to transfer your earned pension out of the plan. You can begin your pension immediately (with an early retirement reduction if applicable) or wait until you turn 65 or become eligible for an unreduced early pension when you reach “60 and 35”.

Remember “60 and 35”: If you retire with 35 or more years of credited service, at or after age 60, you will be eligible for an unreduced pension on the first of the month following the date you reach age 60.

Postponing Retirement

It may be possible to continue working after your Normal Retirement Date; however, you must draw your pension no later than the December 1 of the year in which you attain age 71 years. This is a government regulation of the Income Tax Act. If you remain in the employ of your United Church employer and contribute to the Plan for service beyond your Normal Retirement Date up to age 71, you will continue to earn benefits in the Plan.

Retirement Checklist

Whether you are retiring soon or in a few years, you have many important decisions to make before you retire. Here is a checklist of steps that you must take to begin receiving your United Church pension.

- Call the United Church Benefits Centre at 1-855-647-8222 to begin the process to retire. You will need to confirm your intended last day of employment (your final day as an employee of The United Church of Canada) and the date you want to commence your pension (this should be the first day of the month immediately following your last day of employment).
 - If you have been divorced you will need to provide proof that your former spouse is not entitled to receive a portion of your pension. It is best to provide this information well before your retirement date.
- Download the [PR443: Application to Receive Pension Benefit Payments form](#) and send a copy to pension@united-church.ca and officeofvocation@united-church.ca.
- The United Church Benefits Centre will mail you a retirement kit that details your various retirement options. Your United Church pension plan options will be calculated for you so you will see the monthly pension income under all the forms of payment available to you.
- Find a financial advisor and make an appointment to discuss financial issues in retirement and your family situation. Accreditations of “Qualified Associate Financial Planner (QAFP)” or “Certified Financial Planner” are good indications that the person has knowledge in the field. Paying this person for their time directly will ensure that they are unbiased, as they are not giving advice in order to sell you financial products. A person with expertise in retirement planning will be able to discuss the tangible and the intangible changes you’ll experience in retirement and be able to look at the entirety of your finances to help make the most of your retirement income.
- Once you’ve decided on your pension options, return all appropriate forms and necessary banking information (for pension payments) to the United Church Benefits Centre three months prior to your actual retirement date.
- Among the necessary forms to return, you will need to provide a copy of a valid proof of age (Passport, Driver’s License, or Birth Certificate). If you elect a Joint and Survivor Pension, you must also provide a copy of a valid proof of age for your Spouse.
- You will also be required to provide proof of marital status at the time of retirement. Please note that marriages occurring after retirement will not be eligible for the joint and survivor annuity option.
- Your forms should be returned within 10 days upon receipt of the retirement package. Your pension payment will not commence until these documents are received. If you do not return your forms at least 30 days before your pension is expected to start, it could delay payment of your pension.

- If you don't receive your forms from the Benefits Centre six weeks before your expected date of retirement, please call the Benefits Centre.

Do not forget about government benefits. You must apply for your Canada Pension Plan (CPP) benefits and Old Age Security (OAS) pension at least 6 months before you would like your benefits to begin. They do not start automatically. For more information, contact Service Canada.