

Key Points

- The marriage after retirement provision will be eliminated.
- The elimination of this provision aligns the Clergy Pension Plan with industry standards and helps simplify the administration of the plan.
- Marriage after retirement elections made prior to the elimination of this provision will continue to be effective.

Marriage After Retirement

Promoting Administrative Efficiency Consistent with Industry Standards

This summary describes change(s) to the Marriage After Retirement provision as approved by The Church Pension Fund Board of Trustees in December 2016.

Current Provision

- Clergy who marry after retirement may irrevocably elect — generally within 180 days of such marriage — to reduce their pension benefit in order to provide a spouse with a survivor's benefit.
- The survivor's benefit, which is payable after the cleric's death, is equal to 25%, 50%, 60%, 75%, 85%, or 100% of the cleric's pension benefit.

New Provision

Expected to be effective January 1, 2018

- The marriage after retirement provision will be eliminated on the effective date of the revised Clergy Pension Plan.
- Marriage after retirement elections made prior to the elimination of this provision will continue to be effective.

Learn more at: www.cpg.org

This summary describes the change(s) currently proposed to the provision referenced at the top of this page and is subject to modification prior to the effective date of the revised Clergy Pension Plan.

*Changes to this provision also apply to clergy working in the non-domestic dioceses and enrolled in The Church Pension Fund International Clergy Pension Plan (ICPP). Please visit **ICPP Revisions** for details.*

*Please note that this summary is provided to you for informational purposes only and should not be viewed as investment, tax, or other advice. In the event of a conflict between the information contained in this summary and the official plan documents, the official plan documents will govern. The Church Pension Fund and its affiliates (collectively, the "Church Pension Group") retain the right to amend, terminate, or modify the terms of any benefit plans described in this document at any time, without notice, and for any reason. Unless otherwise noted, websites referenced herein that are outside the **www.cpg.org** domain are not associated with the Church Pension Group, and the Church Pension Group is not responsible for the content of any such website.*

*Learn more about the revisions to The Church Pension Fund Clergy Pension Plan at **www.cpg.org**.*

FAQs: Marriage After Retirement

Q 1. Why will The Church Pension Fund (CPF) eliminate the marriage after retirement provision?

- A.** The elimination of this provision aligns the Clergy Pension Plan with industry standards and simplifies administration of the plan.

Q 2. What if I already made a marriage after retirement election?

- A.** If a retired cleric made a marriage after retirement election on or before the elimination of this provision, then his or her spouse will continue to receive the elected survivor's benefit upon the cleric's death.

Q 3. When does the provision end?

- A.** The marriage after retirement provision will be eliminated on the effective date of the revised Clergy Pension Plan. Only marriage after retirement elections received prior to that date will be accepted.

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