

SO YOU'RE THINKING OF RETIRING.....

QUESTIONS AND ANSWERS FOR MINISTRY PERSONNEL CONSIDERING RETIREMENT.

I've heard that the idea of 'retirement' has changed. Is that true?

Yes, it is! By action of the 39th General Council (2006) mandatory retirement of ministry personnel is no longer a requirement. A person may retire any time they wish. However, the timing of such a decision has different consequences, especially concerning the amount of pension income they will be entitled to.

Ministry personnel may begin drawing funds from the pension plan as early as age 55 but not later than January 1 immediately following their 71st birthday. However, the usual age for retirement remains 65.

Ministry personnel may retire with no penalty to their pension at, or after the age of 60, if they have completed 35 years of ministry service in our church. Those who elect to retire at age 55 will have their pension discounted.

I've decided to retire. What process do I need to follow?

There are 4 steps:

1. Inform the pastoral charge that you are serving of your intention to retire. As with all changes in pastoral relationship, you must give the pastoral charge at least 90 days notice. Of course, the more notice you give the charge, the more time they will have to do a thorough needs assessment and search for your successor – and the more time they will have to plan a party for you.
2. At the same time, inform your Presbytery Pastoral Relations convenor of your desire to retire. The Presbytery will then pass a motion approving your retirement. The Pastoral Relations convenor will also give you a Saskatchewan Conference retirement form to complete and return.
3. Inform the Conference Office. Your name will be added to those whose ministries will be celebrated at the next Annual Meeting. The Executive Secretary will contact you as the meeting nears about your biography, the retirees' banquet, your retirement speech and your participation in the Service of Praise.
4. Contact the United Church Pension and Benefits Centre at 1-877-859-5025 or on the web at ybrcanada.hewitt.com /UCC This is a contracted administration service provided by the firm of AON Hewitt for our church.

Is it possible for me to retire and continue to work in the same pastoral charge?

Yes, if there is a genuine change in the job description.

Am I able to work after the age of 71?

Yes, you may. You will do so however as “Retired Supply”.

What if I retire before January 1st following my 71st birthday, and then change my mind? Can I return to active status?

Yes, you can apply to the Conference through your Presbytery to be returned to active standing. If your application is approved, you will be able to accept a call, your pension payments will be cancelled, and you will resume contributing to the pension plan until you next decide to retire, but no later than when the compulsory pension income payout begins on January 1st following your 71st birthday.

Why do I have to retire on January 1st following my 71st birthday?

This is a government regulation that our pension plan constitution is obligated to abide by.

I'd like more information. Where can I get it?

You can contact the Personnel Minister in the Saskatchewan Conference Office at 306-721-3311.