

## What participants say about our seminars

### Getting in Shape Fiscally

“I came kicking and screaming because I hate to deal with financial matters. Now the whole subject is safe and understandable, so I am leaving with tremendous freedom in thinking about the future.”

### Growing into Tomorrow...Today

“We are 9-plus years away from retirement, and I’m so-o-o glad we came to this seminar now!”

“I really appreciated the non-financial sessions...they provided a holistic context and raised many issues I will need to deal with as I approach retirement.”

### Render unto Caesar

“Answered more questions than I ever knew I had.”

“I better understand all facets of a pastor’s compensation.”

### Post-Retirement Seminar

“Thank you for the information on long-term care insurance and Medicare supplements. We plan to share this knowledge with our adult children, too.”



**The Board of Pensions**  
of the Presbyterian Church (U.S.A.)

**For additional information about the education seminars, contact the Member Education team:**

- **Call 800-773-7752 (800-PRESPLAN), ext. 7223**
- **Email us at [education@pensions.org](mailto:education@pensions.org)**



# Education Seminars

*Financial and Retirement Planning*



**The Board of Pensions**  
of the Presbyterian Church (U.S.A.)

2000 Market Street, Philadelphia, PA 19103-3298  
800-773-7752 • 800-PRESPLAN • [www.pensions.org](http://www.pensions.org)

©2008 The Board of Pensions of the Presbyterian Church (U.S.A.)

EDU-200 4/08

## Seminars for your financial growth

The Board of Pensions offers education seminars, free of charge, to members of the Benefits Plan and their spouses. These seminars enable you to take greater personal responsibility for financial and retirement planning.

The seminars are led by our education specialists, who are knowledgeable about the Benefits Plan and have specialized training and experience in financial matters as they relate to pastors and other servants of the church.

The retirement planning seminar *Growing into Tomorrow...Today* is jointly presented by our education specialists and retirement planning consultants — Plan retirees who have experienced every step of the retirement process.

## Seminars

### *Getting in Shape Fiscally\** for Seminararians

#### A seminar for theological students and new graduates

- Structure and negotiate your First Call
- Clarify clergy tax issues
- Understand your benefits and options
- Learn practical savings and debt reduction tips

### *Getting in Shape Fiscally\**

#### A financial planning seminar (for under age 50)

- Understand your income
- Cope with and reduce debt
- Save for your children's education
- Determine insurance needs
- Begin a plan for retirement
- Take advantage of investment opportunities
- Effectively structure Terms of Call

\* Attendance may qualify you for the Seminary Debt Assistance Program.

### *Growing into Tomorrow...Today*

#### A retirement planning seminar (for age 50 and older)

- Decide where to live
- Maintain optimal health now and later
- Understand your finances
- Integrate Social Security, pension, and personal savings
- Understand the Medicare program and supplements
- Explore choices for a new beginning

### *Render unto Caesar*

#### A clergy tax and Terms of Call seminar

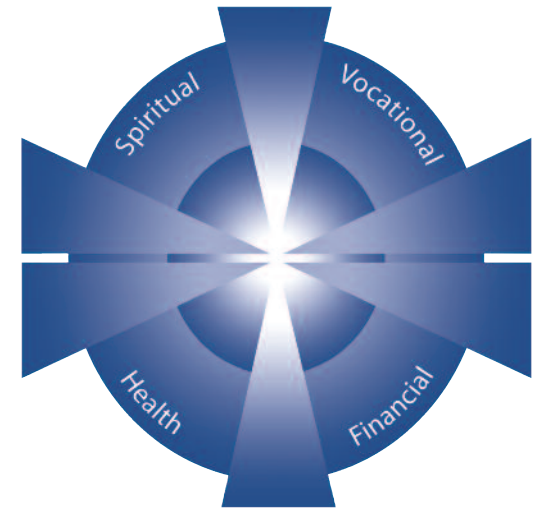
- Understand effective salary
- Learn about the clergy housing allowance
- Identify taxable vs. non-taxable income
- Get updated on tax and income reporting
- Explore tax advantages of the Retirement Savings Plan, a 403(b)(9) plan
- Take advantage of flexible spending plans

### *Post-Retirement Seminar*

#### A seminar discussing practical matters for retirees

- Explore different living arrangements
- Retirement communities
- Continuing care communities
- Nursing homes
- Get an update on
  - Board of Pensions services
  - Medicare
  - Medicare supplements
- Learn about long-term care insurance
- Manage your finances in retirement

## Stewardship of Self



## Stewardship of Self is the shared responsibility of:

- The Board of Pensions to provide benefit plans and programs to promote members' well-being — spiritual, vocational, health, and financial
- Benefits Plan members to make effective use of these plans and programs for the benefit of all

In helping Plan members and their spouses prepare for their financial futures, our Education Seminars offer important opportunities to fulfill Stewardship of Self.