



## The Assistance Program — Income Supplements

Income Supplements help assure that retirees can live modestly and continue to maintain their independence. This program is designed to supplement the monthly income of retired church workers and their surviving spouses whose total income from all sources is below levels established by the Board. In 2011, the maximum annual income for granting an Income Supplement grant is \$26,760 a year for a single person and \$32,100 a year for a married couple. Retirees whose incomes fall below these levels and who meet other eligibility requirements are encouraged to apply.

Eligibility requirements include service to the Presbyterian Church (U.S.A.) or its predecessors for a minimum of 20 years and commensurate participation in the pension portion of the Benefits Plan. Partial supplementation may be available to those who served the church and participated in the Benefits Plan for at least 10 years. Where service to the Presbyterian Church (U.S.A.) or its predecessors is at least 10 years, but less than 20 years, the assistance target is reduced to reflect the number of service years.

Years of Service	Percent of Target
20 or more	100%
19	96.7
18	93.3
17	90.0
16	86.7
15	83.3
14	80.0
13	76.7
12	73.3
11	70.0
10	66.7

Applicants receive credit toward years of service for any year of total disability under the plan. The assistance targets for early retirees are reduced by the same factor as used for the retirement pension.

If individuals are not receiving Social Security benefits, the Board assumes they have secured alternate protection and any assistance is reduced by an amount which the Board determines would have been payable under Social Security.

### About the Assistance Program

The Assistance Program of the Board of Pensions comprises a range of programs designed to meet specific assistance needs of Presbyterian pastors and other church workers at various points in their lives. These programs complement the Benefits Plan of the Presbyterian Church (U.S.A.) and provide an important safety net to church workers and their families who have specific needs that exceed personal resources or other means of support.

Through the Assistance Program, the church community provides care for:

- church workers' *urgent financial needs* through Shared, Emergency Assistance, Adoption Assistance, and Transition-to-College Assistance Grants
- retired church workers' *financial and housing needs* through Income and Housing Supplements
- pastors' *vocational leadership needs* through Seminary Debt Assistance, Middle Governing Body Grants, Presbyterian CREDO, and Sabbath Sabbatical Support Grants

The Assistance Program is funded by gifts, legacies, income from endowments, and half the Christmas Joy Offering.

*For information on applying for assistance, call 800-773-7752 (800-PRESPLAN) or visit Pensions.org.*