

Frequently Asked Questions about Retirement

A. When can I retire?

The 'normal' retirement date for ministry personnel in The United Church of Canada is June 30th, following your 65th birthday, although you may choose any appropriate date after your birthday. A date such as June 30 can be helpful, to allow ministry personnel and the pastoral charge to complete the church year together and to plan for appropriate celebration, including the honouring of retirees at the Annual Meeting of Conference.

B. What if I wish to retire earlier?

Two options are available for early retirement:

1. You may retire without penalty to your pension at or after the age of 60, if you have completed 35 years of ministry or service with The United Church of Canada.
2. You may retire as early as age 55, but your pension will be discounted.

C. What if I wish to defer retirement beyond age 65?

Ministry personnel may ask presbytery to approve and recommend to Conference that retirement be postponed. Approval is required annually and includes consultation with the pastoral charge. See The Manual, 2004: 365.1 (c).

D. What if I retire and change my mind? Can I return to active status?

Ministry personnel who have retired before age 69 may apply for active standing to the Conference through the Presbytery [055 (b)], but given that renewable appointments are available, there would need to be good data and documentation to respond to the 'why' question which would be asked.

E. Can I continue to work in the church after I retire?

Retired Ministry Personnel may not accept a call (The Manual, 2004, 55 a (iii)) but they may seek annual, renewable, appointments as Retired Supply. If people wish to continue as Retired Supply ministry personnel in the charge they were serving prior to retirement, they need to note that the pension plan requires that there be a 'genuine change in status and function'. That means that the person,

the presbytery and the pastoral charge will need to negotiate an appropriate change in the position description.

F. Do I have to retire at a certain age? Am I able to work after that age?

Provincial pension regulations require retirement by 69 (i.e. you must start receiving your pension in January of the year in which you turn 70). Retired ministers older than 69 are still eligible for renewable annual presbytery appointments as 'Retired Supply ministry personnel'.

G. What processes are involved in retiring?

Here are steps to follow:

1. Inform your pastoral charge that you intend to retire, giving at least 90 days' notice. The more prior notice you are able to give, the more time they will have to prepare, including the tasks of needs assessment and search for a successor – and the more time they will have to prepare to say 'farewell and thanks'
2. At the same time, inform the Presbytery Pastoral Relations Chair / Committee of your intention to retire. Presbytery will then present and pass a motion approving the retirement. The Pastoral Relations Chair will ask you to complete the MEPS 442 RC form (Record of a Change in Pastoral Relations). If you are requesting transfer to another presbytery on retirement, the MEPS 425 for (Request for Transfer) must accompany the 442 RC form.
3. Inform the Conference Office (through Patti James: pjames@bellnet.ca). Your name will be added to those whose ministries will be honoured at the next Annual Meeting of Conference. Later you will be contacted about how and when that recognition will take place and about the arrangements for a luncheon at which you and others will be celebrated.

H. How do I make arrangements for my pension?

Contact the United Church of Canada's new Pension and Benefits Centre:

- Phone: 416-386-6539 (Greater Toronto Area) or 1-888-657-4607
- Fax: 1-877-464-0109
- **Mailing Address:**
The United Church Pension & Benefits Centre
c/o Morneau Sobeco
895 Don Mills Rd., Suite 600

One Morneau Sobeco Centre
Toronto , ON M3C 1W3

- **Website**

Log on to the United Church Pension & Benefits website at
<https://www.united-church.hroffice.ca>*

One of the forms you will receive from the Pensions and Benefits Centre and will need to fill out is the Employer Certification of Member Application for Pension Benefits. Please note that this form must be provided to the Secretary of the Presbytery of the pastoral charge you are serving, rather than to the Treasurer or other official of the pastoral charge. The Presbytery Secretary will sign and distribute the form.

Other notes:

Always make a copy of whatever forms you are submitting. Keep the form for your records, just in case...!

And: each person's pension benefits will be different. It is wise to begin examining potential benefits prior to making retirement decisions.

Please refer to The Manual 2004, sections 55 (b), 365 and 365.1 for more information.