

## **Christian Reformed Church (CRC) Retirement Income Plan**

Dear Christian Reformed Church in North America Affiliated Church or Ministry:

Preparing for the future is a priority for Christian Reformed Church in North America. Realizing that our time of “retirement” may last for 30 years, it is important for us to be prepared financially for this future season of life. Working together, starting as early as we can, and contributing to your retirement plan will be crucial in accomplishing success of financial well-being in the future.

With this purpose mind, Christian Reformed Church in North America has established the CRC Retirement Income Plan. The overall administration of the plan is the responsibility of the CRC U.S. Pension Trustees. Envoy Financial and its associated companies have been chosen and approved to provide our retirement plan and services as an alternative to your current retirement plan.

**CRCNA Retirement Website:** <https://retirement.crcna.org/>

**Envoy Financial (Colorado Springs, CO) contact:**

[www.EnvoyFinancial.com](http://www.EnvoyFinancial.com)

All questions about the Plan, the set-up process, and administration. [PlanSponsor@EnvoyFinancial.com](mailto:PlanSponsor@EnvoyFinancial.com).

The telephone number is (888) 879-1376.

### **Retirement Plan Set Process:**

The following online plan design process is for you to review, complete, sign, and submit the needed information to begin the Retirement Plan Implementation Process.

### **Please note:**

- An annual nominal \$100.00 base fee will be invoiced to your church (the first-year base fee will be paid by CRCNA).
- This plan is designed to benefit all staff of your church and is an added benefit to ordained pastors who are required to contribute to the CRCNA Pension Plan.

### **Documents to be signed:**

Below is a description of each document that will be completed to setup the retirement plan and includes its purpose, function, and required signatures. The Member Sponsor is your individual church.

**Member Sponsor Board Resolution** – this document allows your ministry’s governing board to authorize the adoption of the CRC Retirement Income Plan. Signed by authorized person.

**Member Sponsor Adoption Agreement** – this document serves two functions.

First, it provides Envoy TPA and Recordkeeping, Inc. with the accurate information that is needed to establish your church’s retirement plan. Second, this document allows your church/ministry to establish certain plan design elements that will be unique to your individual plan, and signed by your internal Plan Representative, the individual who provides basic HR/payroll operations of the retirement plan within your church/ministry.

**Member Sponsor Schedule of Plan Administration Duties** – this document is intended to communicate to the adopting Member Sponsor the key duties that they will be responsible for with regards to the periodic administration of the retirement plan. The Member Sponsor Schedule of Plan Administration Duties will need to be signed by your internal Plan Representative.

With Best Wishes,  
Envoy Financial

On behalf of the CRC Retirement Income Plan.