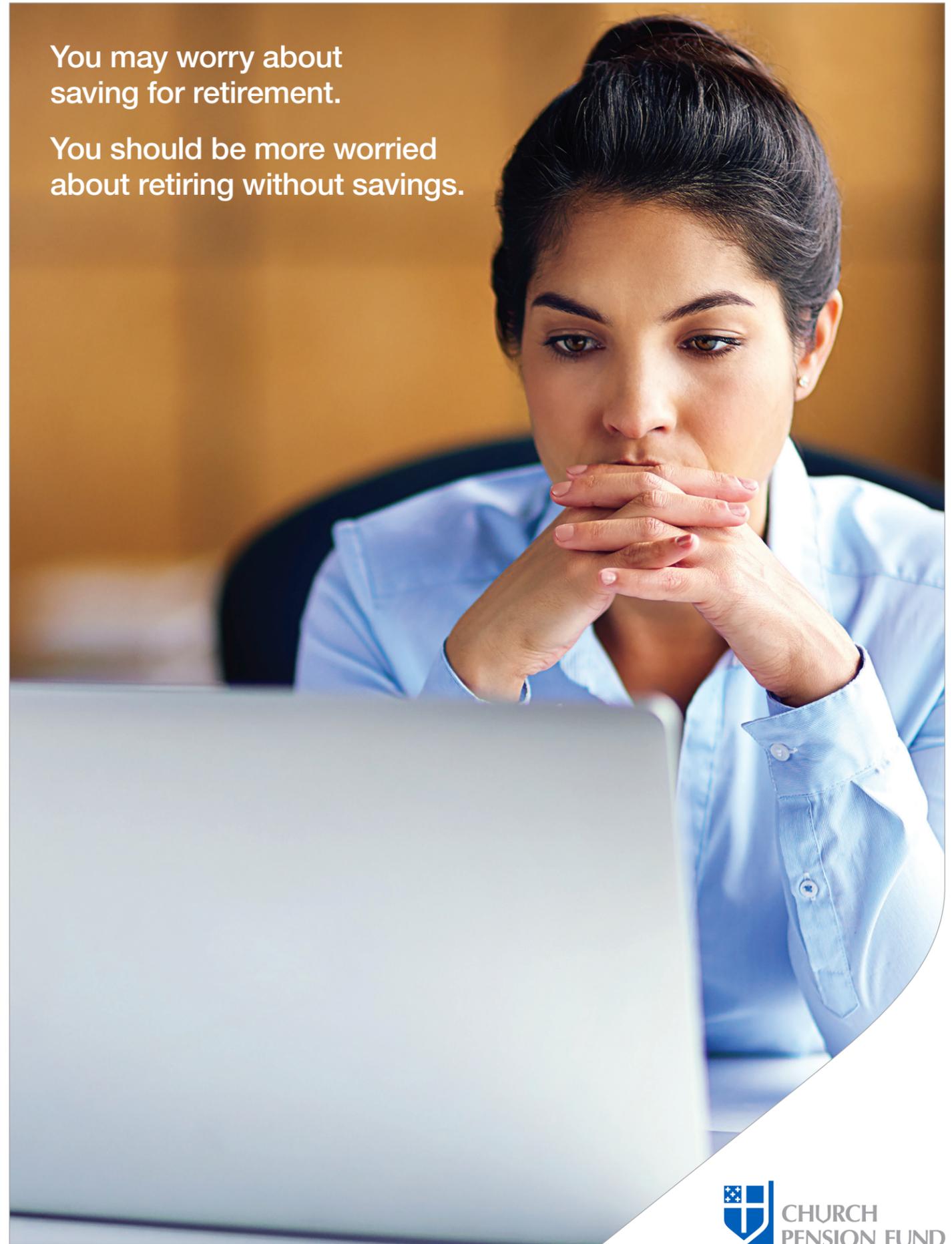




19 East 34th Street
New York, NY 10016
(800) 223-6602
www.cpg.org

You may worry about
saving for retirement.

You should be more worried
about retiring without savings.



** Limitations under section 107 of the Internal Revenue Code will apply to the amount you may exclude from gross income. We recommend that you consult your tax advisor.*

All investments involve risk, and there is potential for profit as well as the possibility of loss. The Church Pension Fund does not guarantee any minimum level of investment performance or the success of any investment option available under The Episcopal Church Retirement Savings Plan (RSVP).

Please note that this document is provided to you for informational purposes only and should not be viewed as investment, tax, or other advice. Please contact your own financial or tax advisor for further guidance. In the event of a conflict between the information contained in this document and the official plan document, the plan document will govern. The Church Pension Fund and its affiliates retain the right to amend, terminate, or modify the terms of any benefit plans described in this document at any time, without notice and for any reason.

© 2017 The Church Pension Group. All rights reserved. 19 East 34th Street, New York, NY 10016





We'll help you take the step you know you need to.
Enroll in The Episcopal Retirement Savings Plan (RSVP).

Saving for retirement can feel scary. But retiring without enough money would feel even worse. These questions and answers will help you to understand the value of saving now, the steps you need to take, and how easy it really is.

What is The Episcopal Church Retirement Savings Plan (RSVP)?

It's your workplace retirement savings plan and it's meant to help you retire with more money than your pension alone. It's a 403(b) plan, which is like a 401(k) but for non-profit organizations.

Why should I save through work when I could go somewhere else?

Unlike an ordinary savings account, you'll be saving on a pre-tax basis, directly from your paycheck before taxes are taken out and into the plan investment options you select.

Saving pre-tax gives you more money to save, and can grow your money more over time because you won't have to pay taxes along the way — only at withdrawal. If you're clergy, you won't have to pay SECA taxes on your contributions, and a portion of your savings may count toward your housing allowance deduction at retirement.*

I don't know a lot about investing. What if I make a mistake?

It's natural to be concerned. It's your money, after all. There's no such thing as making perfect investment choices. There are tools and resources that can help you choose your options. The biggest mistake you can make is not getting started.

Do I have to get started now?

Retirement is inevitable. So is preparing for it. Right now really is the best time to start because the earlier you save, the longer your money has to grow.

The attached worksheet can tell you how much you may need to save.

How do I enroll?

Enclosed is everything you need to get started, including our phone number if you need help with the paperwork or setting up your account. Simply fill out the enclosed Employee Enrollment Form and give it to your employer, and if your employer doesn't yet participate, have them complete and return the enclosed yellow Employer form.

If you have any questions, call licensed life and retirement specialists Kevin, Grace, or Sheryl at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays), or visit www.cpg.org/rsvpenroll.



Know right now if you need to start saving.

Fill out the abbreviated worksheet below and compare your current income and expenses against your projected retirement income and expenses. Then, subtract your future income from your future expenses. If your income is less than your expenses, we encourage you to start saving. You may also use the *PlanAhead*® calculator at www.cpg.org/planahead.

Annual Income	Today	In Retirement
Salary	\$ _____	\$ _____
Investment Income	\$ _____	\$ _____
Pension	\$ _____	\$ _____
Social Security	\$ _____	\$ _____
Other Sources of Income	\$ _____	\$ _____
Total Annual Income	\$ _____	\$ _____

Annual Expenses		
Household (includes food, utilities, maintenance)	\$ _____	\$ _____
Mortgage/Rent	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Liabilities (loans/debts)	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Gifts and Donations	\$ _____	\$ _____
Other	\$ _____	\$ _____
Total Annual Expenses	\$ _____	\$ _____

Summary		
Total Income - Total Expenses = Net Income/Loss	\$ _____	\$ _____