

Update from the UU Organizations Retirement Plan

Dear Friends at the UUMA,

We know that many ministers may retire and later return to service in a variety of ways, including interim ministry, covering sabbatical leaves, part time service, and so on. As a quick review of Retirement Plan eligibility, in all these situations, if you are working for a participating employer in the Plan, your eligibility for the Retirement Plan remains the same as always.

All W-2 employees aged 18 and older at a participating employer are eligible for salary deferrals at hire. Ministers become eligible for employer contributions upon completion of a UU ministerial internship (if not before through satisfying the year of eligibility service), and then are *always* eligible at hire going forward. This includes part time and short-term service, and these employer contributions are a requirement of the employer's participation in the UU Org Retirement Plan.

When and if you work for a participating employer in any capacity, please familiarize yourself with the Employer Participation Agreement (EPA). As a minister, you may be head of staff and need to ensure that the EPA is administered correctly for yourself and other employees. What the employer has agreed to in the EPA is not a negotiable part of compensation and must be applied the same for all employees, both clergy and other staff. Sometimes a minister will try to decline contributions to save the employer money, or the employer will think they do not owe contributions for a short term or part time minister. However, our Plan is designed to provide an employer contribution for all who have satisfied the Year of Eligibility Service, regardless of the number of hours they work. These contributions are legally required and are important for providing for the future for all employees.

Please contact us with any questions.

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