

# 2026 CLERGY RETIREMENT BENEFITS GUIDE

Contribution Type	Compass		Comprehensive Protection Plan (CPP)		United Methodist Personal Investment Plan (UMPIP)		Transition Fund (TF)
	Church	Participant Before-Tax, After-Tax, and/or Roth	Church Portion	Pastor Portion After-Tax	Church	Participant Before-Tax, After-Tax, and/or Roth	Before-Tax, After-Tax, or Roth
<b>What is it?</b>	Account-based, defined contribution retirement savings plan for full-time clergy		Death and long-term disability insurance for full-time and three-quarter-time clergy		Account-based, defined contribution retirement savings plan for part-time clergy		NCCUMC-specific plan for annual discretionary contribution from the TF plan assets to each eligible member's UMPIP account beginning in the 6th year of membership
<b>How much does it cost?</b>	10% of Plan Compensation	<ul style="list-style-type: none"> <li>• Auto Enroll at 5% of Plan Compensation</li> <li>• 4% required to earn church match</li> <li>• Auto Escalation 1% each Jan. 1</li> </ul>	2% of Plan Compensation	1% of Plan Compensation	10% of Plan Compensation	<ul style="list-style-type: none"> <li>• Auto Enroll at 5% of Plan Compensation</li> <li>• 1% required to earn church match</li> <li>• Auto Escalation 1% each January 1</li> </ul>	1% of Plan Compensation
<b>Is it an expense to the Church?</b>							
<b>Is it an expense to the Pastor? (paid via paycheck withholding)</b>							
<b>Who MUST participate?</b>	Mandatory for Full-time clergy (auto-enroll without waiver option)  In all places, the term "Clergy" is defined as being licensed, commissioned or Ordained.		Mandatory for Full and Three-Quarter time clergy (auto-enroll without waiver option)		Voluntary for Part-time clergy (auto-enroll with option to waive)		Voluntary for Full, Three-Quarter, and Half-time clergy (auto-enroll with option to waive)
<b>Who CANNOT participate?</b>	Part-time clergy, Supply (Interim & Retired)/Hired/Assigned		Half & Quarter-time clergy, Supply (Interim & Retired)/Hired/Assigned		Full-time clergy, Supply (Interim & Retired)/Hired/Assigned		Quarter-time clergy, Supply (Interim & Retired)/Hired/Assigned
<b>Which forms are participants required to complete?</b>	Wespath Enrollment Form		Wespath Enrollment Form		Wespath Enrollment Form <u>or</u> UMPIP Waiver Form		Transition Fund Enrollment/Declination Form

**All clergy must complete the Clergy Compensation Worksheet in the Online Data Collection System. It is the pastor's responsibility to complete this form as it is the means for making their personal plan contribution elections.**

FOR MORE DETAILS AND QUESTIONS CONTACT THE BENEFITS TEAM ~ [benefitsteam@nccumc.org](mailto:benefitsteam@nccumc.org)  
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