



Investing for retirement in the Annuity Plan for the United Church of Christ is your **PORTAL** to a more secure retirement. Visit us at: <https://bit.ly/PORTAL Series> to learn more.



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The Pension Boards has arranged for financial planning services to be available at no cost to all Annuity Plan members – active, retired, and inactive. You may use these services to assist in your investment allocation choices. Contact the **EY Navigate™ Financial Planner Line** at **1.877.927.1047, Monday to Friday from 9:00 a.m. to 8:00 p.m. (ET).**



**A Simple Approach to**  
*Managing Your Investments*



Want to spend less time planning how to invest your retirement portfolio and more time planning how to spend your retirement years? Consider a **Target Annuitization Date (TAD) Fund** and let the Pension Boards investment professionals do the work of rebalancing for you.

As a member with an accumulation account managed by the Pension Boards, you have two important questions to consider:

- WHEN do I want to begin my retirement income?
- WHO will manage my asset allocation?

### WHEN?

There is no mandatory retirement age. You decide when you will begin your retirement income. As early as 55, you have the option to stop working and begin your retirement income, or you may reduce the hours worked per week to 20 or fewer and begin annuity benefits. Or, you may continue working and defer the start of your retirement income to a later time. It's your Plan and your choice.

### WHO?

Successful investment managers tell us that retirement portfolios need to become more and more conservative as the date for retirement income draws closer. When there is less and less time for you to recover from stock market volatility, your retirement assets need to trade potentially high returns for security.

When it comes to rebalancing your investment allocations, you can choose to do it yourself or leave it to a professional.

To do it yourself:

1. Choose the time you expect to begin your retirement income.
2. Choose the best mix of stocks, bonds, and cash investments for today.
3. Monitor changes in investment values.
4. Rebalance to stay within the best mix.
5. As retirement approaches, change the mix.

## THE SIX TAD FUNDS

Six TAD Funds are available for your planning considerations. They are identified by the year closest to when a member expects to begin receiving retirement income:



To leave it to a professional:

- Choose the time you expect to begin your retirement income and select the TAD Fund that most closely meets that date.

### A TAD Fund is your simple solution to this complicated challenge.

TAD Funds eliminate the constant need for you to request rebalancing of your accumulation account. With a TAD Fund, you have the benefit of a tailored asset allocation that changes as your risk profile changes in line with your time to retirement. TAD Funds are managed according to proven investment principles – and in line with your personal financial objectives. Each TAD Fund seeks levels of capital appreciation, principal preservation, and current income consistent with its allocation at a particular time. Pension Boards investment professionals schedule the best mix of stocks, bonds, and stable value investments for each stage of your accumulation period, within the present Equity, Bond, and Stable Value Funds.

TAD Funds can accept transfers from your present Equity, Sustainable Balanced, Bond, Stable Value, or Global Sustainability Index Fund accumulations, as well as new deposits your church, employer, and you add to your accounts. You have the option of placing some or all of your accumulation accounts in the TAD Fund of your choice. In addition, accumulations in each TAD Fund have the same annuity/lump sum options at the time of annuitization as all your other Pension Boards-administered investments.

**NOW** may be the best time to consider moving to a Target Annuitization Date Fund. For additional information, visit the Pension Boards' website at <http://bit.ly/PB-TAD>, or contact a Member Services Representative toll-free at **1.800.642.6543** or by e-mail at [info@pbucc.org](mailto:info@pbucc.org).