

**EVANGELICAL CONGREGATIONAL CHURCH PENSION PLAN**

**SUMMARY OF PLAN PROVISIONS**

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## EVANGELICAL CONGREGATIONAL CHURCH PENSION PLAN

### SUMMARY OF PLAN PROVISIONS

#### INTRODUCTION TO YOUR PLAN

Evangelical Congregational Church Pension Plan ("Plan") has been adopted to provide you with the opportunity to save for retirement on a tax advantaged basis. This Plan is a type of retirement plan known as a 403(b) plan.

This Summary of Plan Provisions contains information regarding when you may become eligible to participate in the Plan, your Plan benefits, your distribution options, and many other features of the Plan. You should take the time to read this summary to understand the features of the Plan.

If you have any questions about the Plan, contact the Plan Administrator or other Plan representative. The Plan Administrator is generally responsible for responding to questions and making determinations related to the administration, interpretation, and application of the Plan, unless those responsibilities have been delegated to other parties. The name of the Plan Administrator can be found at the end of this summary in the Article entitled "General Information about the Plan."

This summary describes the Plan's benefits and obligations as contained in the legal Plan document, which governs the operation of the Plan. The Plan document is written in much more technical and precise language and is designed to comply with applicable legal requirements. If the non-technical language in this summary and the technical, legal language of the Plan document conflict, the Plan document always governs. If you wish to receive a copy of the legal Plan document, please contact the Plan Administrator.

The Plan, and your rights under the Plan, are subject to federal laws such as the Internal Revenue Code and other federal and state laws. The provisions of the Plan are subject to revision due to a change in laws. Your Employer may also amend or terminate this Plan.

**Investment arrangement.** The investment products you select (known as investment arrangements) may also affect the provisions of the Plan. In some cases the investment arrangements may limit your options under the Plan. This summary does not address the provisions of the various investment arrangements. You should contact the Plan Administrator or the investment provider if you have questions about the provisions of your specific investment arrangements.

**Types of contributions.** The following types of contributions are allowed under this Plan:

- Employee elective deferrals including Roth Deferrals
- Employer nonelective contributions
- Employee rollover contributions

### ARTICLE I PARTICIPATION IN THE PLAN

#### How do I participate in the Plan?

You can begin participating under the Plan once you have satisfied the eligibility requirements and reached your Entry Date. The following describes the eligibility requirements and Entry Dates that apply.

#### Elective Deferrals

**Eligibility Conditions.** You will be eligible to participate in the Plan for purposes of making elective deferrals as of your date of hire (which is the Entry Date).

#### Nonelective Contributions

**Eligibility Conditions.** You will be eligible to participate in the Plan for purposes of nonelective contributions on your date of hire (which is also your Entry Date).

**Entry Date.** For purposes of nonelective contributions, your Entry Date will be the date on which you satisfy the eligibility requirements.

## **What happens if I'm a Participant, terminate employment and then I'm rehired?**

If you are no longer a Participant because of a termination of employment, and you are rehired, then you will be able to participate in the Plan on the date on which you are rehired if you are otherwise eligible to participate in the Plan.

## **ARTICLE II EMPLOYEE CONTRIBUTIONS**

### **What are elective deferrals and how do I contribute them to the Plan?**

**Elective Deferrals.** As a Participant under the Plan, you may elect to reduce your compensation by a specific amount and have that amount contributed to the Plan as an elective deferral. There are two types of elective deferrals: Pre-Tax Deferrals and Roth Deferrals. For purposes of this summary, "elective deferrals" generally means both Pre-Tax Deferrals and Roth Deferrals. Regardless of the type of elective deferral you make, the amount you defer is counted as compensation for purposes of Social Security taxes.

**Pre-Tax Deferrals.** If you elect to make Pre-Tax Deferrals, then your taxable income is reduced by the deferral contributions so you pay less in federal income taxes. Later, when the Plan distributes the deferrals and earnings, you will pay the taxes on those deferrals and the earnings. Therefore, with a Pre-Tax Deferral, federal income taxes on the elective deferral contributions and on the earnings are only postponed. Eventually, you will have to pay taxes on these amounts.

**Roth Deferrals.** If you elect to make Roth Deferrals, the elective deferrals are subject to federal income taxes in the year of elective deferral. However, the elective deferrals and, in certain cases, the earnings on the elective deferrals are not subject to federal income taxes when distributed to you. In order for the earnings to be tax free, you must meet certain conditions. See "What are my tax consequences when I receive a distribution from the Plan?" below.

You will always be 100% vested in your elective deferrals (see the Article in this summary entitled "Vesting").

**Elective Deferral procedure.** The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Plan Administrator. If you wish to defer, the procedure will require that you enter into a Salary Reduction Agreement. You may elect to defer a portion of your compensation payable on or after your Entry Date. Such election will become effective as soon as administratively feasible after it is received by the Plan Administrator. Your election will remain in effect until you modify or terminate it unless notified by the Employer.

Your deferral election will not apply to irregular pay (e.g., bonuses) unless you make a separate election to have a deferral from the irregular pay. Also, your deferral election may not apply to amounts that are taxable but not payable in cash (such as taxable fringe benefits).

**Deferral modifications.** You are permitted to revoke your salary deferral election at any time during the Plan Year. You may make a new election or modify an existing election as of each payroll period or in accordance with any other procedure that your Employer provides. Any modification will become effective as soon as administratively feasible after it is received by the Plan Administrator.

**Elective Deferral Limit.** Your total elective deferrals in any taxable year cannot exceed a dollar limit which is set by law. The limit for 2023 is \$22,500. After 2023, the dollar limit may increase for cost-of-living adjustments. See the paragraph below on Annual dollar limit.

**Annual dollar limit.** You should also be aware that the annual dollar limit on the amount you can defer is an aggregate limit that applies to all deferrals you may make under this Plan and any other cash or deferred arrangements (including 401(k) plans, simplified employee pensions or other 403(b) plans) in which you are participating. Generally, if your total deferrals under all cash or deferred arrangements for a calendar year exceed the annual dollar limit, then the excess must be returned to you in order to avoid adverse tax consequences. For this reason, it is desirable to request in writing that these excess deferrals be returned to you.

If you are in more than one plan, you must decide which plan or arrangement you would like to return the excess. If you decide that the excess should be distributed from this Plan, you must communicate this in writing to the Plan Administrator no later than the March 1st following the close of the calendar year in which such excess deferrals were made. However, if the entire dollar limit is exceeded in this Plan or any other plan the Employer maintains, then you will be deemed to have notified the Plan Administrator of the excess. The Plan Administrator will then return the excess deferral and any earnings to you by April 15th.

### **What are rollover contributions?**

**Rollover contributions.** Subject to the provisions of your investment arrangements and at the discretion of the Plan Administrator, if you are a Participant who is currently employed or an Eligible Employee, you might be permitted to deposit into the Plan distributions you have received from other plans and certain IRAs. Such a deposit is called a "rollover" contribution and might result in tax savings to you. You may ask the Plan Administrator of the other plan or the trustee or custodian of the IRA to directly transfer (a "direct rollover") to this Plan all or a portion of any amount that you are entitled to receive as a distribution from such plan. Alternatively, you may elect to deposit any

amount eligible to be rolled over within 60 days of your receipt of the distribution. You should consult qualified counsel to determine if a rollover is in your best interest.

**Rollover account.** Your rollover contribution will be accounted for in a "rollover account." You will always be 100% vested in your "rollover account" (see the Article in this summary entitled "Vesting"). Rollover contributions will be affected by any investment gains or losses. In addition, any Roth deferrals that are accepted as rollovers in this Plan will be accounted for separately.

**Source of Rollover Contributions.** The Plan will accept a "rollover" contribution of an eligible rollover distribution from:

- 403(b) plans
- 401(a) plans (including a 401(k) plan)
- 457(b) plans of governmental employers
- certain IRAs

**Withdrawal of rollover contributions.** You may withdraw the amounts in your "rollover account" at any time.

### ARTICLE III EMPLOYER CONTRIBUTIONS

This Article describes Employer contributions that might be made to the Plan and how your share of the contributions is determined.

#### **What is the Employer nonelective contribution and how is it allocated?**

**Nonelective contribution.** Each year, the Employer might make a discretionary nonelective contribution to the Plan. Your share of any contribution is determined below.

**Allocation conditions.** You will always share in the nonelective contribution regardless of the amount of service you complete during the Plan Year.

**Your share of the contribution.** The nonelective contribution will be "allocated" or divided among Participants eligible to share in the contribution for the Plan Year.

Your share of the nonelective contribution is determined by the following fraction:

$$\text{Nonelective Contribution} \quad \times \quad \frac{\text{Your Compensation}}{\text{Total Compensation of All Participants Eligible to Share}}$$

For example: Suppose the nonelective contribution for the Plan Year is \$20,000. Employee A's compensation for the Plan Year is \$25,000. The total compensation of all Participants eligible to share, including Employee A, is \$250,000. Employee A's share will be:

$$\$20,000 \quad \times \quad \frac{\$25,000}{\$250,000} \quad \text{or} \quad \$2,000$$

#### **What are forfeitures and how are they used?**

**Definition of forfeitures.** In order to reward employees who remain employed with your Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be entitled to ("vested" in) all of the contributions until you have been employed with your Employer for a specified period of time (see the Article in this summary entitled "Vesting"). If a Participant terminates employment before being fully vested, then the non-vested portion of the terminated Participant's account balance remains in the Plan and is called a forfeiture. Forfeitures might be used by the Plan for several purposes.

**Use of forfeitures.** Forfeitures will be used as follows:

- Forfeitures may be allocated as an additional discretionary nonelective contribution.

## **ARTICLE IV COMPENSATION AND ACCOUNT BALANCE**

### **What compensation is used to determine my Plan benefits?**

**Definition of compensation.** Compensation is defined as Total amount of salary received by the pastor before Social Security and Medicare reimbursement and any deductions. For non-pastoral staff, total amount of regular wages received before any deductions.. The following describes the adjustments to compensation that apply for the contributions noted below.

### **All Contributions**

**Adjustments to compensation.** The following adjustments to compensation will be made:

- elective deferrals to this Plan and to any other plan or arrangement (such as a cafeteria plan) will be included.
- compensation paid after you terminate is generally excluded for Plan purposes. However, the following amounts will be included in compensation even though they are paid after you terminate employment, provided these amounts would otherwise have been considered compensation as described above and provided they are paid within 2 1/2 months after you terminate employment, or if later, the last day of the Plan Year in which you terminate employment:
  - compensation paid for services performed during your regular working hours, or for services outside your regular working hours (such as overtime or shift differential), or other similar payments that would have been made to you had you continued employment.
  - compensation paid for unused accrued bona fide sick, vacation or other leave, if such amounts would have been included in compensation if paid prior to your termination of employment and you would have been able to use the leave if employment had continued.
  - nonqualified unfunded deferred compensation if the payment is includible in gross income and would have been paid to you had you continued employment.

### **Is there a limit on the amount of compensation which can be considered?**

The Plan, by law, cannot recognize annual compensation in excess of a certain dollar limit. The limit for the Plan Year beginning in 2023 is \$330,000. After 2023, the dollar limit might increase for cost-of-living adjustments.

### **Is there a limit on how much can be contributed to my account each year?**

The law imposes a limit on the amount of contributions (both Employer contributions and elective deferrals) that may be made to your accounts during a year. For 2023, this total cannot exceed the lesser of \$66,000 or 100% of your includible compensation (generally your compensation for any 12-month period, as limited under the previous question). After 2023, the dollar limit might increase for cost-of-living adjustments.

The above limit may also need to be applied by taking into account contributions made to other retirement plans in which you are a participant. If you have more than 50% control of a corporation, partnership, and/or sole proprietorship, then the above limit is based on contributions made in this Plan as well as contributions made to any 403(b) or qualified plans maintained by the businesses you control. If you control another business that maintains a plan in which you participate, then you are responsible for providing the Plan Administrator with information necessary to apply the annual contribution limits. If you fail to provide necessary and correct information to the Plan Administrator, it could result in adverse tax consequences to you, including the inability to exclude contributions to the Plan from your gross income for tax purposes.

### **How is the money in the Plan invested?**

The Plan assets may be invested in mutual funds and Annuity Contracts. Contact the Plan Administrator for further details regarding the investments.

You will be able to direct the investment of your Plan account, including your elective deferrals. The Plan Administrator will provide you with information on the investment choices available to you, the frequency with which you can change your investment choices and other information. If you do not direct the investment of your Plan account, then your account will be invested in accordance with the default investment alternatives your Employer establishes under the Plan.

When you direct investments, your account is segregated for purposes of determining the earnings or losses on these investments. Your account does not share in the investment performance for other Participants who have directed their own investments.

You should remember that the amount of your benefits under the Plan will depend in part upon your choice of investments. Gains as well as losses can occur and your Employer and the Plan Administrator will not provide investment advice or guarantee the performance of any investment you choose.

Periodically, you will receive a benefit statement that provides information on your account balance and your investment returns. It is your responsibility to notify the Plan Administrator of any errors you see on any statements within 30 days after the statement is provided or made available to you.

#### **Will Plan expenses be deducted from my account balance?**

**Expenses allocated to all accounts.** Subject to the terms of the investment arrangements funding the plan, the Plan might pay some or all Plan related expenses except for a limited category of expenses which the law requires your Employer to pay. The category of expenses which your Employer must pay are known as "settlor expenses." Generally, settlor expenses relate to the design, establishment or termination of the Plan. The expenses charged to the Plan might be charged pro rata to each Participant in relation to the size of each Participant's account balance or might be charged equally to each Participant. In addition, some types of expenses might be charged only to some Participants based upon their use of a Plan feature or receipt of a Plan distribution. Finally, the Plan might charge expenses in a different manner as to Participants who have terminated employment with your Employer versus those Participants who remain employed with your Employer.

**Terminated employee.** After you terminate employment, subject to the terms of the investment arrangements funding the Plan, your Employer reserves the right to charge your account for your pro rata share of the Plan's administration expenses, regardless of whether your Employer pays some of these expenses on behalf of current employees.

**Expenses allocated to individual accounts.** There are certain other expenses that might be paid just from your account subject to the terms of the investment arrangements funding the Plan. These are expenses that are specifically incurred by, or attributable to, you. For example, if you are married and get divorced, the Plan might incur additional expenses if a court mandates that a portion of your account be paid to your ex-spouse. These additional expenses might be paid directly from your account (and not the accounts of other Participants) because they are directly attributable to you under the Plan. The Plan Administrator will inform you when there will be a charge (or charges) directly to your account.

Your Employer might, from time to time, change the manner in which expenses are allocated.

### **ARTICLE V VESTING**

#### **What is my vested interest in my account?**

In order to reward employees who remain employed with your Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be entitled to ("vested in") all of the contributions until you have been employed with your Employer for a specified period of time.

**100% vested contributions.** You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- elective deferrals including Roth 403(b) deferrals
- rollover contributions

**Vesting schedules.** Your "vested percentage" for certain Employer contributions is based on vesting Periods of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested, is your vested interest in the Plan, which is what you will actually receive from the Plan. You will always, however, be 100% vested in all of your contributions if you are employed on or after your Normal Retirement Age or if you terminate employment as a result of becoming disabled.

#### **Nonelective Contributions**

Your "vested percentage" in your account attributable to nonelective contributions is determined under the following schedule.



Vesting Schedule Nonelective Contributions	
<u>Periods of Service</u>	<u>Percentage</u>
1	0 %
2	25%
3	50%
4	75%
5	100%

#### **How is my service determined for vesting purposes?**

**Period of Service.** You will be credited with a Period of Service for each twelve-month period from your date of hire until the date your employment terminates. The Plan Administrator will track your service and will credit you with a Period of Service in accordance with the terms of the Plan. If you have any questions regarding your vesting service, you should contact the Plan Administrator.

#### **What service is counted for vesting purposes?**

**Service with your Employer.** In calculating your vested percentage, all service you perform for your Employer will generally be counted.

**Military Service.** If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service might be considered service with your Employer. If you might be affected by this law, ask the Plan Administrator for further details.

#### **What happens to my non-vested account balance if I'm rehired?**

If you have no vested interest in the Plan when you leave, your account balance will be forfeited. However, if you are rehired before incurring five consecutive Breaks in Service, your account balance as of the date of your termination of employment will be restored, unadjusted for any gains or losses.

If you are partially vested in your account balance when you leave, the non-vested portion of your account balance will be forfeited on the earlier of the date:

- (a) of the distribution of your vested account balance, or
- (b) when you incur five consecutive Breaks in Service.

If you received a distribution of your vested account balance and are rehired, you may have the right to repay this distribution. If you repay the entire amount of the distribution, your Employer will restore your account balance with your forfeited amount. You must repay this distribution within five years from your date of rehire, or, if earlier, before you incur five consecutive Breaks in Service. If you were 100% vested when you left, you do not have the opportunity to repay your distribution.

## **ARTICLE VI DISTRIBUTIONS PRIOR TO TERMINATION OF EMPLOYMENT**

**The terms of the investment arrangements that you selected for your Plan contributions might contain additional limits on when you can take a distribution, the form of distribution that is available as well as your right to transfer among approved investment options. Please review both the following information in this summary and the terms of your investment arrangements before requesting a distribution.**

#### **Can I withdraw money from my account while working?**

**In-service distributions.** You may be entitled to receive an in-service distribution. However, this distribution is not in addition to your other benefits and will therefore reduce the value of the benefits you will receive at retirement. This distribution is made at your election subject to possible administrative limitations on the frequency and actual timing of such distributions.

**Conditions.** Generally, you may receive a distribution from certain accounts prior to termination of employment provided you satisfy any of the following conditions:

- you have incurred a financial hardship as described below.

**Distributions for deemed severance of employment.** If you are on active military duty for more than 30 days, then the Plan generally treats you as having severed employment for purposes of receiving a distribution from the Plan from all contribution accounts. If you

request a distribution on account of this deemed severance of employment and all or part of the distribution is taken from elective deferrals, then you are not permitted to make any contributions to the Plan for six (6) months after the date of the distribution.

**Additional in-service provisions.** The following in-service distribution provisions apply:

Individuals who hold credentials in the EC Church and/or have been stationed in an EC Church may have access to their 403(b) Vested funds at a minimum age of 59 1/2 and superannuated or retired as defined by the EC Rules of Conference regardless of future or continuing employment with the EC Church.

**Additional in-service conditions.** The following additional conditions apply to in-service distributions from certain accounts:

- Although you may receive an in-service distribution from accounts which are not 100% vested, the amount of the distribution cannot exceed the vested amount in the distributing account.

**Withdrawal of rollover contributions.** You may withdraw amounts in your "rollover account" at any time.

**Annuity waiver.** If you wish to receive any in-service distribution from the Plan in a single payment from your account, you (and your spouse, if married) must first waive the annuity form of payment. If you are married, you must get written consent from your spouse to take a distribution from the Plan in any form other than a qualified joint and survivor annuity. Your spouse's consent is also needed if you want to name someone other than your spouse as your beneficiary. The annuity would need to be structured to provide a benefit while you are both alive and then to provide a survivor benefit that is equal to 50 percent of the amount you received while you were both living. You can designate a different survivor percentage subject to certain limits under the qualified optional survivor annuity regulations. Your Employer will provide you with more information regarding your annuity options when it comes time for you to make a decision. Follow the procedures established by your Employer to document your spouse's consent to waive the annuity and take the payment in some other form permitted by the Plan. Your spouse must also consent to any Plan loans that you request.

**Can I withdraw money from my account in the event of financial hardship?**

**Hardship distributions.** You may withdraw money on account of financial hardship if you satisfy certain conditions, subject to the rules and conditions set forth in the investment arrangements. This hardship distribution is not in addition to your other benefits and will therefore reduce the value of the benefits you will receive upon termination of employment or other event entitling you to distribution of your account balance.

**Qualifying expenses.** A hardship distribution may be made to satisfy certain immediate and heavy financial needs that you have. A hardship distribution may only be made for payment of the following:

- Expenses for medical care (described in Section 213(d) of the Internal Revenue Code) for you, your spouse, your dependents or your beneficiary.
- Costs directly related to the purchase of your principal residence (excluding mortgage payments).
- Tuition, related educational fees, and room and board expenses for the next twelve (12) months of post-secondary education for you, your spouse, your children, your dependents or your beneficiary.
- Amounts necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence.
- Payments for burial or funeral expenses for your deceased parent, spouse, children, your dependents or your beneficiary.
- Expenses for the repair of damage to your principal residence (that would qualify for the casualty loss deduction under Internal Revenue Code) without regard to the limit on casualty losses that are deductible for income tax purposes under IRC 165(h).
- Expenses for disasters arising from federally declared disasters, such as your expenses and losses (including loss of income) attributable to that disaster, provided your principal residence or place of employment was in an area FEMA designates as qualifying for individual assistance.

A beneficiary is someone you designate under the Plan to receive your death benefit who is not otherwise your spouse or dependent.

**Conditions.** If you have any of the above expenses, a hardship distribution can only be made if you certify and agree that all of the following conditions are satisfied:

- (a) The distribution is not in excess of the amount of your immediate and heavy financial need. The amount of your immediate and heavy financial need may include any amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the distribution.
- (b) You have obtained all distributions, other than hardship distributions, currently available under all retirement plans that the Employer maintains.
- (c) You certify (via a form for that purpose) that you have insufficient cash or other liquid assets reasonably available to satisfy the need.

**Account restrictions.** You may request a hardship distribution only from the vested portion of the following accounts:

- elective deferrals
- qualified employer contributions

**Restricted Amounts.** There are additional restrictions placed on hardship distributions from certain accounts (referred to as "Restricted Accounts"). You can take hardship distributions from elective deferrals but not from earnings on elective deferrals. You cannot take hardship distributions from employer contributions held in custodial accounts. Ask the Administrator if you need further details.

**Annuity waiver.** If you wish to receive a hardship distribution from the Plan in a single payment from your account, you (and your spouse, if you are married) must first waive the annuity form of payment. (See the Article entitled "Benefits and Distributions Upon Termination of Employment" for a further explanation of how benefits are paid from the Plan.)

## **ARTICLE VII DISTRIBUTIONS UPON TERMINATION OF EMPLOYMENT**

To the extent permitted in the investment arrangements, the provisions in this Article apply to distributions from the Plan following termination of employment.

### **When can I get money out of the Plan?**

You might be able to receive a distribution of the vested portion of some or all of your accounts in the Plan when you terminate employment with your Employer. The rules regarding the payment of death benefits to your beneficiary are described in the Article in this summary entitled "Distributions upon Death."

If you terminate employment, you will be entitled to a distribution within a reasonable time after your termination. You must consent to this distribution. (See the question "How will my benefits be paid?" for a further explanation of how benefits are paid from the Plan.)

**Military Service.** If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with your Employer. There might also be benefits for employees who die or become disabled while on active duty. Employees who receive wage continuation payments while in the military may benefit from various changes in the law. If you think you may be affected by these rules, ask the Plan Administrator for further details.

### **What is Normal Retirement Age and what is the significance of reaching Normal Retirement Age?**

**Normal Retirement Age.** Your Normal Retirement Age is 60 or has 30 Years of Service.

**Payment of benefits.** You will become 100% vested in all of your accounts under the Plan (assuming you are not already fully vested) if you are employed on or after your Normal Retirement Age. However, the actual payment of benefits generally will not begin until you have terminated employment. In such event, a distribution will be made, at your election, as soon as administratively feasible. If you remain employed past your Normal Retirement Age, you may generally defer the receipt of benefits until you actually terminate employment. In such event, benefit payments will begin as soon as feasible at your request, but generally not later than age 70 1/2 (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949). (See the question entitled "How will my benefits be paid to me?" for an explanation of how these benefits will be paid.)

### **When am I considered to be disabled under the Plan?**

**Definition of disability.** Under the Plan, disability is defined as Disabled means: the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve (12) months. The disability of a Participant shall be determined by a licensed physician. However, if the condition constitutes total disability under the federal Social Security Acts, the Administrator may rely

upon such determination that the Participant is Totally and Permanently Disabled for the purposes of this Plan. The determination shall be applied uniformly to all Participants.

If you become disabled while an employee, you will become 100% vested in all of your accounts under the Plan.

#### **How will my benefits be paid to me?**

**The following provisions apply to the extent permitted under the investment arrangements in which the plan assets are invested.**

**Lump-sum distributions.** If you terminate employment and your vested account balance does not exceed \$5,000, then your vested account balance might only be distributed to you in a single lump-sum payment.

**Distribution methods.** If you terminate employment and your vested account balance exceeds \$5,000 (or another amount as provided in your investment arrangement), then your vested account balance might be distributed to you under the following methods provided they are permitted under your investment arrangements:

- a single lump-sum payment
- installments over a period of not more than your assumed life expectancy (or the assumed life expectancies of you and your beneficiary)
- Partial periodic withdrawals

**Required beginning date.** There are rules that require that certain minimum distributions be made from the Plan. Distributions are required to begin not later than the April 1st following the end of the year in which you reach age 70 1/2 (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949) or terminate employment, whichever is later. Contact the Plan Administrator if you think you might be affected by these rules.

**Mandatory annuity distribution (subject to waiver).** Subject to the provisions of your investment arrangements, if you are married on the date your benefits are to begin, you will automatically receive a joint and 50% survivor annuity, unless you and your spouse waive the annuity and elect an alternative form of payment. This means that you will receive payments for your life, and after your death, your surviving spouse will receive a monthly benefit for the remainder of his or her life equal to 50% of the benefit you were receiving at the time of your death. You may elect a joint and 75% survivor annuity instead of the standard joint and 50% survivor annuity. You should consult an advisor before making such election.

If you are not married on the date your benefits are to begin, you will automatically receive a life annuity, unless you waive the qualified annuity and elect an alternative form of payment. This means you will receive payments for as long as you live.

However, regardless of your marital status, if your vested account balance does not exceed \$5,000, then, depending on the terms of your investment arrangement, your vested account balance might be distributed to you in a single lump-sum payment and you might not receive the qualified annuity.

#### **May I elect another distribution method?**

**Waiver of annuity.** If your vested benefit in the Plan exceeds \$5,000, then when you are about to receive any distribution, the Plan Administrator will explain the joint and survivor annuity or the life annuity to you in greater detail. You will be given the option of waiving the joint and survivor annuity or the life annuity form of payment during the 180-day period before the annuity is to begin. IF YOU ARE MARRIED YOUR SPOUSE MUST IRREVOCABLY CONSENT IN WRITING TO THE WAIVER IN THE PRESENCE OF A NOTARY OR A PLAN REPRESENTATIVE. You may revoke any waiver. The Plan Administrator will provide you with forms to make these elections. Since your spouse participates in these elections, you must immediately inform the Plan Administrator of any change in your marital status.

**Other distribution method.** If your vested account balance exceeds \$5,000 and if you and your spouse elect not to take a joint and survivor annuity, or if you are not married when your benefits are scheduled to begin and have elected not to take a life annuity, you may elect to receive distribution of your account balance under any alternative distribution method as described above.

## **ARTICLE VIII DISTRIBUTIONS UPON DEATH**

#### **What happens if I die while working for the Employer?**

If you die while still employed by the Employer, then your vested account balance will be used to provide your beneficiary with a death benefit.

### **Who is the beneficiary of my death benefit?**

**Married Participant.** If you are married at the time of your death, your spouse will be the beneficiary of 50% of the death benefit distributed as a qualified annuity. Any remaining amount of your death benefit which is not payable to your spouse as a qualified annuity will be paid to your beneficiary (which may be your spouse). You may designate a non-spouse beneficiary as to the portion of your account not payable as a qualified annuity without your spouse's consent. IF YOU WISH TO WAIVE THE QUALIFIED ANNUITY BENEFIT, YOUR SPOUSE MUST IRREVOCABLY CONSENT TO WAIVE THE ANNUITY AND TO YOUR DESIGNATION OF ANY NON-SPOUSE BENEFICIARY. YOUR SPOUSE'S CONSENT MUST BE IN WRITING, BE WITNESSED BY A NOTARY OR A PLAN REPRESENTATIVE AND ACKNOWLEDGE THE SPECIFIC NON-SPOUSE BENEFICIARY.

If you are married and you change your designation, then your spouse must again consent to the change. In addition, you may elect a beneficiary other than your spouse without your spouse's consent if your spouse cannot be located.

**Unmarried Participant.** If you are not married, you may designate a beneficiary of your choosing.

**Divorce.** If you have designated your spouse as your beneficiary for all or a part of your death benefit, then upon your divorce, the designation is no longer valid. This means that if you do not select a new beneficiary after your divorce, then you are treated as not having a beneficiary for that portion of the death benefit.

**No beneficiary designation.** Subject to the terms of the investment arrangements, at the time of your death, if you have not designated a beneficiary or your beneficiary is not alive, the death benefit will be paid in the following order of priority to:

- (a) your surviving spouse
- (b) your children, including adopted children in equal shares (and if a child is not living, that child's share will be distributed to that child's living descendants)
- (c) your surviving parents, in equal shares
- (d) your estate

### **How will the death benefit be paid to my beneficiary?**

**Mandatory annuity distribution (subject to waiver).** If the death benefit does not exceed \$5,000, then the benefit may only be paid as a lump-sum. If you are married at the time of your death and the death benefit exceeds \$5,000, then the death benefit will be paid to your spouse in the form of a qualified annuity as described above under "Who is the beneficiary of my death benefit?", unless you and your spouse waive the qualified annuity. If the qualified annuity applies, the Plan will purchase, using 50% of your account, an annuity contract providing for payments over the life of your spouse. The size of the monthly payments will depend on the value of your vested account at the time of your death.

**Waiver of annuity.** You and your spouse may waive the qualified annuity form of distribution. Generally, the period during which you and your spouse may waive the annuity begins as of the first day of the Plan Year in which you reach age 35 and ends when you die. The Plan Administrator must provide you with a detailed explanation of the annuity. This explanation must generally be given to you during the period of time beginning on the first day of the Plan Year in which you will reach age 32 and ending on the first day of the Plan Year in which you reach age 35. It is important that you inform the Plan Administrator when you reach age 32 so that you may receive this information.

Under a special rule, you and your spouse may waive the survivor annuity form of payment any time before you turn age 35. However, any waiver will become invalid at the beginning of the Plan Year in which you turn age 35, and you and your spouse will be required to make another waiver.

**Distribution method/annuity waived.** If you and your spouse waive the qualified annuity, and the death benefit exceeds \$5,000, the benefit may be paid to your spouse in the methods described above under "How will my benefits be paid to me?" provided the methods are permitted under your investment arrangements.

### **When must payments be made to my beneficiary (required minimum distributions)?**

If your designated beneficiary is a person (other than your estate or most trusts) then minimum distributions of your death benefit must generally begin within one year of your death and must be paid over a period not extending beyond your beneficiary's life expectancy. If your spouse is the beneficiary, the start of payments may be delayed until the year in which you would have attained age 70 1/2 (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949). Generally, if you die before you are required to begin minimum distributions (which for most people is shortly after the later of age 70 1/2 (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949) or retirement) and your beneficiary is not a person, then your entire death benefit must be paid within five years after your death. Some investment products may allow a person to use this five-year rule.

Since a spouse has certain rights in the death benefit, you should immediately report any change in your marital status to the Plan Administrator.

Effective after December 31, 2019, the law now requires complete distributions to some beneficiaries of deceased participants within 10 (instead of 5) years after death. Generally, if your beneficiary is not a person, then your entire death benefit must be paid within five years after your death.

Distributions must generally begin by April 1 of the calendar year following the year you turn age 70 1/2 (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949) or, in some cases, when you retire, if later. For more information, see IRS Publication 590-B.

**What happens if I terminate employment, commence required minimum distribution payments and then die before receiving all of my benefits?**

If you are married at the time of death, the form of payment will be a life annuity to your surviving spouse as described above under "Mandatory annuity distribution (subject to waiver)," unless you and your spouse had waived the qualified annuity. In the event you had waived the qualified annuity, your beneficiary will be entitled to your remaining vested interest in the Plan at the time of your death. Contact the Plan Administrator for more information regarding the timing and method of payments that apply to your beneficiary.

## **ARTICLE IX TAX TREATMENT OF DISTRIBUTIONS**

**What are my tax consequences when I receive a distribution from the Plan?**

Generally, you must include any Plan distribution in your taxable income in the year in which you receive the distribution. The tax treatment may also depend on your age when you receive the distribution. Certain distributions made to you when you are under age 59 1/2 could be subject to an additional federal 10% penalty tax.

You will not be taxed on distributions of your Roth deferrals. In addition, a distribution of the earnings on the Roth deferrals will not be subject to tax if the distribution is a "qualified distribution." A "qualified distribution" is one that is made after you have attained age 59 1/2 or is made on account of your death or disability. In addition, in order to be a "qualified distribution," the distribution cannot be made prior to the expiration of a 5-year participation period. The 5-year participation period is the 5-year period beginning the calendar year in which you first make a Roth deferral to our Plan (or to a 401(k) plan or another 403(b) plan if such amount was rolled over into this Plan) and ending on the last day of the calendar year that is 5 years later.

**Can I elect a rollover to reduce or defer tax on my distribution?**

**Rollover or Direct Transfer.** You may reduce, or defer entirely, the tax due on your distribution through use of one of the following methods:

- (a) **60-day rollover.** You may roll over all or a portion of the distribution to an Individual Retirement Account or Annuity (IRA) or another employer retirement plan willing to accept the rollover. This will result in no tax being due until you begin withdrawing funds from the IRA or other qualified employer plan. The rollover of the distribution, however, **MUST** be made within strict time frames (normally, within 60 days after you receive your distribution). Under certain circumstances, all or a portion of a distribution (such as a hardship distribution) may not qualify for this rollover treatment. In addition, most distributions will be subject to mandatory federal income tax withholding at a rate of 20%. This will reduce the amount you actually receive. For this reason, if you wish to roll over all or a portion of your distribution amount, then the direct rollover option described in paragraph (b) below would be the better choice.
- (b) **Direct rollover.** For most distributions, you may request that a direct transfer (sometimes referred to as a direct rollover) of all or a portion of a distribution be made to either an Individual Retirement Account or Annuity (IRA) or another employer retirement plan willing to accept the transfer. A direct transfer will result in no tax being due until you withdraw funds from the IRA or other employer plan. Like the 60-day rollover, under certain circumstances all or a portion of the amount to be distributed may not qualify for this direct transfer. If you elect to actually receive the distribution rather than request a direct transfer, then in most cases 20% of the distribution amount will be withheld for federal income tax purposes. If you decide to directly transfer all or a portion of a distribution, you (and your spouse, if you are married) must first waive the qualified annuity form of payment. (See the question entitled "How will my benefits be paid to me?" for a further explanation of this waiver requirement.)

**Tax Notice.** WHENEVER YOU RECEIVE A DISTRIBUTION THAT IS AN ELIGIBLE ROLLOVER DISTRIBUTION, THE PLAN ADMINISTRATOR WILL DELIVER TO YOU A MORE DETAILED EXPLANATION OF THESE OPTIONS. HOWEVER, THE RULES WHICH DETERMINE WHETHER YOU QUALIFY FOR FAVORABLE TAX TREATMENT ARE VERY COMPLEX. YOU SHOULD CONSULT WITH QUALIFIED TAX COUNSEL BEFORE MAKING A CHOICE.

## **ARTICLE X LOANS**

### **Is it possible to borrow money from the Plan?**

No, it is not possible to borrow money from the Plan. Plan loans are not permitted.

## **ARTICLE XI CLAIMS PROCEDURES**

### **Can the Employer amend the Plan?**

Your Employer has the right to amend the Plan at any time. In no event, however, will any amendment authorize or permit any part of the Plan assets to be used for purposes other than the exclusive benefit of Participants or their beneficiaries. Additionally, no amendment will cause any reduction in the amount credited to your account.

### **What happens if the Plan is discontinued or terminated?**

Although your Employer intends to maintain the Plan indefinitely, your Employer reserves the right to terminate the Plan at any time. Upon termination, no further contributions will be made to the Plan and all amounts credited to your accounts will become 100% vested. Your Employer will direct the distribution of your accounts in a manner permitted by the Plan as soon as practicable. You will be notified if the Plan is terminated.

### **How do I submit a claim for Plan benefits?**

You may file a claim for benefits by submitting a written request for benefits to the Plan Administrator. You should contact the Plan Administrator to see if there is an applicable distribution form that must be used. If no specific form is required or available, then your written request for a distribution will be considered a claim for benefits. In the case of a claim for disability benefits, if disability is determined by the Plan Administrator (rather than by a third party such as the Social Security Administration), then you must also include with your claim sufficient evidence to enable the Plan Administrator to make a determination on whether you are disabled.

### **What if my benefits are denied?**

Your request for Plan benefits will be considered a claim for Plan benefits, and it will be subject to a full and fair review. If your claim is wholly or partially denied, the Plan Administrator will provide you with a written or electronic notification of the Plan's adverse determination.

## **ARTICLE XII GENERAL INFORMATION ABOUT THE PLAN**

There is certain general information which you may need to know about the Plan. This information has been summarized for you in this Article.

### **Plan Name**

The full name of the Plan is Evangelical Congregational Church Pension Plan.

### **Plan Effective Dates**

This Plan was originally effective on February 1, 1999. The amended and restated provisions of the Plan become effective on January 1, 2023.

### **Other Plan Information**

**Plan Year.** The Plan's records are maintained on a twelve-month period of time. This is known as the Plan Year. The Plan Year ends on December 31st.

The Plan will be governed by the laws of the state of the Employer's principal place of business to the extent not governed by federal law.

Service of legal process may be made upon the Employer. Service of legal process may also be made upon the Employer's chief executive officer or Plan Administrator.

**Employer Information**

The Employer's name, address, business telephone number and identification number are:

The Evangelical Congregational Church Benefits Corporation  
100 West Park Avenue,  
Myerstown, Pennsylvania 17067  
(717) 866-7581  
23-6356906

The Plan allows other employers to adopt its provisions. Another Employer who has adopted the provisions of the Plan is:



West Hazleton - Buenas Nuevas EC, West  
Hazleton  
81-91 Laurel St  
Hazleton, PA 18201  
20-5880364

Whiting - Christ EC  
300 Schoolhouse Rd  
Whiting, NJ 08759-1773  
(732) 350-0330  
22-2117465

Shamokin - Trinity EC  
28 W Arch St  
Shamokin, PA 17872-5340  
(570) 648-1682  
23-0806521

Slatington - Trinity EC  
6253 Sandy Ct  
New Tripoli, PA 18066-3649  
23-0972337

East Petersburg - Grace EC Church  
6067 Carpenter St  
East Petersburg, PA 17520-1161  
23-1352402

Allentown - New Bethany EC  
224 N 6th St  
Allentown, PA 18102-4129  
(610) 434-4090  
23-1365210

Frackville - Trinity EC  
56 N Balliet St  
Frackville, PA 17931-1302  
(570) 874-2680  
23-1537492

Allentown - Christ EC  
2135 W Tilghman St  
Allentown, PA 18104-4370  
(610) 434-1652  
23-1613778

Kinderhook EC  
560 Kinderhook Rd  
Columbia, PA 17512-9528  
(717) 684-2403  
23-1616917

Schuylkill Haven - Grace EC  
151 Earl Stoyer Dr  
Schuylkill Haven, PA 17972-2040  
(570) 385-2331  
23-1619215

Allentown - St. John's EC  
PO Box 1027  
Boyertown, PA 19512  
(610) 433-7895  
23-1665415

Cressona - Bethany Christian Fellowship EC  
102 Front St  
Cressona, PA 17929-1312  
(570) 385-0609  
23-1684707

Ephrata - Grace EC  
131 Terrace Ave  
Ephrata, PA 17522-2075  
(717) 733-7110  
23-1918172

Hatfield - Emmanuel EC  
100 S Main St  
Hatfield, PA 19440-2503  
(215) 855-2540  
23-1941693

Lancaster - Trinity EC  
322 Hershey Ave  
Lancaster, PA 17603-5449  
(717) 394-7913  
23-1975808

Weigelstown - St. David's EC  
2411 Oakland Rd  
Dover, PA 17315-4671  
(717) 764-0033  
23-1981509

Bridgeville - Zion EC  
5971 Division Hwy  
Narvon, PA 17555-9222  
(717) 354-8459  
23-1994627

Harrisburg - Faith EC  
600 Strites Rd  
Harrisburg, PA 17111-3904  
(717) 564-3409  
23-2005837

Brownstown - Ebenezer EC  
PO Box 338  
Brownstown, PA 17508-0338  
(717) 656-7570  
23-2017027

Palmerton - The Living Hope Lighthouse  
705 3rd St  
Palmerton, PA 18071-1507  
23-2019606

Jim Thorpe - Ebenezer EC  
441 Center Ave  
Jim Thorpe, PA 18229-1209  
(570) 325-2855  
23-2020916

Ashland, Bethany EC  
15 N 13th St  
Ashland, PA 17921-1146  
(570) 875-3000  
23-2058108

Bunker Hill - Bunker Hill EC  
423 Monument Drive  
Hamburg, PA 19526  
(610) 780-9502  
23-2088149

Palmyra - First EC  
55 W Main St  
Palmyra, PA 17078-1628  
(717) 838-3758  
23-2117116

Sunbury - Bethany EC  
1001 Susquehanna Ave  
Sunbury, PA 17801-1151  
(570) 286-6440  
23-2124545

Dreherstown - Immanuel EC  
226 Hope Dr  
New Ringgold, PA 17960-9208  
23-2151054

East Weissport - People's EC  
216 Wagner St  
Lehighton, PA 18235-9281  
23-2161010

Bair - Faith EC  
833 Stoverstown Rd  
York, PA 17408-8912  
(717) 868-7107  
23-2166321

Williamstown - Ebenezer EC  
328 West Market Street  
Williamstown, PA 17098  
(717) 647-2463  
23-2195843

Lancaster - Faith EC  
2124 Old Philadelphia Pike  
Lancaster, PA 17602-3415  
(717) 393-5345  
23-2200345

Red Lion - Arlington EC  
585 Lombard Rd  
Red Lion, PA 17356-9045  
(717) 246-3563  
23-2208784

Fishing Creek - Trinity EC  
1629 Fishing Creek Valley Rd  
Harrisburg, PA 17112-9241  
23-2211117

Bartonsville - St. John's EC  
6014 Custard Rd  
Stroudsburg, PA 18360-8846  
(570) 629-1875  
23-2212313

Akron - Grace EC  
101 North 7th St.  
Akron, PA 17501-0235  
(717) 859-2700  
23-2233897

Columbia - Grace EC  
3048 Faith Ln  
Red Lion, PA 17356-9631  
(717) 684-6787  
23-2233987

Womelsdorf - Trinity Fellowship EC  
152 S Broad St  
Lititz, PA 17543-1825  
(610) 589-5704  
23-2247695

Steelstown - St. John's EC  
683 Steelstown Rd  
Annville, PA 17003-9560  
(717) 838-1171  
23-2247698

Hosensack - Grace EC  
7609 Buhman Rd  
Zionsville, PA 18092-2404  
(215) 679-7540  
23-2249103

Rothsville - St. Paul's EC  
2120 Main St  
Lititz, PA 17543-3023  
(717) 626-4657  
23-2249332

Emmaus - St. Matthew's EC  
PO Box 433  
Emmaus, PA 18049-0433  
(610) 965-5570  
23-2249858

Lavelle - Christ EC  
PO Box 202  
Lavelle, PA 17943-0202  
23-2250101

Williams Township - Christ EC  
2100 Morgan Hill Rd  
Easton, PA 18042-7051  
(610) 252-7646  
23-2250248

Clark's Valley - Zion EC  
210 McKelvey Rd  
Dauphin, PA 17018-9505  
(717) 921-8153  
23-2250249

Harrisburg - Trinity EC  
165 N 67th St  
Harrisburg, PA 17111-4499  
(717) 564-1528  
23-2250250

Rexmont EC  
PO Box 2  
Rexmont, PA 17085-0002  
(717) 277-5816  
23-2250251

Trevorton - Emmanuel EC  
615 West Shamokin St  
Trevorton, PA 17881  
(570) 495-1571  
23-2252895

Temple - Faith EC  
400 N Temple Blvd  
Temple, PA 19560-1732  
(610) 929-1895  
23-2253370

Pitman - Zion EC  
172 Ridge Road  
Pitman, PA 17964  
23-2253872

Lawn EC  
PO Box 307  
Lawn, PA 17041-0307  
23-2254454

Tamaqua - Bethany EC  
430 E Broad St  
Tamaqua, PA 18252-2137  
(570) 668-5144  
23-2255205

Pitman - St. Paul's EC  
172 Ridge Road  
Pitman, PA 17964  
23-2255234

Vera Cruz EC  
7663 Buhman Rd  
Zionsville, PA 18092-2404  
23-2269497

Adamstown - Immanuel EC  
PO Box 782  
Adamstown, PA 19501-0782  
(717) 484-4773  
23-2274545

Reamstown - St. Paul's EC  
PO Box 275  
Reamstown, PA 17567-0275  
(717) 336-5080  
23-2276069

Mount Airy EC  
57 Silver Maple Circle  
Ephrata, PA 17522-2749  
23-2277759

Lehighton - Bethany EC  
222 North St  
Lehighton, PA 18235  
(610) 377-0724  
23-2279354

Mount Joy - Trinity EC  
PO Box 43  
Mount Joy, PA 17552-0043  
(717) 653-4435  
23-2280797

Terre Hill - Trinity EC  
PO Box 247  
Terre Hill, PA 17581-0247  
(717) 445-9756  
23-2291188

Mohn's Hill - Mohn's Memorial EC  
708 Mohns Hill Rd  
Reading, PA 19608-9032  
(610) 775-3667  
23-2312975

Zieglerville - Christ EC  
97 Greenwood Ave  
Trappe, PA 19426-2703  
(717) 489-7805  
23-2333597

Shillington- New Life of Shillington  
315 W Broad St  
Shillington, PA 19607-2401  
(610) 777-3508  
23-2449420

Rock - Manbeck's Zion EC  
1850 State Route 72 N  
Lebanon, PA 17046-9379  
(570) 345-3545  
23-2464980

Lewisberry - Wyndamere Heights EC  
PO Box 268  
Lewisberry, PA 17339-0268  
(717) 938-6380  
23-2534822

Lenhartsville - Salem EC  
2150 Old Route 22  
Lenhartsville, PA 19534-9117  
(610) 562-5033  
23-2637526

Berlinsville - Trinity EC  
226 Hope Dr  
New Ringgold, PA 17960-9208  
23-2646119

Mount Culmen EC  
1885 Turkey Hill Rd  
East Earl, PA 17519-9539  
(717) 445-3055  
23-2831173

Sinking Spring - Community  
51 Green Valley Rd  
Sinking Spring, PA 19608-9634  
(610) 670-1942  
23-2852515

Willow Street, Grace Community  
212 Peach Bottom Rd  
Willow Street, PA 17584-9588  
(717) 464-5333  
23-2971442

Conestoga - Bethel EC  
3716 Main St  
Conestoga, PA 17516-9613  
(717) 872-6755  
23-6274642

Royersford - Trinity EC  
66 S Limerick Rd  
Royersford, PA 19468-1505  
(610) 948-5560  
23-6276539

Morgantown - California EC  
350 California Rd  
Morgantown, PA 19543-9446  
(610) 286-7583  
23-6279400

York - Iglesia Cristiana EC  
450 W King St  
York, PA 17401-3802  
23-6292788

York - St. Paul EC  
450 W King St  
York, PA 17401-3802  
(717) 848-1997  
23-6292788

Mohnton - Zion EC  
57 N Church St  
Mohnton, PA 19540-1719  
(610) 777-5601  
23-6292883

Lititz - Trinity EC  
PO Box 211  
Lititz, PA 17543-1936  
(717) 626-2175  
23-6293346

Plymouth Meeting EC  
95 Priscilla Rd  
Plymouth Meeting, PA 19462-1909  
(610) 828-6650  
23-6411217

Kutztown - Grace EC  
421 W Main St  
Kutztown, PA 19530-1607  
(610) 683-3340  
23-6433584

Reedsville - Bethesda EC  
23 Meadowbrook Dr  
Schuylkill Haven, PA 17972-9316  
(570) 739-2241  
23-7045735

Annville - Zion EC  
710 S White Oak St  
Annville, PA 17003-2244  
(717) 867-2164  
23-7149782

Leesport - Bethany EC  
308 Main St  
Leesport, PA 19533-8850  
(610) 926-4706  
23-7156016

Creswell - Bethany EC  
1165 Letort Rd  
Conestoga, PA 17516-9311  
(717) 872-6775  
23-7180092

Boyertown - Trinity EC  
250 Sweinhart Rd  
Boyertown, PA 19512-9704  
(610) 369-1507  
23-7203996

Pequea EC  
5482 Old Philadelphia Pike  
Gap, PA 17527-9439  
23-7261062

Reich's EC  
338 Stackstown Rd  
Marietta, PA 17547-9307  
(717) 426-1339  
23-7318190

Manheim - Trinity EC  
48 Market Sq  
Manheim, PA 17545-2414  
(717) 665-3633  
23-7397545

Allentown - Zion EC  
1876 S Front St  
Allentown, PA 18103-5011  
(610) 791-1131  
23-7412529

Bangor - First United EC  
25 S 2nd St  
Bangor, PA 18013-2501  
(610) 488-3226  
24-0810982

Bethlehem - Emmanuel EC  
75 E Union Blvd  
Bethlehem, PA 18018-4014  
(610) 868-3595  
24-0815052

Knox - Grace EC  
2561 Grace Church Rd  
Knox, PA 16232-6317  
(814) 797-5068  
25-1124088

Crossroads - Bethany EC  
96 Overlook Rd  
Knox, PA 16232  
25-1255590

Emlenton - New Zion EC  
1195 Airport Rd  
Emlenton, PA 16373-8201  
25-1301320

Transfer - Lakeside EC  
3203 N Hermitage Rd  
Transfer, PA 16154-2415  
(724) 962-4222  
25-1420163

Seneca EC  
2844 State Route 257  
Seneca, PA 16346-2318  
25-1439353

Williams Valley - Faith EC  
PO Box 475  
Wiconisco, PA 17097-0475  
(717) 453-9012  
25-1660272

Lehigh Valley - Horizon EC  
2613 W. South St  
Allentown, PA 18104-6635  
(610) 433-3555  
27-0826791

Plesantville - Bethany EC  
839 Beaver Ln  
Reading, PA 19606-1105  
30-0574233

Akron - Cottage Grove EC  
3133 Cottage Grove Rd  
Akron, OH 44319-3110  
(330) 644-5616  
34-1179595

Youngstown - Wedgewood Park EC  
1944 S Meridian Rd  
Youngstown, OH 44511-1143  
(330) 799-1114  
34-1389246

Akron - First EC  
369 E. Woodsdale Ave.  
Akron, OH 44301  
(330) 773-2128  
34-6536483

Hooppole - Calvary EC  
222 McKinley St  
Hooppole, IL 61258-7710  
(815) 948-2471  
36-3182814

Dixon - Bethel EC  
131 N Court St  
Dixon, IL 61021-1247  
(815) 284-3849  
36-3234687

Afolkey - Grace EC  
9030 N Afolkey Rd  
Dakota, IL 61018-9738  
36-3248115

Fern - Trinity EC  
505 Koehler Dr  
Shippenville, PA 16254-6021  
(814) 797-5035  
45-3708591

Canyon Falls - Canyon Falls EC  
3791 Hwy 708 N  
Beattyville, KY 41311  
(606) 464-0717  
61-1045583

Fogelsville, Hope Community EC  
7974 Claussville Rd  
Fogelsville, PA 18051-2103  
(610) 285-6967  
80-0797738

Herndon - New Life EC  
476 Stetler Ave  
Selinsgrove, PA 17870-9030  
(717) 756-9998  
83-1834798

Lebanon Co., Christ Community Church  
121 S. College St.  
Myerstown, PA 17067  
(717) 866-5353  
86-3270492

Bushkill - Community EC  
5504 Bushkill Falls Rd  
Bushkill, PA 18324-8805  
(570) 431-4999  
92-0187103

Bethlehem - Arabic Living EC  
527 7th Ave  
Bethlehem, PA 18018-5205  
(610) 867-2739

Canton - First EC  
804 Marquardt Ave.  
North Canton, OH 44720  
(330) 453-5125

Clarion - Riverhill EC  
11133 Route 322  
Shippenville, PA 16254-4931  
(814) 226-5414

Clarks Mills - Countryside EC  
4143 Greenville Sandy Lake Rd  
Clarks Mills, PA 16114-2509  
(412) 253-2483

Clayton - Bethany EC  
14 Church Hill Rd  
Barto, PA 19504-8936  
(610) 845-2963

Countryside Fellowship EC, East Berlin  
1214 Big Mount Rd  
Dover, PA 17315-3967  
(717) 292-7092

Gratz - Good Shepherd EC  
PO Box 34  
Gratz, PA 17030  
(717) 827-6104

Southington - Delightful EC  
2473 Barclay Messerly Rd  
Southington, OH 44470-9741  
(330) 898-1618

**Plan Administrator Information**

The Plan Administrator is responsible for the day-to-day administration and operation of the Plan. For example, the Plan Administrator maintains the Plan records, including your account information, provides you with the forms you need to complete for Plan participation, and directs the payment of your account at the appropriate time. If you have any questions about the Plan or your participation, you should contact the Plan Administrator. The Plan Administrator may designate other parties to perform some duties of the Plan Administrator, and some duties are the responsibility of the investment provider(s) to the Plan.

The name, address and business telephone number of the Plan's Administrator are:

The Evangelical Congregational Church Benefits Corporation  
100 West Park Avenue,  
Myerstown, Pennsylvania 17067  
(717) 866-7581