Introduction

In the first half of the 20th century, most people did not have the resources to prepare for retirement. However, after the Second World War, a prosperity boom began in the U.S. Most employers began providing retirement plans. Also after the War a flood of GIs who had seen parts of the world, returned to other countries as missionaries. In the 1980s, a number of those missionaries were beginning to return – without retirement plans. Many mission organizations had begun to build retirement savings into their support packages but a number had not. Churches that had sent or supported many missionaries began to project a growing proportion of their mission budgets supporting retired missionaries.

At this point there are still a number of missionaries serving around the world without retirement plans. Some hope to serve for life. Others need help. Churches are wrestling with being responsible and being good stewards of resources in the future.

Churches less than 25 years old and churches that did not send any missionaries before the mid-1980s have few retirement issues. Some denominations handle retirement for missionaries, thus relieving local churches of that responsibility. Most missionaries who left for the field in the last 25 years have made some retirement plans.

Some churches assume all their older missionaries will need support in retirement and some churches assume none of them will. Some churches have a standard policy not to support retired missionaries, except, perhaps, in special circumstances. Some continue support for their lifetimes. Some continue support when needed for older missionaries but they don’t plan to do so for younger ones. Many churches will help to some degree where there is demonstrated need.

Here are some church mission policies on missionary retirement.

Church A.

Missionary Retirement Support. It is expected that the mission agency will provide a retirement program for its missionaries. It is therefore generally not the practice of Calvary Church to continue financial support once retirement begins. For the sake of this policy, retirement is understood to begin when one begins to draw Social Security benefits or other retirement related pensions. Retirement is normally understood to begin at age 65, with the possible extension to age 70 pending approval of the mission agency and the church. Support of any missionary beyond age 65 will be evaluated by the Global Ministries Team on the merit of the intended ministry.

In the case of those missionaries who began their missionary service prior to 1980 and for whom supplemental support may be considered necessary, special consideration may be made. Each case will be decided on its own merits, keeping in mind the amount of retirement support allotted by the mission, length of service, Social Security benefits, income from other sources, housing, and other factors. Missionaries who need supplemental retirement support must be willing to disclose the amount and nature of their financial resources so that a responsible plan may be devised. This review shall take place when missionaries are considered retired according to this policy. After retirement, a periodic review shall be made of their needs and additional help given as God enables.
Church B.

6.2 Retired International Staff

1) Monthly Support
LAC maintains a tiered support system for retired international Staff in recognition of the fact that many who began their ministries many years ago were not provided adequate resources or information in preparation for retirement. As noted in Section 5.7, newly appointed International Staff are expected to arrange for retirement planning through their Missions Sending Agency.

a) For all International Staff who retire and turn 65 between Jan. 1, 2006 and Dec. 31, 2015, LAC will endeavor to provide financial support in retirement. It may not exceed $250 per month.

b) For all International Staff who retire and turn 65 after January 1, 2016, LAC does not anticipate providing any financial support in retirement.

2) Annuities
In the past, LAC provided $75 per month in annuity premiums to help fund the retirement of International Staff. This annuity program has been discontinued. However, LAC will continue paying monthly annuity premiums for all International Staff currently enrolled in the program until those staff members reach 65 years of age. The list of those receiving this annuity is maintained by the LAC Director of Finance.

Church C.

Right now we have a temporary policy in place. This policy states that we will contribute $15/month for every year the couple was on the field sent by our Church. For instance, the Stoners were on the field 38 years. 38 x 15= $570/ month, which is about half of what we were supporting them for while on the field. This policy is in place until we present a permanent policy to our elders for approval. *** This policy will only apply to missionaries sent by our Church prior to 1980. For those sent after that time, we believe both Churches and agencies were beginning to encourage workers to figure retirement money into their support.***

Church D.

Retirement Support
(a) Support levels for active missionaries should include amounts for retirement funding through their agency. For missionaries that have a funded retirement plan, retirement support through the agency would be reduced to zero.
(b) For missionaries without a funded retirement plan, the missionary and his agency will be contacted to determine support needs.
(c) If additional support is required in retirement [under either (a) or (b)], then several factors should be considered in determining the retirement support amount. These factors include the needs of the missionary, the length of service (time supported by Westover), the support of the mission agency, and the level of support during active service. To qualify for retirement support, the missionary must retire under his agencies’ rules and be supported by Westover at time of retirement. The
missionaries’ age plus service (time supported by Westover) shall be equal to or greater than 75. The amount of support shall be calculated according to the following guidelines:

(i) 1% of regular support amount per year for the first 10 years of service.
(ii) 2% of regular support per year for years 11 through 20.
(iii) 3% of regular support per year for all years over 20.
(iv) The maximum support amount will not exceed 50% of the regular support amount.
(v) Ex. 30 years of service would receive 10% (10 years at 1%) + 20% (10 years at 2%) + 30% (10 years at 3%) = 60% which is over the maximum amount so retirement support amount would be 50% - if the missionary is in need of support.

(d) Missionary needs above or below the guidelines can be approved depending on the needs of the missionary.
(e) This support will be reviewed by the Special Projects & Support Team and approved by the GM Council. Elders will be notified of support changes.

Church E.

We don’t have a policy written specifically for retirement. However, in our missions policy we state that any agency with which we partner must provide an adequate retirement plan for its missionaries. Furthermore, we always send out our missionaries through agencies to make sure that needs like this are covered.

Church F.

Our policy/practice is to support them through the end of the budget year, and that is all. We expect them to take care of their own preparations for retirement.

Church G.

G. Retirement

Missionaries will be transferred to “Retirement” status when the following is met:

1. They have announced a firm retirement date.
2. They are transferred to a retirement status according to the guidelines of their mission agency.
3. They are evaluated by the Personnel Committee and transferred to retirement status according to the following plan.

The purpose of WBC being proactive in this area is to insure that missionaries on the field are still able to function at a productive level and make ongoing positive contributions to work. This will insure good stewardship on the part of WBC. It is understood that different agencies have different policies on retirement. For some retirement begins at 65 years of age. Many organizations are moving to age 67 as retirement age. As it relates to implementing this policy for married missionary couples, the age of the spouse that is primarily involved in their ministry will be used. In the case where both spouses are equally involved in their ministry, the age of the younger spouse will be used.

1. Upon turning 65, WBC will send a letter (Appendix 8) and/or the missionary must notify WBC of their future thinking regarding retirement and if he/she/they wish to continue career missionary status.
2. Upon turning 67, a written request from the mission agency must be sent to WBC that states that the agency desires the missionary to continue their responsibilities. It is the responsibility of the missionary to request that this letter be sent. Based on this letter, the Personnel Committee will decide whether to extend support another two years.

3. Upon turning 69, an annual letter from the agency must be sent to WBC that states that the agency desires the missionary to continue their responsibilities. Based on this letter, the Personnel Committee will decide whether to extend support another year.

4. Beginning with the month after the missionary turns 71, their monthly support will be equivalent to two-thirds of what they were receiving prior to turning 71.

5. Beginning with the month after the missionary turns 72, their monthly support will be equivalent to one-half of what they were receiving prior to turning 71.

6. Beginning with the month after the missionary turns 73, their monthly support will end, and they will be put on retirement status.

7. Missionaries with ten or more years of career missionary status will receive $125 per month beginning the month after they have been moved to Retirement Status. It is recommended that the money be sent directly to the missionary for personal living expenses. It is important that each situation be reviewed to insure that the missionary is actually benefiting from the support. WBC will annually issue a 1099 for money remitted directly to a retired missionary.

8. In the year 2020, all retirement support will stop, as it is understood that most missionaries will have their own personal retirement arrangement by that date.

Church H.

Basically, it is a retirement date of 70. After which in extreme cases we will send a reduced amount of support for 3 years. But we have only provided that in certain situations.

Church I.

The retirement needs of a missionary should be met through the mission agency. However, on a case-by-case basis, NCBC may continue supporting a retired missionary up to one fourth of NCBC's previous amount.

Church J.

We agree to continue support during retirement at the same percentage sent during the missionary's "active status" years. In other words, if we sent 5% of the support needed to Joe and Sally during their church planting years in Pango-pango, we continue to send Joe and 5% of their retirement need in Sun City Florida...

Church K.

**D-14. Retirement of International Staff Workers**

It is expected by the GMT that the Missions Agency will provide a retirement program for the international staff serving with it.
Because many agencies were 'late' to provide a retirement or annuity fund and because many of the “older” international staff did not have ‘time to participate and contribute’ to their retirement fund, the GMT may determine to provide some financial assistance for our international staff members who retire because of age or ill health. Each case will be decided individually after consideration has been given to all the factors: the retirement program of the Agency, length of service, Social Security benefits, employment income in retirement, income from other sources, housing, and other factors that may be available. The retiring international staff member must have been supported by BPC for at least a period of ten years.

Support of an active international staff member going into retirement will continue to the end of an entitled furlough by mission agency rule, after which a one-time gift will be given at the end of the calendar year in the amount of $500.

When a member of the international staff goes into retirement status, all support will cease and the consideration will be given to a Special Sub-Committee for review. It will be the responsibility of this Sub-Committee to contact the Agency and the individual requesting full financial disclosure and after evaluation submit its findings and recommendation to the GMT to determine if Retirement Support will be voted.

**Church L.**

**VII. Retirement Provisions**

Liberty Bible Church, as a rule, will not maintain long term support of missionaries in retirement. It is our anticipation that the mission agency will make appropriate provision, through the support structure of its missionaries, for the living needs of its missionaries in their retirement years.

Recognizing that the strength of the retirement programs of agencies varies, the church will also counsel its missionaries to make provision in addition to what is offered by the agency.

Accordingly, it is the policy of the church to support retired missionaries on a declining scale for a five year period. Exceptions to this are anticipated. We will work closely with the agencies to ascertain actual needs of the missionaries during retirement. We will also encourage agencies to maintain adequate retirement plans for its missionaries.

**Church M.**

When a missionary retires we continue their support as long as they are under contract with their agency. That may be a month to a year sometimes. When the contract is up and the agency says that the missionary is no longer working for them then we stop the support checks.

**Church N.**

**J. WHEN SUPPORT ENDS**

Any change in assignment or affiliation requires reevaluation for support. Failure to maintain the standards used to originally qualify for support will cause serious reevaluation of future support. Termination will be considered when the missionary resigns or retires; the agency terminates the missionary; the missionary consistently demonstrates inadequate accountability.
Church O.

Missionary Retirement - It is expected that the missionary agency will provide an adequate retirement program for its missionaries, and that a percentage of support funds will be designated for retirement. Any Calvary supported worker reaching the age of 69 will be sent a letter notifying them of cessation of support when the individual reaches 70 years old. If married, this policy will apply to the younger of the spouses. This will provide funding until the maximum amount allowed by the Social Security Administration is available. For missionaries who choose semi or full retirement before the age of 69, no other provision for retirement will be made. Those who are not US passport holders will need to rely on their country of residence for receipt of retirement income.

Church P.

Missionary Retirement
The Board of Missions may provide ongoing support in retirement to College Church missionaries based on the following requirements. The missionary:

- retires prior to January 2015 and
- received financial support in the College Church missions budget for at least twenty years, and
- has reached the retirement age set by their mission board or is at least 60 years of age, and
- left their work with an ‘honorable discharge’, not under discipline of their sending agency or College Church, and
- demonstrates ongoing need, as determined by a review of pension income, Social Security benefits, IRA’s and other relevant factors.

The Personnel Committee of the Board of Missions will interview any missionary being considered for retirement support to determine the missionary’s needs and resources in retirement. Missionaries retiring after January 2015 will not be eligible for retirement support.