

Subject: Changes to Our Retirement Plans

Date: Thursday, September 14, 2023 at 10:20:38 AM Eastern Daylight Time

From: The Church Pension Fund

Web Version



Letter Announcing Retirement Plan Changes

Dear Administrator:

The purpose of this email is to notify you of a letter sent to your employees, which communicates changes being made (or that have been made) to benefit plans sponsored by The Church Pension Fund. The letter summarizes changes required by the SECURE 2.0 Act, which was signed into United States law last December, as well as other changes.

Please take a moment to [familiarize yourself with the letter](#) sent to your employees. A little knowledge can go a long way when helping them make the most of their benefits!

Highlights

- **Lay DB Plan, Lay DC Plan, and RSVP** – Increase in the IRS required minimum distribution beginning date. Learn more about these changes to the [Lay DB Plan](#), [Lay DC Plan](#), and [RSVP](#).
- **Lay DC Plan and RSVP** – Addition of Roth account feature for all participants to make contributions, and Roth catch-up contributions required for certain participants. Learn more about these changes to the [Lay DC Plan](#) and [RSVP](#).
- **All Plans** – Mandatory arbitration and class action waiver

For more information about these changes, please review the letter we have posted in [English](#) and in [Spanish](#), and visit our [Secure 2.0 Act](#) webpage.

Questions? Please call our Client Services team at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.

The Church Pension Fund



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