

# Disaffiliation FAQs Related to Clergy & Disaffiliated Churches

We have a conference disaffiliation policy for churches, but the policy does not address the clergy who intend to continue serving the church they were leading once the church disaffiliates. This is where we must discern what the current *Book of Discipline* says and what the implications are for clergy benefits in general, and clergy pension benefits specifically. Below are some frequently asked questions (FAQ) and answers.

We would also recommend reviewing this FAQ provided by Wespath:  
<https://www.wespath.org/about-wespath/wayforwardwespathfaq>

## APPOINTMENT AND CREDENTIALS

### **If the church I serve under appointment has voted to disaffiliate, can I remain United Methodist and receive another appointment?**

Yes. If a church votes to disaffiliate, the clergyperson can determine if they wish to remain in The United Methodist Church and our Annual Conference. The clergyperson will request an appointment through the normal consultation process in the appropriate time frame, and the cabinet will arrange their appointment. The current provisions in the Book of Discipline still apply. Elders and Provisional Elders are guaranteed an appointment. Although Local Pastors are not guaranteed an appointment, every effort will be made to place effective pastors in an appointment.

### **Can I hold membership in two denominations?**

Judicial Council Decision 696 asserts, “There is no disciplinary provision authorizing an ordained United Methodist minister to hold membership simultaneously in another denomination. Upon joining another denomination, membership in The United Methodist Church is terminated.”

## RETIREMENT AND PENSION

### **If I am an ordained elder and I withdraw from The UMC (whether to move to the GMC, another denomination or to be independent), what happens to my pension?**

The actuarial value of your CRSP-DB is converted to an account balance and moved to your UMPIP account. The full amount of your MPP and CRSP-DC balances are moved to your UMPIP account. The actuarial value of any Pre-1982 pension is converted to or remains as a cash balance, and is moved to your UMPIP account. You may leave your UMPIP account with Wespath or move it to some other retirement fund vehicle. If you are age 62 or older, or if you have 30 years’ service, you may want to consider retiring before withdrawing. Please consult the Administrative Services Office for more information.

**If I am a Provisional Member, Associate Member, or Local Pastor and I withdraw from The UMC (whether to move to the GMC, another denomination or to be independent), what happens to my pension?**

Your CRSP-DB life annuity is frozen at the Denominational Average Compensation (DAC) in the year of withdrawal and is available at age 62 or later. 65% of your MPP is converted to the life annuity. 35% of your MPP is moved to your UMPIP account. Your Pre-1982 annuity will be frozen at the Past Service Rate (PSR) in the year of withdrawal. Your CRSP-DC balance is moved to your UMPIP account. You may leave your UMPIP account with Wespath or move it to some other retirement fund vehicle.

**If I am a retired clergyperson and I withdraw from The UMC (whether to move to the GMC, another denomination or to be independent), what happens to my pension?**

Your CRSP-DB/MPP annuity remains unchanged. Your cash balance in UMPIP remains unchanged. Your Pre-1982 pension is frozen at the PSR in the year of withdrawal.

**BENEFITS FOR CLERGY WHO ARE ALREADY RETIRED**

**If I am already retired, what happens to any CPP Death Benefit if I withdraw from The UMC (whether to move to the GMC, another denomination or to be independent)?**

Any retiree death benefit for which you are eligible continues without impact.

**ACTIVE CLERGY BENEFITS**

**Full-time and ¾ time clergy who choose to withdraw from The UMC (whether to move to the GMC, another denomination or to be independent) should be aware that there is an impact on benefits?**

- If your church is not in an organization that is in HealthFlex, then your health insurance will be discontinued after your withdrawal. Clergy may purchase Continuation Coverage through HealthFlex (similar to COBRA) for up to 18 months but will have to pay the full cost.
- Your disability benefit through CPP will cease.
- Your death benefit will cease, as will spousal benefits and educational benefits for your children if you are deceased.

Your new employer may provide similar benefits. Clergy will want to be aware of what benefits they have lost and decide which ones will need to be provided for in another manner.