



**2013 Benefits Amounts for the Comprehensive Protection Plan**

**The 2013 Denominational Average Compensation (DAC) is \$63,867.**

The following information generally describes the benefit amounts payable under the Comprehensive Protection Plan (CPP) to eligible participants and their beneficiaries. For more information about the terms and conditions of CPP, please see the *CPP Summary Plan Description (SPD)* available at [www.gbophb.org/TheWell/Root/ CPP/3097.pdf](http://www.gbophb.org/TheWell/Root/ CPP/3097.pdf). Although all efforts have been made to ensure the accuracy of this document, in the event of a discrepancy between this document and the SPD or CPP plan document, the SPD and plan document always govern.

**Active Participant Death Benefits**—payable upon the death of an eligible active CPP participant in 2013

- Participant: \$50,000, payable in 12 monthly installments or one lump sum
- Spouse of active participant: 20% of DAC in the year of death (\$12,773.40 if death occurs in 2013)
- Surviving spouse of active participant: 15% of DAC in the year of death (\$9,580.05 if death occurs in 2013)
- Child of active participant: 10% of DAC in the year of death (\$6,386.70 if death occurs in 2013)
- Annual surviving spouse annuity benefit of \$12,773.40, less the annuity benefit payable from the Clergy Retirement Security Program (CRSP) and other Church-related sources
- Annual surviving child benefit of \$6,386.70, payable in 12 monthly installments<sup>1</sup>
- Annual surviving child educational benefit up to \$12,773.40, payable in equal installments<sup>2</sup>

**Retired Participant Death Benefits<sup>3</sup>**

Plan Provision	Clergy Who Retire Before January 1, 2013 <sup>4</sup>	Clergy Who Retire January 1, 2013 or Later <sup>5</sup>
Death of retired participant	30% of DAC in the year of death (for 2013: \$19,160.10)	\$20,000
Death of retiree's spouse	20% of DAC in the year of death (for 2013: \$12,773.40)	\$15,000
Death of retiree's surviving spouse	15% of DAC in the year of death (for 2013: \$9,580.05)	\$10,000
Death of retiree's child <sup>6</sup>	10% of DAC in the year of death (for 2013: \$6,386.70)	\$8,000
Annual surviving child benefit Payable in 12 monthly installments <sup>1</sup>	10% of DAC (for 2013: \$6,386.70)	10% of DAC (for 2013: \$6,386.70)
Annual surviving child educational benefit Payable in installments <sup>2</sup>	20% of DAC (for 2013: \$12,773.40)	20% of DAC (for 2013: \$12,773.40)

<sup>1</sup> Ages 17 and younger. Benefits are paid through the month in which the child attains age 18.

<sup>2</sup> Ages 18 through 24 and attending school full-time. Half of the annual benefit may be paid if the child is attending a secondary school or post-secondary school. The remaining half is paid if the child is attending a post-secondary school. If the child enters a post-secondary institution of higher learning prior to age 18, the post-secondary educational benefit may become effective at that time.

<sup>3</sup> To be eligible for death benefits in retirement, a clergyperson must have been covered in CPP for a requisite number of years, e.g., six of the last 10 years before retirement, as described in the SPD.

<sup>4</sup> Benefit available at this level for eligible retirees who retired before January 1, 2013, regardless of date of death.

<sup>5</sup> Benefit available at this level for eligible retirees who retired on or after January 1, 2013, regardless of date of death.

<sup>6</sup> Age 18 and younger, age 19 and older if dependent upon the participant or upon surviving spouse of the participant due to behavioral or physical condition that existed prior to age 19, or age 24 and younger and receiving surviving child benefit.

**Disability Benefits**

The disability benefit equals 70% of plan compensation for the plan year in which the first payment is effective, with plan compensation capped at 200% of the DAC. The disability benefit is reduced by any disability benefits payable under the Social Security Act.<sup>7</sup>

Eligible participants receiving CPP disability benefits may also receive retirement plan contributions. A contribution equal to 3% of compensation (as defined by CRSP) will be credited, in monthly installments, to the participant's CRSP defined contribution account.

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<sup>7</sup> Other reductions may apply in accordance with the terms of the SPD, as determined by the General Board of Pension and Health Benefits.