

Northwestern Ohio Synod ELCA

2012 COMPENSATION GUIDELINES: ORDAINED CLERGY (HOUSING ALLOWANCE)

Marked with the cross of Christ forever, we are claimed, gathered and sent for the sake of the world.



NWOS Board of Ministry

To be Approved by Synod Assembly May 20, 2011

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He who descended is the very one who ascended higher than all the heavens, in order to fill the whole universe. It was he who gave some to be apostles, some to be prophets, some to be evangelists, and some to be pastors and teachers, to prepare God's people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ.

Ephesians 4: 11 –13

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2012 Minimum Compensation and Benefit Guidelines: Ordained Clergy with Housing Allowance

The Board of Pension contribution rates are based on the annual defined compensation of the participant. The Northwestern Ohio Synod is providing this worksheet for your use in the congregational budget process. Worksheets and additional information are available from the Board of Pension website at www.elcabop.org. The Northwestern Ohio Synod is "RATE CLASS 2."

I. Minimum Financial Compensation

A. Determining the Cash Salary

1. **Base Cash Salary** \$ [1]

Does not include housing or professional expenses. See p. 11 for salary based on completed years of pastoral ministry. The resulting figure is the recommended **minimum base salary** for the pastor.

2. **Additions to Cash Salary** \$ [2]

Education / Advanced Degrees: Further education enriches ministry. A reimbursement for advanced degrees is appropriate. A suggested amount added to base salary for advanced degrees is a multiplier of 1 to 3 percent.

Responsibilities: Each call is unique to the situation in any given context. Items to consider for additional compensation include multiple staff oversight; specialized ministry responsibilities and other considerations. A multiplier to be considered for this component is in the range of 1 to 3 percent.

TOTAL CASH SALARY \$ [3]

B. FICA Allowance (Social Security Tax Allowance)

FICA Allowance (Social Security) is based upon the total base salary plus housing allowance.

Under current law, congregations are prohibited from directly paying social security tax for clergy. A congregation should provide an allowance for the pastor's social security tax of one-half of the amount of the self-employed social security tax of 15.30%. One-half = 7.65%. The allowance must be considered as salary in reporting to the IRS, and is also considered income when computing pension plan contributions.

TOTAL <u>CASH</u> SALARY	\$ <input type="text"/>	[From Line 3]
TOTAL HOUSING ALLOWANCE (See B. below)	\$ <input type="text"/>	[4]
SUBTOTAL	\$ <input type="text"/>	X 7.65% = _____ [5]
TOTAL	\$ <input type="text"/>	[6]

C. Housing and Utilities Allowance:

When the congregation does not provide a parsonage and provides an allowance for the pastor to own or rent his/her own home, a reasonable rate to determine this allowance is **1 1/4 - 1 3/4 % per month of the reasonable market value of a home within the community in which the congregation is situated.** A realtor can be consulted for these figures. This allowance covers the mortgage, interest, taxes, utilities, and maintenance of the structure. **The total allowance is the monthly figure x's 12.**

MONTHLY HOUSING ALLOWANCE	\$ <input type="text"/>
x 12 = TOTAL HOUSING ALLOWANCE	\$ <input type="text"/>

If **utilities** are not covered in the above allowance, the congregation may choose to pay all utilities directly. In any case, the pastor is responsible for all pastoral and family-related long-distance telephone calls, any computer and ISP related expenses, and other personal expenses that should arise and should reimburse the congregation for such expenses.

C. Other Allowances:

1. Tax-Sheltered Annuity:

Contributions may be made by way of a voluntary salary reduction when agreement has been reached between the pastor and the congregation. This contribution is sent directly to the financial institution on behalf of the pastor by the congregation.

D. ELCA Pension and Medical and Dental Plan:

Total plan costs are based on the annual **Total Defined Compensation** which includes:

- ✓ Total Base Salary
- ✓ Housing equity contribution if paid directly to the pastor
- ✓ Tax-sheltered annuity contributions made via a voluntary salary reduction agreement between pastor and congregation
- ✓ Clergy Social Security allowance
- ✓ Actual housing allowance paid to the pastor **OR** thirty (30) % of the base salary plus social security allowance when the pastor lives in rent-free housing provided by the congregation
- ✓ Utilities and/or furnishings allowance if paid directly to the pastor

Annual **Total Defined Compensation** does not include:

- ✓ Utilities allowance, if paid directly to the utility company
- ✓ Housing equity contributions made to the Optional Pension Plan or to another financial institution
- ✓ Employer paid additional pension contributions made on behalf of the pastor, in addition to salary
- ✓ Automobile allowance
- ✓ Book allowance
- ✓ Continuing education allowance

1. Regular Pension Plan:

Under the ELCA Regular Pension Plan, the congregation is required to pay the minimum pension contribution rate which varies between 10 to 12 %. The rate will be higher than 10% for individuals age 35 and over and who are participating in the pension plan of a predecessor church as of December 31, 1987, depending on attained age level on that date as follows:

Age on December 31, 1987	
55 or older	12%
45-54	11%
Under 45	10%
All other members	10%

ELCA Regular Pension at % = \$

2. Disability, Survivor Benefits & Administration: *(Based on 2010 ACTUAL Rates) - Rate Class 2

Disability	2.6 %	
Survivor Benefits	1.0%	
Administration and Retiree support	0.7 %	
TOTAL	4.3 %	= \$

3. Medical and Dental Plan Contribution: *(Based on 2010 ACTUAL Rates) - Rate Class 2

	Contribution Monthly Minimum	Contribution Monthly Maximum
<input type="checkbox"/> Member Only (12.4 %)	\$ 494	\$ 667
<input type="checkbox"/> Member and Spouse (21.6%)	864	1,168
<input type="checkbox"/> Member and Children (21.6 %)	864	1,168
<input type="checkbox"/> Member, Spouse, and Children (30.9%)	1,234	1,669
<input type="checkbox"/> Coverage Waived		

(0% Administrative Fee eliminated in 2001)

Other Insurance or Benefits: _____ = \$
 The congregation may also provide supplemental medical plans.

TOTAL % = \$

E. Reimbursable Expenses:

The congregation will provide the following expenses related to the pastor's ministry:

1. Automotive and Travel Expenses

There are three ways to handle auto expenses (choose one):

- a. Congregation purchases or leases an auto \$ _____
- b. Reimburse miles driven at current IRS reimbursable rate \$ _____
- c. Pay lump sum (negotiated between pastor and congregation) \$ _____

2. Continuing Education (\$1,000 recommended; Minimum \$700)

\$

Clergy of the ELCA are expected to participate in a specified number of “contact hours” annually in organized continuing education. The scheduling of continuing education opportunities should be determined by the pastor in consultation with the congregation’s Staff Support (Mutual Ministry) Committee and the congregational council. They should also negotiate the costs of tuition, books, supplies, travel, and living expenses related to the continuing education leave. The 1997 Churchwide Assembly adopted the following motion regarding funding of continuing education for pastors:

The resolution stipulates “providing an appropriate share of funding for continuing education and programs of extended study and renewal (growing to a minimum of \$700 - \$1000 from the congregation or agency and \$300 from the rostered individual by the year 2000).”

The ELCA statement defining this expectation follows:

“Continuing Education in the Evangelical Lutheran Church in America is intended to equip those in leadership roles so that the whole body of Christ may better carry out God’s mission. Pastors, associates in ministry, deaconesses, diaconal ministers (all rostered leaders) are accountable to the Church for life-long learning and development.

The current “Definition of Compensation, Benefits, and Responsibilities” attached to the Letter of Call recommends a minimum of two weeks annually for continuing education. A proposal on continuing education for the 1997 Churchwide Assembly recommended that the two weeks be interpreted as 50 contact hours. A contact hour is defined as 50 minutes of guided activity to meet the needs of a continuing education plan. The rostered leaders consult annually with their mutual ministry committee or supervisor for planning, reviewing and reporting their continuing education activities and hours to the congregational leadership and synod bishop.

Per Churchwide Assembly, August 1997

The 1997 Churchwide Assembly approved making it a requirement that those rostered leaders beginning their first Call will participate in a three-year *First Call Theological Education* program. This program will consist of a portion of the 50 contact hours defined above.

Therefore, congregations of the Northwestern Ohio Synod are encouraged to make available to their pastor (s) at least 14 days per year for continuing education. It is vital for their rostered leaders to continue to grow in their ministry skills and to refresh and revitalize their own lives. Such opportunities also help a congregation in its own vitality and ability to minister. Therefore, the time offered for continued education should not be considered as vacation time.

Indicate the number of weeks (or days) for continuing education.

Number of Continuing
Ed. Days / Weeks

Additional considerations regarding continuing education:

- **Leadership or Extended Study and Spiritual Life of Rostered Leaders:** As part of the ELCA’s adopted program for “Lifelong Learning and Development of Faithful Pastors,” an extended period of study (sometimes referred to as a sabbatical) is recommended for all rostered individuals every three to five years in the present Call. This period of extended study should range from one to three months and shall be used for learning, personal rest and renewal, including attention to health and wellness issues, and preparing for re-entry.

In May of 1999, the Northwestern Ohio Synod Assembly passed a resolution calling for the Northwestern Ohio Synod Council to recommend to each congregation of the synod that time and expenses for each rostered leader be provided to spend **at least one week a year on intentional, disciplined spiritual retreat**. This is in addition to the continuing education time already provided.

All compensation and benefit, as budgeted, shall continue during this time of study. It is understood that the extended study and renewal period serves as the entire period of continuing education time for that year.

○ **Forfeiture of Accrued Time:** Should the pastor accept a call to another parish or field, or retire, the accrued continuing education time and funding is forfeited; nor is any accrued time and funding transferable to a pastor who replaces the one who has just left.

3. **Other professional expenses:** _____

\$

Other Professional Expenses include books, subscriptions to magazines and journals, media resources, vestments, etc. Such expenses may be handled by establishing a set amount in the budget and pay the expenses at the time of purchase or as they occur. Assembly and other official meeting expenses generally are the responsibility of the congregation by constitution.

4. **Moving expenses:**

\$

When a congregation, agency, or institution is calling a new pastor, the most common way of handling moving expenses is for the pastor, once the call has been accepted, to contact two or three moving companies, seeking bids for making the move. (It should be noted that several moving companies offer a large discount for moving clergy inter-state.) The bids are then submitted to the governing board of the calling body and determination of which bid to accept is then made. The pastor is informed and final arrangements are then made with the chosen company. Additional costs of making the move may include the travel, meals, and lodging of the pastor and family.

TOTAL REIMBURSABLE EXPENSES

\$

III. OTHER CONSIDERATIONS:

- A. Vacation time of _____ weeks per calendar year, including _____ Sundays;
- B. Continuing education time of _____ weeks per year (recommended minimum of two weeks per year that may be accumulated up to three years) as reflected in a *Continuing Education Agreement* developed by the pastor and the congregation council;
- C. Participation in a *First-Call Theological Education Program* where applicable;
- D. On-Going care through a Mutual Ministry Committee;
- E. Up to two months of continued salary and contributions to the ELCA Pension Plan and Other Benefits Program in a 12-month period in the event the pastor is physically or mentally unable to carry out the duties as agreed upon under the Call*; and
- F. Where applicable, parental leave of up to six weeks with full salary and benefits.

*Provision may be made for further unpaid time for physical or mental disability recovery periods, as defined and agreed upon by the congregation. If this provision is used, a stipulation should be added that unused accumulated sick leave will not be compensated at the end of the call, depending upon the amount of time taken for disability.

G. CONGREGATIONAL SUPPORT PROVISIONS:

Special emphases of the pastor within the life of the Call, and support by the congregation:

1. During the period of this agreement, the pastor will give special attention to:

- a. _____
- b. _____
- c. _____
- d. _____

2. During the period of this agreement, the congregation will support the pastor by:

- a. _____
- b. _____
- c. _____
- d. _____

3. This section describes certain aspects of the agreement such as accountability of agreed-upon terms and provisions, as well as identifies expectations the congregation or pastor may have pertaining to churchwide or synodical boards and committees, work in church-camp programs or other programs, and other details of the agreement which are not included in any of the previous sections, but are defined below:

We, the undersigned, certify that the necessary approvals of the congregation and congregational council have been granted for the provisions set forth in this agreement and that the agreement has been reviewed with the pastor.

Pastor

Date

Congregational President or Officer

Date

NOTES: (1) If this agreement is being presented at the time of a new *Call*, sign and send the original, along with the *Letter of Call* to: Office of the Bishop, Northwestern Ohio Synod, 621 Bright Rd., Findlay, OH 45840 to the attention of Mary Hanson. Make a copy of this agreement and retain for the congregation's records.

(2) If this agreement is being presented during the course of the annual compensation review, retain the original in the records of the congregation. Place a copy in the pastor's file and send one copy, along with any particular responsibilities of this *Call*, to: Office of the Bishop, Northwestern Ohio Synod, 621 Bright Rd., Findlay, OH 45840 to the attention of Mary Hanson.

APPENDIX A*2012 Recommended Minimum Compensation Guidelines for Ordained Clergy*

Years of Ordained Service	Recommended Minimum Compensation
0	32,532
1	33,004
2	33,513
3	34,004
4	34,528
5	35,018
6	35,517
7	36,010
8	36,559
9	37,054
10	37,540
11	38,007
12	38,565
13	39,063
14	39,591
15	40,076
16	40,580
17	41,108
18	41,608
19	42,089
20	42,596
21	43,116
22	43,594
23	44,096
24	44,609
25	45,130
26	45,625
27	46,106
28	46,648
29	47,137
30	47,633

NOTES: See accompanying notes on page 12

Notes: (to Ordained Clergy Compensation Table)

1. Weighted formula for one-column minimum compensation was based on the number of congregations that have confirmed membership in the four categories: <300; 301-600; 601-900; and 901+
2. At the 2009 assembly members voted to retain 2009 compensation rates for the 2010 year. The 2011 compensation rates reflect a 2% increase over 2009 rates. At the 2011 synod assembly the Board for Ministry will recommend that the guidelines for 2011 be retained for the year 2012.
3. The compensation figures **do not** include housing, utility, equity, or other allowances.
4. Add \$350 for each year of completed service beyond 30 years.



APPENDIX B

1. **MINISTRY FOCUS**

When a congregation works deliberately to formulate a *Mission Statement* and set specific goals for its ministry, a pastor often needs to give special attention to specific areas of ministry. It is appropriate for the leadership and pastor to review and define what those areas are by cooperatively discussing them at least annually. Should the congregational leadership wish to pursue the development of such goals, there are many resources available through the *Northwestern Ohio Synod* bishop's staff.

2. **ANNUAL REVIEW**

The ministry and compensation package of the pastor should be reviewed on an annual basis. The review should be based on the conditions of the Call, position description, constitution, performance, and personal growth factors by the Mutual Ministry Committee and/or Congregation Council. The evaluation may include other pastors and/or AIMs on staff if desired. The *Compensation and Benefit Guidelines* should be used as one resource for the annual review. This document should be updated and renewed annually, a copy retained in the pastor's file.

3. **PASTORAL SUPPORT**

Additional ways in which a congregation may encourage and support its pastor are:

- ✓ Regular prayer for the pastor, the pastor's family and ministry
- ✓ Social invitations into the homes of members
- ✓ Appropriate recognition as a leader in the congregation's mission and ministry
- ✓ Fair compensation and benefits, reviewed and updated annually
- ✓ An annual review of the ministry of both the pastor and the congregation
- ✓ Members actively participating in the ministry of the congregation
(committees, council, worship, teaching, etc.)
- ✓ Encourage growth opportunities through continuing education participation

In addition to the above, it is appropriate to also describe the pastor's accountability (monthly and annual reports, written and/or oral, to whom, etc.).

4. **CHURCHWIDE COMMITMENT**

There are times in the midst of the pastor's ministry when he/she is called upon to serve in ways that take her/him beyond the congregation. Examples may include church-related activities such as serving as a Bible study leader or chaplain at a church camp, on a synodical or ELCA committee or task force, or short-term teaching at a college or seminary. In any case, this "extended ministry" should be fully negotiated through the congregation's Staff Support (Mutual Ministry) Committee and with the approval of the Congregation Council. Such "outside" ministry should not be considered as vacation time.

5. WORK WEEK

Because of the nature of ministry, it is recognized that pastors are expected to fulfill many evening and weekend responsibilities, more than Sunday morning worship. Therefore, adequate time off (one day per week) should be granted that would be free from ministry-related responsibilities.

6. VACATION

Four weeks of vacation is recommended and should include at least four Sundays. Because of the nature and intensity of ministry, it is appropriate to grant this amount of time to the pastor(s) for personal renewal and re-energizing. Additional vacation time may be offered as the pastor continues to share in an effective and faithful ministry in the congregation for a number of years.

7. SICK LEAVE

Sick leave should be provided for up to *two* months per year (non-cumulative) with full salary, housing, and benefits. A provision for partial disability must be agreed upon beyond that time in coordination with the E.L.C.A. Board of Pension.

8. MATERNITY LEAVE

At least up to *six* weeks should be allotted with full salary, housing, and benefits. Because of special concerns or needs, additional time may be negotiated between the pastor and the congregation.

9. PATERNITY LEAVE

It is recommended that congregations, agencies, and institutions grant leave time to “new fathers” with full salary, housing, and benefits for a period negotiated ahead of time. Up to *two* consecutive weeks is a reasonable amount of time. Because of special concerns and needs, additional time may be negotiated between the pastor and the congregation.

10. ADOPTIVE PARENTAL LEAVE

Leave time should be provided to “new parents” of adopted children, immediately following the adoption. At least two weeks, taken consecutively, is appropriate with full salary, housing, and benefits. Because of special concerns and needs, additional time may be negotiated between the pastor and the congregation.

11. WORKERS' COMPENSATION

Under Ohio law, clergy **may** be covered by Workers' Compensation. Clergy are not required to pay Workers' Compensation. The Board of Pensions already provides a *Disability Plan* in its program that will encompass most situations normally covered under Workers' Compensation. For further information regarding this option, contact the Ohio Bureau of Workers' Compensation Office (800. 282-9536) or the Board of Pensions (800. 352-2876).

Worksheet: *Determining Compensation and Benefits for Clergy with Housing Allowance*

I. TOTAL BASE SALARY

A. Base Cash Salary

1. Insert the compensation figure from Appendix A, p. 11 that pertains to your pastor's years of service \$ (1)

2. Additions to Cash Salary (see p. 4) \$ (2)

TOTAL CASH SALARY (Box 1 + Box 2) \$ (3)

II. BENEFITS

A. FICA (Social Security) \$ (4)
7.65% (see p. 4)

Total Income for Tax Purposes \$ (5)

B. Housing Allowance [Value of housing allowance for tax and pension purposes only] (6)
If pastor owns/rents own home (see p. 5) \$ (6)

C. Tax-Sheltered Annuity Contributions (see p. 5) \$ (7)

D. Total Income for Tax and Pension Purposes
Includes:
Box 5 + Box 6 for pastor who receives a housing allowance \$ (8)

E. Pension, Survivor, Disability, Medical and Dental Benefits (see pp. 6-7) \$ (9)

F. Continuing Education Allowance (see p. 8) \$ (10)

TOTAL BENEFITS

Box 4 + 6 + 9 + 10

\$ (11)

***Boxes 11 and 12 are not for tax and / or pension purposes; they are for congregational compensation documentation only.**

TOTAL COMPENSATION PACKAGE

Box 3 + 11

\$ (12)

III. EXPENSES / ALLOWANCES

A. Automobile Allowance (see p. 7)

\$ (13)

B. Other Expenses / Allowances

\$ (14)

TOTAL EXPENSE ALLOWANCES

\$ (15)



Draft Language for Congregational Council Action on Housing Allowance

Under the tax laws of the United States, an ordained pastor of the Gospel is not subject to Federal Income Tax with respect "to the rental allowance paid as part of compensation to the extent used to rent or provide a home." The allowance provided should be equal to the fair rental value of the home, including furnishings and appurtenances such as garage, plus cost of utilities.

The Congregation Council, after considering the request of the Rev. setting forth the amount expected to be spent to rent or purchase a home during the period of _____, 20__, to _____, 20__, and in light of the Federal Income Tax law and the pastor's established salary level, on motion duly made and seconded, adopted the following resolution:

Resolved that the Rev. _____ receive a salary of \$ for the year of ____, and a housing allowance of \$ _____ for the same year, the housing allowance to be so designated in the official records.

Congregational President or other Officer

Date

Notification of Housing Allowance by Congregation to Pastor

TO: [NAME OF PASTOR]

FROM: _____ Lutheran Church Congregational Council

RE: Housing Allowance for Tax Year 20__

DATE: _____

This correspondence is to advise you that at a meeting of the Congregational Council of _____ Lutheran Church held on _____, 20__, your housing allowance was officially designated and fixed in the amount of \$_____.

Accordingly, \$_____ of the total compensation payable to you for the year 20__ will constitute housing allowance and the balance will constitute "salary" (as interpreted by the Federal Income Tax Law.)

Congregational Secretary

Date

Pastoral Severance Policy

(NWOS Board for Ministry September 2004)

When, after consultation with the Bishop of this synod, or his/her designee and congregational leaders, a pastor deems it necessary to resign a call without having accepted another call or entering into retirement, the congregation, in consultation with the bishop of the synod and/or his/her designee, shall provide a severance package to the pastor.

It is recommended, the severance package shall be offered at least 13 weeks or three months, and shall include salary, housing allowance, medical and pension benefits, and Social Security offset. If the pastor is living in the congregation's parsonage, the pastor shall be given the opportunity to remain in the parsonage for at least 13 weeks or three (3) months.

Additionally, any accrued but unused vacation time for the current calendar year shall be compensated with full salary and benefits for up to four (4) weeks.

In the event that the pastor is called to rostered ministry prior to the conclusion of the severance period, the congregation is released from further severance responsibility as of the date of the new call's acceptance.



Letter of Agreement for Severance Package with Pastor and Congregation

Date _____

As officers of _____ Lutheran Church of _____ Ohio/Indiana, the President, Vice President, Secretary and Treasurer (Officers or Elders) do hereby accept the resignation of Pastor _____ as Pastor of _____ Lutheran Church, and pledge our prayers in Christian love for Pastor _____.

In an effort to extend our concern for Pastor _____ and his/her family, and as a gesture of appreciation for his/her service to this congregation, Pastor _____ will be granted a severance package for three (3) months, including regular salary, housing allowance*, full medical and pension benefits (if included in current congregational full compensation package), and Social Security offset (if included in current congregational full compensation package). Pastor _____ will also be fully compensated for _____ weeks/days of unused vacation time.

*If pastor lives in a parsonage, he/she will be given the opportunity to remain in the parsonage residence for the three months of severance as well as the weeks/days of unused vacation for the current year.

In the event that Pastor _____ is called to roster ministry prior to _____ (last day of severance and unused vacation period combined), the severance responsibilities of this congregation will be terminated at that time.

May God grant peace and love to Pastor _____, his/her family, and to this congregation.

President Date Vice President Date

Secretary (or Elder) Date Treasurer (or Elder) Date

I have read the contents of this severance agreement and understand and accept this agreement.

Pastor Date Synod Bishop/Designee Date

Congregational Administrators and Treasurers are invited to use the Board of Pension's calculators when calculating your rostered leader's compensation. Calculators may also be used for annual budgeting and planning.

Administrators and Treasurers can also use the contribution amounts and compensation calculators for annual budgeting and planning. Rostered Leaders can also use the personal planning calculators to help them when making financial decisions. The inflation, simple savings and annuity options calculators, and retirement savings comparison tool, were developed and are maintained by the Board of Pensions.

WWW.ELCABOP.ORG

When using the calculators the base salary amount will be needed as well as the housing allowance amount if the pastor is not living in the parsonage. Begin with the **Defined Compensation Calculator** first and then carry the total to the **Contribution Amounts Calculator**. The name of the synod, *Northwestern Ohio Synod* or the synod's identification number of *6D* will be needed on the Contribution Amounts Calculator.

Contribution Amounts Calculator

Use this calculator to determine how much a congregation/employer needs to contribute to sponsor a rostered leader/employee in the ELCA benefits program—a comprehensive package of benefits to help pastors, rostered laypersons and lay employees to be healthy leaders.

Defined Compensation Calculator

Use this calculator to determine defined compensation, which is the basis for calculating the amount a congregation/employer needs to contribute to sponsor a rostered leader/employee in the ELCA Pension and Other Benefits Program.

Total Compensation Calculator

Use this calculator when you have allocated a specific dollar amount for salary and benefits. This calculator provides a breakdown of defined compensation and ELCA benefits contributions for a congregation's/ employer's budgeting process.

