



**Sowing  
For Your Future**

**Advantage**

**Today!**

"Wealth gained hastily will dwindle, but whoever gathers little by little will increase it."  
~ Proverbs 13:11

The Ministers' Retirement Fund (MRF) is a qualified 403(b)(9) retirement plan. The MRF is a tax deferred savings vehicle offering benefits similar to a 401(k) or an IRA, but specifically designed with additional benefits for UPCI Ministers and churches.

### **Housing Allowance Benefit for Ministers**

The IRS allows for credentialed clergy and ministers to receive their distributions from retirement plans in the form of Housing Allowance Distributions. These distributions are exempt from Federal and state income taxes, provided reported correctly when preparing your taxes. Please consult with a tax advisor for tax related and reporting questions.

### **Cost Effective**

As a unique benefit to UPCI ministers, churches and their staff, there is no cost for a church or minister to adopt the plan. AND there is no minimum investment required.

### **Tax Favored Savings**

Whether you choose to make your contributions as traditional Pre-tax or Roth, every dollar contributed into the MRF receives special tax treatment allowing your account to grow and compound more efficiently over time.

### **Investment Solutions**

Develop your own asset allocation, choose from a Faith Based or Standard Model, or allow the MRF Board to manage your funds. No matter what your level of investment experience, the MRF has an investment solution appropriate for you!

### **Dedicated Service Team**

The MRF provides a dedicated service team to ensure timely and accurate responses to UPCI Ministers and Employees.

### **Technology**

The MRF website <http://mrfupci.org> allows you immediate access to your MRF account giving you up to date information.



**Ready to start sowing  
for your future?**

Contact your  
**Dedicated MRF Service Team Today!**

**(855)673-8724**

[MRFServiceTeam@epicrps.com](mailto:MRFServiceTeam@epicrps.com)  
[www.MRFUPCI.org](http://www.MRFUPCI.org)



The information in this document is general in nature and subject to change. Applicable laws and regulations are complex and subject to change. For legal or tax advice concerning your situation, please consult your attorney or professional tax advisor.