

# Benefit BULLETIN

PCA RETIREMENT & BENEFITS, INC.

Issue 2, 2005



## A Word from the Editor

General Assembly is fast approaching on June 14 – 17 in Chattanooga, Tennessee. This year's theme is the "Year of the Ruling Elder" and promises to be an outstanding Assembly. PCA Retirement & Benefits, Inc. (RBI) always looks forward to the PCA General Assembly (GA) because this is where we have the opportunity to meet many of our plan participants, share information, and answer questions about the RBI plans. We are looking forward to seeing you there. RBI is preparing to host an informative and engaging display area designed to meet your informational needs and to better acquaint you with RBI plans and services, including the new Life Planning program.

We are pleased to host a breakfast presentation again this year. The breakfast topic will be on Investments and the Chairman of RBI, Allen Wright, will offer insights into investments and the financial market. Mr. Wright is a senior officer with one of the world's largest investment firms. RBI will also be hosting a Seminar on "Today's Markets and Principles for Tomorrow". RBI Board member, Chris Blum, will be the speaker. Chris was named by Fortune magazine last year to its All Star team of portfolio analysts, one of ten analysts honored. A Retirement Planning Seminar entitled "From Now to Then" will be presented by Chris Stevens, RBI Retirement Plan Coordinator. RBI's newest staff member brings his years of experience as a Financial Advisor to the benefit of plan participants.

The RBI display area will have staff members available to answer your questions and to provide information and brochures on all RBI plans. We will again offer an on-line review of your Retirement Plan account and individual assistance in asset allocation mix. RBI's staff eagerly awaits the opportunity to serve those in attendance at this year's GA, as either participants or those eligible to participate in the various RBI offerings.


## IN THIS ISSUE

- Life Planning
- Investing Basics: Looking Back to See Ahead
- Legislative Update
- Social Security Benefits
- News & Benefits
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## Life PLANNING

PCA Retirement Benefits Inc.

 Planning for the future goes all the way back to the Old Testament. Genesis 41:47-49 states "During the seven years of abundance the land produced plentifully. Joseph collected all the food produced in those seven years of abundance in Egypt and stored it in the cities. In each city he put the food grown in the fields surrounding it. Joseph stored up huge quantities of grain, like the sand of the sea; it was so much that he stopped keeping records because it was beyond measure."

In the New Testament, 1 Timothy 5:8 says "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever."

We can say that Life Planning is, therefore, biblically based. Scriptures tell us to prepare for the future. They instruct us to provide for our families. We are also told to provide for widows and orphans. We cannot follow these commands if we do not make preparations. We need to take heed of these instructions.

We can view Life Planning as the four seasons of life. In the spring, we

start out. We may be on our own for the very first time. We may be married and starting a family. In the summer, we start the accumulation stage. Again, we may be starting a family or purchasing a home. We should be setting our long range goals. In the autumn, we are in the preparation phase. We may be setting up a retirement account, preparing funds for college education and getting ready to be "empty-nesters." In the winter, we enter the withdrawal stage. We must decide where to live, what to do with our time, how to make our savings last.

In order to coordinate these stages in our lives, we should use a holistic approach to Life Planning. We must pull together all aspects of a life plan, including spiritual and physical as well as financial. Spiritually, where do we stand in our relationship with the Lord, with other believers, and with non-believers? Physically, are we treating our bodies as His temple, eating right, exercising and sleeping well? Financially, are we spending wisely, managing debt and saving for the future?

*(continued on page 2)*



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PCA Retirement & Benefits, Inc. is a non-profit  
 agency of the Presbyterian Church in America.


## LIFE PLANNING

*(continued from page 1)*

In conversations with several other denominational agencies, we find that most are attempting to address various issues, such as social security, housing allowance, credit card debt, long term borrowing, retirement planning, as well as life and health insurance and long term disability. Some even offer articles and programs on the subjects of physical well being and spirituality. This is in keeping with the above mentioned holistic approach to Life Planning.


Please be watching future issues for announcements about programs and activities that PCA Retirement & Benefits will be undertaking to enhance and enlarge our Life Planning services for you.

## LIFE PLANNING: THE RULE OF 72

 Albert Einstein is credited with discovering the compound interest rule of 72. While not viewed by the scientific community on the same level as  $E=mc^2$ , it is a very useful rule of thumb that serves as an excellent starting point in the savings area of Life Planning. The rule is simply a quick way to determine how long it takes for an investment to double. To use the rule of 72, simply divide 72 by

the annual rate of return of the proposed investment. If the investment returns 12 percent annually, it would take only six years to double your money. At 10 percent, it would take 7.2 years. The table below reflects the approximation of the doubling point when applying the Rule of 72:

## LIFE PLANNING: REINVEST YOUR TAX REFUND

 Many readers may have received a tax refund this year, but instead of spending it, one possibility would be to indirectly invest it into the PCA Retirement Plan. While the Plan cannot take such contributions into the account, one could temporarily increase the salary reduction contribution (subject to allowable annual limits) and live off the cash from the tax refund instead of the paycheck for that short period of time. While RBI does not recommend this for smaller refunds just because of the administrative hassle, for larger refunds, one could execute such a transaction and “save” for the future. There is tremendous potential for such contributions producing years of tax-deferred growth. RBI encourages participants to regularly review increasing elective


deferral amounts in order to provide for the future.

THE RULE OF 72	Annual % Return	=	Years to Double
72 Divided By	18	Equals	4.0
72 Divided By	14	Equals	5.1
72 Divided By	10	Equals	7.2
72 Divided By	6	Equals	12.0
72 Divided By	2	Equals	36.0

Rule of 72 does not include adjustments for income taxes or inflation. Rule of 72 also assumes that you compound your interest yearly. If you compound more frequently, you will reach your goal sooner.



## INVESTING BASICS: LOOKING BACK TO SEE AHEAD

 In recent years investors have experienced a full stock market cycle. This recent cycle began with the roaring bull-market of the 1990's. A bull-market is generally defined as an extended period when the stock market gains over 20% in value. The stock market peaked in early 2000 before heading into a 3-year bear-market. A bear-market is generally defined as an extended period when the market loses 20% in value. The recent bear-market ended in early 2003 and a market recovery began

***The data clearly shows that investors will benefit if they maintain diversification and avoiding market timing. Consider the following scenarios during this time period of 1997 - 2004***

which has continued to this day. As the tide changes within a market cycle, most investors experience tremendous volatility in their account. For most, this volatility results in pressing questions. Should I change my investments? When will the volatility end? How close should I monitor my investments? These are all good questions and, to the disappointment of many, there is no perfect answer.

One can learn a great deal by looking back at investment returns during the past seven-year market cycle (from 1997 – 2004). The findings during this time period within the PCA Retirement Plan investments confirm two important principles that most participants understand but often do not practice. The data clearly shows

that investors will benefit if they maintain diversification and avoiding market timing. Consider the following scenarios during this time period of 1997 - 2004:

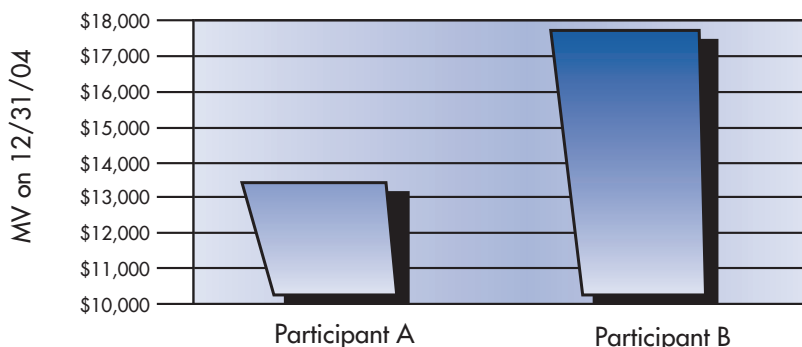
Participant A started with \$10,000 and was a market timer. At the beginning of each quarter he transferred all of his retirement account into the fund that had the highest return during the previous quarter.

Participant B also started with \$10,000 but she invested her retirement equally, placing \$1,000 in each of the 10 investment options (exclud-

ing the Money Market fund). She was able to achieve superior performance during this time period. Though the investment strategy of Participant B is not necessarily recommended, it is used to show a well-diversified account.

This information is invaluable to the investor asking the questions that inevitably arise during changes in the stock market. Rather than trying to predict what will happen during the next quarter there is wisdom in looking back at the fundamental principles that historical trends reveal. Winston Churchill once said, "The farther back

## Growth 1997 - 2004



	Market Value on Jan 1, 1997	Market Value on Dec 31, 2004
<b>Participant A</b>	<b>\$10,000</b>	<b>\$13,172*</b>
<b>Participant B</b>	<b>\$10,000</b>	<b>\$17,419*</b>

\* For quarters when certain funds were not yet offered in the PCA Plan, the historical performance of the fund was used.


ing the Money Market fund). She maintained a well-diversified account and did not transfer her funds during this period.

The benefit of using this time period is that it includes all of the classic phases of a market cycle - from bull-market to bear-market to market recovery. It is clear that by diversifying the account and maintaining a long-term perspective, Participant B

you can look the farther forward you are likely to see". As humans, we do not know what will happen in the stock market over the next year, month, or even day. A prudent investor is one who spends more time learning lessons from the past than trying to predict the future. The two lessons learned from this example are to remain diversified and keep a long-term perspective.



## LEGISLATIVE UPDATE

 The Treasury Department recently released proposed rules on the Roth 401(k), which was created under the 2001 tax law. The new rules apply to and also will be available for 403(b) plans, which is the type of Plan defining the PCA Retirement Plan.

While the new retirement accounts will be allowed by law beginning January 1, 2006, there are many unanswered questions about them. Many of these questions are expected to be answered by rule modifications in the months ahead.

One major question is what would happen to the Roth 401(k) after 2010, when the 2001 tax law is set to expire. It's also unclear whether workers, who are often overwhelmed by retirement choices,

will take advantage of the Roth 401(k) or ignore it.

Many experts state that such a plan will introduce a new level of complexity, which could discourage people from investing. Additionally, others debate whether a Roth plan would actually be better than the current tax-deferred structure. Tax-deferred assumes incomes are lower in retirement (and higher now), meaning it's better to defer taxes now and pay them later. A Roth plan assumes that it is better to pay the tax now rather than later.

PCA Retirement & Benefits, Inc. will review the legislation and monitor what other similar church plans implement over the next several months. Further messages regarding whether such a plan will be implemented will be communicated via the Benefit Bulletin and other means as more is learned.

***While the new [ROTH 401K] retirement accounts will be allowed by law beginning January 1, 2006, there are many unanswered questions about them. Many of these questions are expected to be answered by rule modifications in the months ahead.***

# PCA RETIREMENT FUND UPDATE

## INVESTMENT PERFORMANCE

	1st Quarter	Average Annual Return Through 3/31/05		
		1 Yr.	3 Yr.	5 Yr.
<b>PCA Equity</b>	<b>0.2%</b>	<b>7.6%</b>	<b>4.0%</b>	<b>1.2%</b>
<b>PCA Balanced</b>	<b>-0.9%</b>	<b>2.0%</b>	<b>2.7%</b>	<b>-0.1%</b>
<b>PCA Income</b>	<b>-1.4%</b>	<b>0.4%</b>	<b>3.9%</b>	<b>5.1%</b>
<b>Small Cap</b>	<b>-6.2%</b>	<b>-0.5%</b>	<b>7.0%</b>	<b>7.1%*</b>
<b>Mid Cap Growth</b>	<b>-3.2%</b>	<b>5.2%</b>	<b>3.7%</b>	<b>-7.6%</b>
<b>Large Cap Growth</b>	<b>-2.5%</b>	<b>2.5%</b>	<b>-1.8%</b>	<b>-8.1%</b>
<b>Value</b>	<b>0.2%</b>	<b>10.0%</b>	<b>7.4%</b>	<b>8.3%</b>
<b>Stock Index</b>	<b>-2.3%</b>	<b>6.1%</b>	<b>2.2%</b>	<b>-3.6%</b>
<b>Foreign Stock</b>	<b>-0.4%</b>	<b>12.7%</b>	<b>9.8%</b>	<b>5.4%</b>
<b>Bond</b>	<b>0.0%</b>	<b>1.3%</b>	<b>3.6%</b>	<b>6.2%</b>
<b>Money Market</b>	<b>0.4%</b>	<b>0.9%</b>	<b>0.7%</b>	<b>2.2%</b>
Benchmark Indices				
<b>S&amp;P 500</b>	<b>-2.2%</b>	<b>6.7%</b>	<b>2.8%</b>	<b>-3.2%</b>
<b>NASDAQ Composite</b>	<b>-8.1%</b>	<b>0.3%</b>	<b>2.7%</b>	<b>-15.3%</b>
<b>LB Govt/Credit</b>	<b>-0.5%</b>	<b>1.2%</b>	<b>6.0%</b>	<b>7.1%</b>

\*Source - Morningstar

Note: Investment returns shown are net of investment manager, custodial and administrative fees. All 2004 figures are unaudited.

## AVAILABLE MUTUAL FUNDS

### SMALL CAP

Fidelity Advisor Value Strategies-T Fund (FASPX)

### MID CAP GROWTH

Artisan Mid Cap Fund (ARTMX)

### LARGE CAP GROWTH

Waddell & Reed Advisor Vanguard (WAVYX)

### VALUE

Mutual Shares-Z Fund (MUTHX)

### STOCK INDEX

Vanguard Institutional Index Fund (VINIX)

### FOREIGN STOCK

Templeton Foreign-A Fund (TEMFY)

### BOND


FPA New Income Fund (FPNIX)

### MONEY MARKET

Vanguard Prime Money Market Fund (VMMXX)



## SOCIAL SECURITY BENEFITS

 Previous editions of *Benefit Bulletin* have referenced Social Security and the various benefits paid for through Social Security taxes. Below is a summary from the Social Security Administration detailing benefits available.

There are five major categories of benefits with Social Security: retirement, disability, family benefits, survivors and Medicare.

### Retirement

Benefits are payable at full retirement age (with reduced benefits available as early as age 62) for anyone with enough Social Security credits. The full retirement age is 65 for persons born before 1938. The age gradually rises until it reaches 67 for persons born in 1960 or later. People who delay retirement beyond full retirement age get special credit for each month they don't receive a benefit until they reach age 70.

### Disability

Benefits can be paid to people at any age who have enough Social Security credits and who have a severe physical or mental impairment that is expected to prevent them from doing "substantial" work for a year or more or who have a condition that is expected to result in death. Generally, earnings of \$800 or more per month are considered substantial. The disability program includes incentives to smooth the transition back into the

workforce, including continuation of benefits and health care coverage while a person attempts to work.

### Family Benefits

If one is eligible for retirement or disability benefits, other members of the

family may be eligible to receive benefits as well. These include: the participant's spouse if he or she is at least 62 years old or under 62 but caring for a child under age 16; and the participant's children if they are

**(continued on page 6)**



## RBI ANSWERS PARTICIPANTS' QUESTIONS

**Q: How can I obtain a copy of my PIN so I can access my PCA Retirement Plan account through the website or through the Voice Response Unit (VRU)?**

**A:** Each participant is assigned a PIN when they are first enrolled into the PCA Retirement Plan. A copy of this PIN is mailed to the participant shortly after the first contribution is received. If you have lost or misplaced your PIN, you may request a copy by taking the following steps:

1. Call the Voice Response Unit (VRU) at 1-877-447-7752 (toll free number)
2. You will be asked for your Social Security Number and your PIN. When asked for your PIN, press the # key.
3. A copy of your PIN will be mailed to you within 3 to 10 days. RBI does not have a copy of your PIN.

**Q: How can I make changes to my PCA Retirement Plan investments?**

**A:** There are many changes that participants can make to their PCA Retirement Plan account. Participants can make changes to their *Investment Elections*, which determine how *future* contributions are invested. Participants can also request an Account Realignment or Inter-fund Transfer, which will redistribute existing investments. If you know your PIN, participants are able to make changes by accessing the account through the website at [www.pcarbi.org](http://www.pcarbi.org) or by calling the Voice Response Unit at 1-877-447-7752. If you do not know your PIN, you may visit the website or call RBI at 1-800-789-8765 to request an *Investment Options Change* form. All investment changes must either through using your PIN or in writing by using the *Investment Option Change* form. No investment changes can be made verbally over the phone.

## THE RBI BOARD OF DIRECTORS

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ext: 5615

## SOCIAL SECURITY *(continued from page 1)*

unmarried and under age 18, under 19 but still in school, or 18 or older but disabled. Additionally, if one is divorced, the participant's ex-spouse could be eligible for benefits.

### Survivors

When one dies, certain family members may be eligible for benefits if the decedent earned enough Social Security credits while working. Family members include: a widow(er) age 60 or older, 50 or older if disabled or any age if caring for a child under age 16; children if they are unmarried and

under age 18, under 19 but still in school or 18 or older but disabled; and parents if the decedent was their primary means of support. A special one-time payment of \$255 may be made to the spouse or minor children. Additionally, if the decedent was divorced, the ex-spouse could be eligible for a widow(er)'s benefit.


### Medicare

There are two parts to Medicare: hospital insurance (sometimes called Part A) and medical insurance (sometimes called Part B). Generally, people who

are over age 65 and getting Social Security automatically qualify for Medicare. So do people who have been getting disability benefits for two years. Others must file an application. Part A is paid for by a portion of the Social Security tax of people still working. It helps pay for inpatient hospital care, skilled nursing care and other services. Part B is paid for by monthly premiums of those who are enrolled and from general revenues. It helps pay for such items as doctors' fees, outpatient hospital visits and other medical services and supplies.

## NEWS & UPDATES

### PCA BASIC LIFE ELIGIBILITY CHANGES

 PCA Retirement & Benefits, Inc. (RBI) is pleased to announce that as of March 1, 2005, the eligibility for the PCA Basic Life Plan will be extended to those in other PCA group insurance products. Since 1995, the PCA Basic Life Plan's eligibility for virtually all PCA groups has been limited to those participating in the PCA Health Plan. Since the PCA Health Plan was terminated on 2/28/05, RBI's Board of Directors voted to expand Basic Life eligibility to other, non health related products. Eligibility for the product is now extended to those participating in the PCA Term Life Plan, PCA Optional Life Plan and PCA Long Term Disability Plan plans (note, eligibility is not extended to those participating in the PCA Retirement Plan, unless also participating in some other group insurance plan). RBI also announces that eligibility has been extended for retirees participating in the PCA Health Plan as of January 1, 2005.

Such retirees can stay enrolled in the PCA Basic Life Plan without enrolling in any other PCA group insurance product. PCA Term Life, Optional Life and Long Term Disability applications are available through calling the RBI office, or through this website.



### NEW THIRD PARTY ADMINISTRATOR

 PCA Retirement & Benefits, Inc. ("RBI") is pleased to notify you that Group Resources Incorporated ("GRI") has been hired to replace Commerce Benefits Group as the new third party administrator for our life and long term disability insurance plans. The effective date of this change in administrators was March 1, 2005. While the March & April premium statements were mailed in late March, future mailings will be around the 20th of each month.

There has been no change in the

***GRI service representatives are ready to assist you at 1-800-721-3611. For additional questions, including group sales or enrollment information, please contact the RBI office at 1-800-789-8765 to speak with one of our service representatives.***

administrators of RBI's other benefit plans. All inquiries about the PCA Health Plan should continue to be directed to Commerce Benefits Group in Elyria, Ohio. RBI has negotiated a new contract to have Commerce administer all claims incurred prior to March 1, 2005. The PCA Retirement Plan remittance processor Pension Resource Center will not be affected by this change.

Group Resources, the new third-party billing administrator, will handle premium billing and collection, determine eligibility, distribute participant mailings, and maintain copies of plan documents, certificates and summary



plan descriptions for the PCA Basic, Term, and Optional Life Insurance Plans as well as the PCA Long Term Disability Plans. GRI service representatives are ready to assist you at 1-800-721-3611. For answers to other questions and enrollment information, please contact the RBI office at 1-800-789-8765 to speak with one of our service representatives.

## PCA MINISTERIAL RELIEF FUND

Since November 1, 2004, \$432,282.44 has been given to Ministerial Relief from a combination of Christmas Offering donations, Foundation donations, and an Estate gift. PCA Retirement & Benefits, Inc. thanks the many donors for the material blessings that as trustee, we are thankful to administer for the care and concern for those in need.

## MINISTERIAL RELIEF APPLICATION PROCESS

The Ministerial Relief Fund was established by the General Assembly in 1973 and is funded by the PCA Christmas Offering for the benefit of PCA Church Servants and their dependents in need.

Current information, obtained by the Ministerial Relief Application, is required to verify need according to Relief Policy and to help us determine the appropriate type and amount of assistance for those who qualify. Where needs exist and other resources are unavailable or inadequate to meet them in accordance with the Biblical Order of Financial Privilege and Responsibility (a copy of which may be obtained from the Relief website or through calling the RBI office), it is the joy and privilege of the Relief Committee of the Board of Directors of PCA Retirement & Benefits, Inc. to respond as good stewards on behalf of

the family of God.

An application can be obtained by contacting Debby Brown, Relief Representative, at 800-789-8765, [dbrown@pcanet.org](mailto:dbrown@pcanet.org) or by downloading it from [www.pcarbi.org/relief.htm](http://www.pcarbi.org/relief.htm).

## PCA RETIREMENT PLAN LOAN PROVISIONS UPDATE

As was recently announced to all loan participants, the PCA Retirement Plan Loan provisions will continue allowing paper or electronic payments. In order to mitigate payment delays and loan defaults and to slow the increase of process-

ing costs, RBI strongly encourages participants to consider Automated Clearing House (ACH) bank draft for all loan payments. The method is safe, easy and saves the cost of a stamp each month. However, paper checks will still be accepted for loan payment.

## LIFE AND DISABILITY PLANS POPULAR CHOICES

PCA Retirement & Benefits, Inc. (RBI) is pleased to have two highly-rated insurance carriers as the providers for the denomination's group insurance programs.

## PCA LONG TERM DISABILITY, PCA BASIC, TERM AND OPTIONAL LIFE PLANS

### PCA Long Term Disability (LTD)

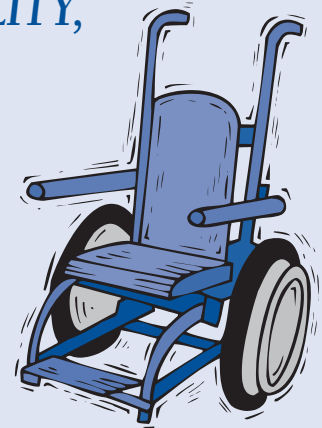
Fully insured and carried through UnumProvident (AM Best rated A- or "Excellent"), the LTD plan has been offered since 1992. Since inception, the PCA has been blessed with stable and even decreasing disability rates.

Driven by experience, seven rate decreases have occurred over the past 13 years. With over 2250 employees covered, the plan is second only to the PCA Retirement Plan in participation and continues to grow. RBI encourages churches to consider both ordained and professional staff for this benefit as disability is more likely than death for those in their twenties through forties.

### PCA Term and Optional Life Plans

Fully insured and carried through MetLife (AM Best rated A+ or "Superior"), the Life plans have existed in their current form since 1992. Similar to the LTD Plan, the life plans rates have substantially decreased over the years. Additionally, not only have death benefits have increased, but services such as Total Control Accounts, Life Counselors, Free Medical Examinations (for those requiring evidence of insurability), have been added. With more than 1500 covered lives in the associated Plans, the PCA Group Life Plans remain strong.

Please visit [www.pcarbi.org](http://www.pcarbi.org) or contact the RBI office at 800-789-8765 for plan brochures and enrollment forms.





## THE THIRTY-THIRD GENERAL ASSEMBLY

June 14, 2005 will mark the 33rd convening of the Presbyterian Church in America's General Assembly in Chattanooga, Tennessee. PCA Retirement & Benefits, Inc. (RBI) is pleased to be one of the sponsors of this event.

Past General Assemblies have provided RBI staff members the opportunity to have face-to-face meetings with plan participants. RBI welcomes all conveners to stop by the RBI booth and introduce themselves. The RBI staff is eager to provide solutions to PCA church's retirement and insurance needs. Individuals may ask for a review of their current financial position. Based on individual goals, we can provide tailored remedies that will protect you and your family.

RBI will sponsor two investment/retirement planning seminars and one Investment Breakfast.

### *"Today's Market and Tomorrow's Expectations"*

CHRIS BLUM, CFA  
Financial Services Analyst,  
EDWARD JONES  
2:00 PM, Tuesday,  
June 14, 2005

### *"Retirement Planning: From Now to Then"*

CHRISTOPHER C. STEVENS  
Retirement Plan Coordinator,  
PCA RETIREMENT & BENEFITS, INC.  
3:00 PM, Tuesday,  
June 14, 2005

### *"Investment Insight"*

J. ALLEN WRIGHT  
Senior Vice President,  
USB FINANCIAL SERVICES  
6:30 AM, Wednesday, Breakfast  
June 15, 2005

Space is limited for the Investment Breakfast at 6:30 AM on Wednesday, June 15. To reserve your space, please contact Sally Kaplan (800) 789-8765 or [skaplan@pcanet.org](mailto:skaplan@pcanet.org).

## STEVE WYKOFF MOVING ON... CHRIS STEVENS MOVING IN



Steve Wykoff, an employee of PCA Retirement & Benefits, Inc. (RBI) for over five years resigned in late March. Steve has been a valuable employee for RBI over the years and the organization will miss him. RBI is pleased to announce that Christopher C. Stevens has been hired as Retirement Plan Coordinator as of April 11. Chris has excellent experience in financial management and accounting and will be a key contributor to RBI's new Life Planning initiatives.

## OFFICE HOURS SCHEDULE

The business hours of PCA Retirement & Benefits, Inc. (RBI) are Monday through Friday, 8AM to 5:00PM ET. The RBI office will be closed the following days:

Memorial Day – Monday, May 30  
Independence Day – Monday, July 4  
Labor Day – Monday, September 5

RBI reminds participants that the following resources are always available:

**WEBSITE: [www.pcarbi.org](http://www.pcarbi.org) • E-MAIL: [rbi@pcanet.org](mailto:rbi@pcanet.org)**

PCA RETIREMENT & BENEFITS, INC.



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Non-Profit  
Organization  
U.S. Postage  
**PAID**  
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Permit No. 312