"Bear ye one another's burdens and so fulfill the law of Christ."

The early Christians had all things in common. The later Christians proved their love and consideration by helping one another. We believe the desire to be mutually helpful in time of need is still a part of our life as a Christian.

When a minister dies a great deal of extra expense is involved and often the family "breadwinner" is taken. With this understanding of the need at such a time, the District Council in 1976 adopted the "Minister's Benevolent Fund" (MBF) program.

This fund is designed to provide helpful financial assistance to the family when a minister/member is called to his/her eternal reward.

Only credential holders and their spouses may be members, but every credentialed minister of the Southern Missouri District Council of the Assemblies of God is automatically a member.

While credentialed as a minister qualifies one as a member, it is necessary to have, in the District Office, information as to a beneficiary so that payment can be made on the basis of the minister's desire. In the absence of such information the fund will pay to the estate of the deceased minister. This is a more complicated procedure and may not be in accordance with the minister's individual desires. Each minister will need to file the proper beneficiary form, or change of beneficiary form, to designate his/her desire.

MINISTER'S BENEVOLENT FUND

Participation in the Ministers Benevolent Fund shall be **mandatory** for all credentialed ministers of the Southern Missouri District Council. The Fund shall be administered by the District Presbytery.

1. DUES

Dues of $10 per month shall be required of each credentialed minister and each participating spouse.

2. Membership

a. **Class A** Members shall include all credentialed ministers of the Southern Missouri District who have not reached the age of 56 at the time credentials are granted or transferred into the District.

b. **Class B** Members shall include all credentialed ministers of the Southern Missouri District who have reached the age of 56 years at the time of granting credentials or transferred into the District.

c. **Class C** Members shall include all credentialed ministers who have transferred to other districts and have chosen to continue their membership in the Ministers Benevolent Fund.

3. Enrollment of Ministers' Spouses

a. The spouses of those ministers being granted credentials and those transferred into the District are eligible to enroll in the Minsters Benevolent Fund program within 90 days after the credentials have been processed or transferred.

b. When a minister no longer holds credentials with the Southern Missouri District, or when a minister has transferred to another district and has not chosen to continue membership in the Ministers Benevolent Fund, the spouse shall no longer be eligible to participate.

c. Upon the death of a member who is a credentialed minister, the spouse may continue to participate if already enrolled.

4. Benefits

a. **Class A Membership.** The beneficiary will receive $1,000 if death of the member should occur during the first year of membership, $3,000 if death of the member occurs during second year of membership, and $7,000 if death occurs during third year of membership or thereafter.

b. **Class B Membership**. Class B members shall receive 6% interest added to their contributions on an annual basis. The principal and interest accrued at the time of death will be paid to the beneficiary, the amount not to exceed $7,000.

c. **Class C Membership**. Upon transferring out of the Southern Missouri District, a credentialed minister and participating spouse may continue participation in the Ministers Benevolent Fund by continuing to the program as required. Such members shall be considered Class C Members and shall be eligible for benefits at the same level as Class A and Class B Members.

d. **Spouse Membership.** A participating spouse shall be eligible for benefits at the same level as a participating credentialed minister.

5. Transfers back into the District

a. **Class Members.** Class A members who, upon transferring out of the District chose not to continue participation in the Ministers Benevolent Fund, then transfer back into the district shall have the option to reimburse to the Ministers Benevolent Fund the full amount of monthly contributions which they would have made had they continued their participation. Upon meeting this requirement they shall be reinstated to their previous Class A membership status. Should a member be under the age of 56 at the time of transfer back into the District and choose not reimburse the required amount, such member will be required to resume participation in the Ministers Benevolent Fund and will be classified as a Class A member with reduced benefits during the first two years as provided for in Section 4 .a.

b. **Class B Members**. Ministers who have reached the age of 56 by the time of transfer back into the District, and who do not choose to reimburse the Ministers Benevolent Fund for that amount of contributions which they would have made had they continued participation, shall be retained as Class B members and shall be required to resume participation.

6. Forfeiture

a. **Surrender of Credentials**. Should a minister withdraw from the Southern Missouri District Council of the Assemblies of God or be severed from membership for any reason, the Ministers Benevolent Fund benefits shall be forfeited.

b. **Failure to Pay Dues**

1) **Credentialed Members**

a) If a credentialed member whose account is six to twelve months delinquent has been enrolled in the program for more than two years, the benefit shall be reduced to $1,000.

b) If a credentialed member whose account is six to twelve months delinquent has been enrolled in the program for less than two years, the benefit shall be reduced to $250.

c. If a credentialed member's account is twelve or more months delinquent at the time of annual credentialing renewal, his or her credentials shall not be renewed, but shall be classified as lapsed. In order to be removed from lapsed status or to be reinstated, the minister must pay all of the delinquent dues.

d. Should a credentialed member whose account has been delinquent pay all dues that are delinquent, his or her benefits shall be restored. The policy of full restoration of benefits shall only apply if delinquent dues are paid prior to the member being deceased.

2) **Member's Spouse.** Should a spouse's account become more than six months delinquent, all benefits shall be forfeited. Reinstatement shall be granted upon full payment of all membership dues, if such dues are paid before the spouse's death.

7. Claims

a. **Submitting Claims**. All claims shall be made in writing within one year after the death of the member. Proof of death shall be given by proper certification prior to the payment of any claim.

b. **Beneficiary**. Each member shall designate a beneficiary by completing the required beneficiary designation form. Payment shall be made to the beneficiary designated by the member. If no beneficiary has been designated, payment shall be made to the estate of the deceased member.

8. Dissolution

In the event of the dissolution of the Ministers Benevolent Fund for any reason, all remaining funds, after expenses and liabilities have been paid, shall be divided among the current members in proportion to the amount each member has paid into the fund.

For further information or to file a claim contact:

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Southern Missouri District Council of the Assemblies of God

MINISTER'S BENEVOLENT FUND