

## PCA CALL PACKAGE GUIDELINES

The 40th PCA General Assembly originally approved the PCA Call Package Guidelines designed by Geneva Benefits.

A survey of PCA Teaching Elders revealed that a significant majority of ordained ministers in the PCA desire more guidance in structuring their call packages. In response, Geneva Benefits created the Guidelines. The Guidelines provide practical guidance regarding call package content and structure, covering the essential elements of TE call packages and review other important compensation and tax issues affecting ministers. REs, TEs and TE spouses are encouraged to review this information to enhance their understanding of well-structured call packages.

The Call Package Guidelines have been updated to include new material based on feedback from our churches and presbyteries. Sections enhanced include those related to salary and the shortcomings of lump-sum call packages; sections added include proper uses of the document, counseling & coaching and sabbaticals.

Copies of the new version of the Call Package Guidelines may be requested from Geneva's office by phone at 678-825-1260, by email at [contact@genevabenefits.org](mailto:contact@genevabenefits.org), or downloaded from Geneva's website – <https://genevabenefits.org/call-package-guidelines/>.

**If you are looking for the Sample Form for Terms of Call, it is on the next page.**

## APPENDIX J

### SAMPLE FORM FOR TERMS OF CALL

\_\_\_\_\_(Church Name)\_\_\_\_\_ (PCA) being on sufficient grounds well satisfied of the ministerial qualifications of you, \_\_\_\_\_(Minister's Name)\_\_\_\_\_, and having good hopes from our knowledge of your labors that your ministrations in the Gospel will be profitable to our special interests, do earnestly call you to undertake the pastoral office in said congregation, promising you, in the discharge of your duty, all proper support, encouragement and obedience in the Lord. That you may be free from worldly cares and avocations, we hereby promise and oblige ourselves to provide you with the following salary, benefits, vacations, and leaves of absence.

#### Salary and Housing Allowances

\_\_\_\_\_ basis  
(weekly, monthly, etc.)

**Gross Salary**, which includes housing allowance \$ \_\_\_\_\_  
Amount Designated as Housing Allowance\* \$ \_\_\_\_\_

#### Benefits

##### Primary Benefits

Healthcare and Medicare Supplement Insurance/Allowance \$ \_\_\_\_\_  
Retirement Savings\*\* -amount equal to \_\_\_\_\_% of salary + housing \$ \_\_\_\_\_  
Long Term Disability Insurance – replaces \_\_\_\_\_% of salary + housing \$ \_\_\_\_\_  
Life Insurance – amount equal to \_\_\_\_\_ times salary + housing \$ \_\_\_\_\_  
Social Security/Medicare Allowance \$ \_\_\_\_\_  
Equity Allowance for ministers who are living in a manse \$ \_\_\_\_\_  
Leadership Counseling/Coaching \$ \_\_\_\_\_

##### Secondary Benefits

Dental \$ \_\_\_\_\_  
Vision \$ \_\_\_\_\_  
HSA (Health Savings Account)\*\*\* \$ \_\_\_\_\_

**Total Benefits** \$ \_\_\_\_\_

#### Temporary Benefits

Relocation expenses will be reimbursed but shall not exceed the following \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

**Temporary Benefits Total** \$ \_\_\_\_\_

**TOTAL AMOUNTS** \$ \_\_\_\_\_

#### Vacations and Leaves of Absence

Vacation	_____ Days	Holiday Leave	_____ Days
Paid Sick Leave	_____ Days	Paternity Leave	_____ Days
Bereavement	_____ Days	Educational Leave	_____ Days
Sabbatical Leave	_____ Days, after _____ years		

#### Attestation

I, having moderated the congregational meeting which extended a call to \_\_\_\_\_(Minister's Name)\_\_\_\_\_ for his ministerial services, do certify that the call has been made in all respects according to the rules laid down in the Book of Church Order, and that the persons who signed the call were authorized to do so by vote of the congregation.

Clerk of Session:

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Minister-Elect:

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Send a copy to each of the following: 1) Minister-Elect 2) Stated clerk of the Presbytery

\*Section 107 of the Internal Revenue Code allows a minister to exclude a housing allowance from their taxable salary for eligible housing related expenses (i.e., mortgage payment, rent payments, utilities, etc.). It is important to note that the housing allowance is excludable for income tax purposes only (e.g., federal, and most states). It is not excludable for Self-Employment tax purposes (i.e., SECA) which are paid into the Social Security and Medicare system.

A minister's total cash salary can be broken down into two parts: 1) Taxable Salary and 2) Housing Allowance (Partially Taxable Salary).

#### Minister's Salary

Taxable Salary	Housing Allowance (Partially Taxable Salary)
<ul style="list-style-type: none"> <li>• Taxable for Self-Employment Tax purposes</li> <li>• Taxable for Federal Income Tax purposes</li> </ul>	<ul style="list-style-type: none"> <li>• Taxable only for Self-Employment Tax purposes</li> </ul>

\*\* There is an annual limit on the amount of total contributions (i.e., employee and employer contributions) that can be made to a 403(b) plan. This limit is referred to as the 415(c) limit. However, it is important to note that a minister's housing allowance cannot be included as part of includible compensation because it is not a component of a minister's gross income (1.425-2(d) of income tax regulations). This limit may reduce the amount that can be contributed to a retirement account even though the call package guidelines formula includes it (i.e., retirement contributions are a percentage of salary and housing allowance).

\*\*\* Health Savings Account requires a high deductible health savings account eligible plan.