ALBANY PRESBYTERY TERMS OF CALL REPORTING FORM FOR 2027

Please email to COMAC@albanypresbytery.org by 03/01/2027

At its September 19, 2026 meeting, **Albany Presbytery acted to approve a 3.6% increase to the Minimum Terms of Call** [for new installed or contract positions] and recommends the same for existing calls already above the minimum.

Name of Minister/CRE: _____ Retired? Yes ___ No ___

Is this position Installed ____ or a Contract with Session ____ Minister's Initial Start Date w/Congregation _____

Church or Employing Organization: _____

Position Type: Full Time ____ [Hrs/wk _____] *or* Part Time ____ [Hrs/wk _____]

The adequacy of the compensation was reviewed with the minister on _____ with _____.

The Congregation___ or Session___ approved these terms of call on (date) _____ effective (date) _____

2027 Board of Pensions Benefits [employee must receive W-2 to participate in any benefits]

For Contract Pastors & Church Employees working 19 or less hrs/wk: employee paid Retirement Savings Plan, Vision, Dental, Flexible Spending Accounts are available for ANY church employees.

For Contract Pastors & Church Employees working 20 or more hrs/wk: All of the above plus a variety of Medical Plans as well as the *Covenant Plan* that provides a defined benefits pension [after vesting period] death and disability benefits for 10% of total effective salary. **Any employee working 20 or more hours can now participate in the Covenant Plan!**

For Installed Pastors: In addition to all of the above, the *Covenant Plan* and *Congregational Pastors Plan* [Percentage based PPO Medical plan with add-ons for spouse/children/family] with or without cost sharing are REQUIRED [Congregations with installed pastors are required to cover the pastor at 100% and encouraged to pay 100% of add-ons but only required to pay at least 50% of add-ons]. The *Transitional Pastor Plan* option remains in effect for 2 additional years for those employed prior to 12/31/24 and have stayed in that specific percentage-based medical plan.

For Assistance in Calculating the Benefits please go to: www.pensions.org/decision-guide/

Terms of Call form Instructions

Line 1: **Total Effective Salary (TES)**: The various lines that make up the TES can be negotiated between the Church & Minister. Housing allowance is exempt from Federal Income Taxes. **Experience Credits:** For every year of service after the first year, an additional amount of money per year of service shall be added to determine the applicable Minimum Total Effective Salary. For years of service 2-5 an additional $200 will be added for each year; for years 6-10 the amount is $250 for each year and for years 11 and greater the amount is $300 for each year. [e.g. a minister with 12 years experience shall receive $800 for years 2-5 plus $1000 for years 6-10 plus $600 for years 11-12 for a total of $2,400 experience credits]. **CRE salary minimum** TES is 75% of the minimum for Ministers of Word and Sacrament.

Line 2: **Manse Value** must be determined using Fair Market Rental Value and the session should show how they calculate that based on regional data or professional appraisal. In determining Board of Pensions Dues, the Manse Value must be at least 30% of a pastor's TES (line 6).

Other Guidelines

Sabbaticals: Presbytery strongly encourages every Session to include sabbaticals as part of the call for installed and contract ministers. The minister may take Sabbatical in the seventh year of service in that position.

"Banking" Time and Reimbursables: COMAC suggests that if a minister does not spend the full minimum amount of Professional Expense and Continuing Education, the church "bank" unspent funds and allow them to accrue for a future year when the minister takes their sabbatical, or other significant event.

Mileage Variation: Due to variables in ministry and circumstance, COMAC recommends the session and minister together determine the anticipated full amount of a minister's non-commuting travel costs (mileage, tolls, parking.) As always, this should be paid as a reimbursable plan with proper verification, not as a taxable monthly allowance.

2027 Minimum Terms of Call for Installed & Contract Pastors

2027 Minimum TES (Lines 1-6) - $68,517 [3.6% increase]

(40 hr/wk. - Prorate for less than Full time)

		I. COMPENSATION INCLUDED IN EFFECTIVE SALARY	2027	2027
		Lines 1-6 parallel lines on the Board of Pensions (BOP) Change of Salary Form (ENR-111). These numbers must now be reported online through Benefits Connect at www.pensions.org.to ensure proper recording of pension credits and accurate church billing of pension dues.	Minimum Full Time	
1		**Annual Cash Salary** *[be sure to include experience credits]*	$45,917	
2		**Housing Allowance or Manse Value** (Fair Market Value or min. 30% of TES for dues calculation), including allowance for utilities or furnishings	$22,600	
3		Include here **Non-Matching Employer contributions** to 403(b)plans, tax sheltered annuity plans, equity allowances report here. Report any **Employer Matching contributions** to the Board of Pensions' Retirement Savings Plan on line 10.		
4		Bonuses, Gifts from Employer (uncommon)		
5		Other Allowances (e.g. employer paid dental insurance or vision plan, SECA in excess of 50%)		
6		**Total Effective Salary** (Sum of lines 1-5)	$68,517	
		II. BENEFITS		
7a		Medical Dues - Congregational Pastor Plan (Pastor Only 19.75%) - Min is $7,500, Max is $21,200	$13,532	
		**For pastors in the Transitional Plan, the medical dues percentage is 42.25% [min. $21,600 Maximun $57,700]*		
		Spouse Add-On $12,250 *[Must cover at least 50%]*		
		Children Add-On $ 5700 *[Must cover at least 50% - BoP added 50% subsidy in 2027]*		
		Spouse & Children Add-On $19,752 *[Must cover at least 50%]*		
7b		Taxable Medical Benefits Allowance *[for special cases in lieu of medical coverage]*		
8		Board of Pensions Benefits Plan Dues–10% *[Pension, Death and short/long-term Disability]*	$6,852	
9		50% SECA (Social Security) Offset Allowance		
		7.65% of line 6 minus line 3, and minus any 403(b) and IRS FSA amounts in line 1.	$5,242	
10		Other Optional Benefits not included in Effective Salary		
		III. PROFESSIONAL EXPENSE REIMBURSEMENTS		
		All expenses should be paid under an Accountable Reimbursement Plan with vouchers and documentation provided, by the minister, not as a monthly allowance (paid in equal increments) that is taxable.		
11		Continuing Education Reimbursable Expenses (2027 minimum $2,000)	$2,000	
12		Professional Reimbursable Expenses (2027 minimum $1,000)	$1,000	
		Ministers and Sessions are encouraged to "distribute" amounts in lines 11 and 12 in a way that best fits a minister's anticipated expenses in a given year, so long as the total of $3,000 is met.		
13		Travel (Mileage) Reimbursable Expenses	IRS Rate	
		Anticipated miles/year times IRS mileage rate ($0.76/mile as of November 2026)		
14		Total Compensation Cost [not including mileage]	$97,142	
		IV. NON-FINANCIAL BENEFITS AND SPECIAL PROVISIONS		
		Vacation (minimum 30 days, including 4 Sundays)	4 wks, 4 Sun.	
		Study Leave (minimum 2 weeks)	2 wks, 2 Sun.	

Signatures: _____ _____

Clerk of Session Minister/Moderator

Email to COMAC@albanypresbytery.org or Mail to: Albany Presbytery, 85 Chestnut St. Albany, NY 12210