



## Rabbi's Retirement Contract Checklist\*

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- I. Current Contract Provisions (Please see "Rabbi's Contract Checklist" on CCAR Website)
  - A. Assess current provisions to determine:
    1. What provisions continue up to retirement?
    2. What current provisions continue beyond retirement?
    3. What outstanding obligations might exist such as:
      - a. Sabbatical.
      - b. Housing or loan forgiveness issues.
      - c. Additional agreements that go into retirement.
- II. Retirement Date
  1. Agree upon the outside date by which rabbi will retire.
  2. Is there a mutual option to trigger an earlier retirement date?
  3. Clarify the "notice" of retirement provisions; i.e., how much notice must be given prior to retirement.
- III. Status: Emeritus/Emerita
  1. Review the CCAR Code of Ethics re: Emeritus/Emerita
  2. Review the [Retiree Successor Handbook](#)
  3. Define what "Emeritus/Emerita" means for both the congregation and the rabbi
    - a. Ongoing obligations from rabbi.
    - b. Ongoing benefits to rabbi.
  4. Emeritus/Emerita is largely honorific in conjunction with the provisions and guidelines of gold book, code of ethics, successor emeritus handbook and other provisions.
  5. Be clear that the successor rabbi needs to be kept in mind (likely has not yet been identified) in any conversation about the specifics of the role of a retired rabbi.
- IV. Supplemental Compensation
  - A. Some rabbis receive a continuing stipend paid annually, usually at the outset of retirement.
    1. Most often depends on size of congregation and on percentage of compensation contributed to pension plan.
    2. Sometimes tied to future work.
    3. Often decreases year to year.

V. Health Insurance—Lifetime Health Insurance – or a limited period of health insurance, may be an important component of a retirement contract. When it is in place, it frequently includes coverage for rabbi and spouse (Please review resources such as the AARP website). Payments might include:

1. Medicare Part A and Part B Premiums.
2. Medigap—Medicare Supplemental Insurance. (Typically type “F” level benefit.)
3. Medicare Part D. Prescription coverage.

Any such payment for health insurance must be according to prevailing law in the state in which the congregation operates and any federal mandates regarding benefits.

VI. Professional Expense Reimbursement

1. CCAR Dues. (Retired rabbi’s dues are at a reduced rate.)
2. Conventions. (Usually a full amount in year one and reducing each year to a lower amount.)
3. Other learning programs.

VII. Long Term Care Insurance is often provided; frequently includes:

1. 90 day elimination period for nursing.
2. 0 day elimination period for home.
3. \$XXX (e.g. \$225) daily allowance.
4. COLA rider.
5. Lifetime term.

VIII. Life Insurance

- A. The amount can depend on:
  1. Mortgage payments.
  2. Dependent (s) with disabilities
  3. Other.

IX. Car Allowance (perhaps tied to any balance due on an existing car owned by rabbi)

X. Lifetime Membership in the Temple

XI. Burial Plots

XII. Retirement Planning Expenses (one-time payment)

XIII. Office, Support Staff, and other Administrative Support

- A. We generally do not recommend an office in the Temple for the retired rabbi.
- B. Support staff services should be available when:
  1. The rabbi is providing services to Temple.
  2. Work by the rabbi is inuring to benefit of Temple (*kvod*).
  3. Laptop and/or computer at home, which may have been Temple property, usually become property of the rabbi upon retirement.

XIV. Emeritus Discretionary Fund

1. Emeritus discretionary fund should be established by the Temple (subject to the same guidelines as any discretionary fund and previous policies).
2. Upon the rabbi's death, the entire Discretionary Fund goes into a Temple Fund specified by the rabbi.

XV. A Fund, program or facility is often named in honor of the rabbi upon retirement.

XVI. Rabbi may pursue other employment in retirement.

\*For congregations, organizations, and rabbis: Get professional help – accountant, attorney, financial advisor or other.

\*Disclaimer: This document is not intended to provide legal advice or legal services of any nature whatsoever, nor is it intended to be all-inclusive. Each party to a contract should consult legal counsel.