

**Supreme Court Case  
Church Pension Plan Issue  
FAQ  
June 2017**

**What is the Supreme Court's ruling regarding Advocate's pension plan about?**

The United States Supreme Court issued an opinion on June 5, 2017, siding with Advocate in a case concerning Advocate's pension plan. At issue was whether the pension plans of faith-based organizations, like Advocate, may qualify as church plans exempt from the Employee Retirement Income Security Act of 1974 (ERISA). In the lawsuits filed against Advocate and dozens of other religious ministries, plaintiffs argued that pension plans of faith-based organizations must have been initially *established* by a church to qualify for the church plan exemption. In a unanimous opinion, the Supreme Court held that ERISA does not impose such a requirement.

**What is the impact of the Supreme Court's decision?**

This ruling recognizes that the churches do their work through hundreds of ministries like Advocate. The opinion will allow religious ministries such as Advocate to continue to support the work of the church while also responsibly maintaining their own pension plans.

**What is the benefit to being exempt from ERISA?**

As a nonprofit faith-based organization, being exempt from ERISA allows us to operate our plan in a cost-effective, responsible manner in accordance with our faith-based values and to reinvest in our health care ministry.

**Is Advocate's pension plan well-funded?**

Advocate's pension plan is well-funded and stable. At a time when many companies have cut pension benefits, we've continued to offer a pension plan sponsored entirely by Advocate on our associates' behalf.

**Will Advocate's pension plan change?**

Advocate has a rich history of investing in our associates' future to ensure they have a successful transition to retirement. That commitment will continue.