



# National Religious Retirement Office

**2016 Annual Report**

## Greetings from the Executive Director Sister Stephanie Still, PBVM



Two thousand sixteen was a good year—a great year! Donations to the Retirement Fund for Religious collection amounted to almost \$30.7 million. This generosity enabled us to distribute financial assistance to 390 religious communities, host numerous workshops, and, as the following pages describe, much more.

As we celebrate the progress the collection makes possible, we also acknowledge that many religious communities continue to struggle with insufficient retirement funding. Prior to joining the National Religious Retirement Office (NRRO) last fall, I served as superior of my community. I understand firsthand the challenge to provide loving care for elder members while sustaining life-giving congregational ministries.

In 2016, Catholic bishops of the United States renewed the annual Retirement Fund for Religious collection, which was previously set to end this year. We remain grateful for their recognition of the ongoing needs of our nation's elderly sisters, brothers, and religious order priests.

Gratitude is a profound motivator. It is, I think, appreciation for the service and witness of senior religious that inspires such a heartfelt response to the annual collection. At the NRRO, gratitude underlies our efforts to ensure the broadest, most beneficial use of collection proceeds. Ultimately, our aim is to help religious communities sustain their missions—so religious of all ages can continue the legacies of their elders. For all who advance this initiative, we offer prayerful thanks.



*Cover photo (from left): Sister Alfonsina Sanchez and care coordinator Sister Michelle Clines, RN, members of the Carmelite Sisters of the Most Sacred Heart of Los Angeles.*

## Renewed in Gratitude: Renewed in Mission

In 2016, Catholics across the nation responded to the needs of senior religious with overwhelming love and generosity, donating \$30,678,734 to the Retirement Fund for Religious collection. At the same time—recognizing the ongoing retirement-funding challenges facing religious communities—Catholic bishops of the United States voted to extend the collection for an additional 10 years. Our heartfelt thanks go to all those who support elderly religious with gifts of time, treasure, advocacy, and prayer.

Your witness inspires our daily mission to ensure a safe, modest retirement for all our nation's senior sisters, brothers, and religious order priests.



2016 Campaign Poster



## Addressing the Need

Since the Retirement Fund for Religious collection was launched in 1988, the primary focus has been to help religious communities meet the ongoing care needs of elder members. At the same time, collection proceeds underwrite educational and consultative resources that enable religious communities to assess their retirement realities and plan for the future. Together, this assistance promotes a healthy retirement for aging religious and continued focus on mission and ministry.



Proceeds from the Retirement Fund for Religious assist religious communities in providing for senior members, helping ensure younger ones can continue the good works of their elders. *Pictured (from left): Sisters Gloria Rodríguez and Elva Mendez of the Missionaries Guadalupanas, Los Angeles, CA.*



## Care Support

In 2016, the National Religious Retirement Office distributed \$25 million to 390 religious communities in the United States in the form of Direct Care Assistance. Religious communities can apply annually for Direct Care Assistance, which is awarded based on various factors, including the level of need. Communities combine this funding with their own income and savings to provide for the current and future care of elder members.

▲ Direct Care Assistance helps religious communities meet the day-to-day needs of elder members, often allowing seniors to live in community longer. *Pictured (clockwise from left): Brothers Robert Fandel, Sebastian Mulu, Joseph Fundak, and Leo Hambur of the Order of Friar Servants of Mary, Chicago, IL.*

## 2016

Direct Care Assistance

**\$25,000,000**

Direct Care Assistance provides supplemental financial support to help religious communities meet such eldercare expenses as medications and nursing care.





## Planning

**P**lanning and Implementation Assistance is a comprehensive program to assist religious communities with critical deficits in retirement funding. Financial assistance, coupled with hands-on guidance from volunteer consultants, helps participants develop strategies to stabilize retirement savings and assure quality care—now and in the future.

▲ Participation in Planning and Implementation Assistance is helping the Trappistines of Mount St. Mary's Abbey in Wrentham, MA, reduce expenses and increase income. A 2016 Implementation Assistance award is funding new solar panels.

## 2016

Planning Assistance

**\$1,116,514**

Implementation Assistance

**\$3,217,863**

From 2009 through 2016, 127 religious communities benefited from Planning and Implementation Assistance.



A feasibility study and support from volunteer consultants enabled the Trappistines to devise a master plan that optimizes use of their buildings, land, and resources. A key goal is implementing more economical, earth-friendly ways to produce candy, their primary source of income. The plan allows the community to care for senior members while ensuring younger ones can sustain their Cistercian way of life. *Pictured (from left): Sisters Monica Burt, Clara Hirano, Maria Girza Wolikar, and Perpetua Wawryk.*





# TENDING THE VINEYARD

Stewardship of  
Religious Property

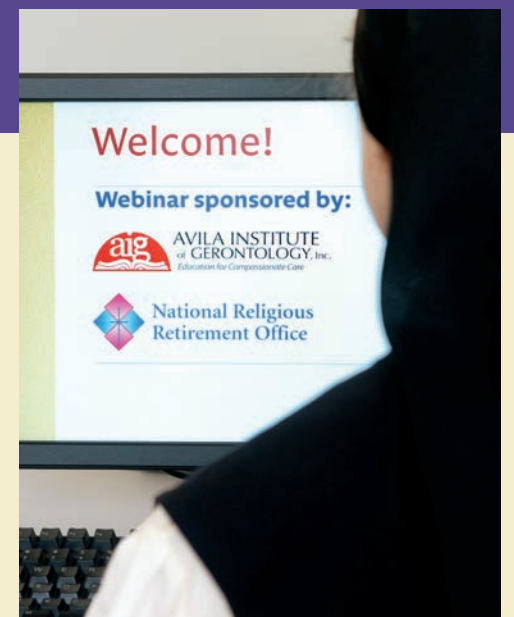


## Education

Proceeds from the Retirement Fund for Religious enable the National Religious Retirement Office (NRRO) to furnish a host of educational resources, including webinars, workshops, and the quarterly publication *Engaging Aging*. These resources offer practical information that can be used immediately to enhance eldercare and improve retirement planning.

▲ In 2016, the NRRO hosted 11 workshops that engaged some 500 participants. Topics included dementia care, property planning, and training for volunteer consultants. *Pictured:* Holy Names Sister Mary Pat LeRoy, NRRO volunteer consultant.

▲ Funded by a grant from the Conrad N. Hilton Foundation, Tending the Vineyard is an initiative to promote effective property planning and management by religious congregations. In 2016, the NRRO hosted two national workshops that furnished tools and resources for addressing a wide range of issues. *Pictured:* Marianist Brother Stephen Glodek, project director for Tending the Vineyard.



Hosted in conjunction with the Avila Institute of Gerontology, the NRRO's quarterly webinars provide professional updates on eldercare trends and continuing education for care personnel.

## 2016

Management and Continuing Education Assistance  
**\$167,460**

Management and Continuing Education Assistance provides support for training in eldercare and retirement planning and for financial management tools.





## A Room for Sister Beatriz

**B**ased in Los Angeles, California, the Missionaries Guadalupanas of the Holy Spirit have taken advantage of nearly every form of assistance made possible by donations to the Retirement Fund for Religious. Over the years, this assistance has helped them provide for elder members as they developed a long-range retirement strategy. In recent years, participation in Planning and Implementation Assistance enabled them to renovate their outdated provincial headquarters to include cost-effective, senior-living space. Now sisters young and old can live, pray, and minister in community.

▲ Sister Beatriz Cortés, 79, spent many years as a missionary in Mexico before coming to minister in the United States in 1980. Today, she resides at *Casa Rougier*, the retirement wing of her community's provincial house. Here she can live in community while benefiting from basic services.



Sister Maria Guadalupe Malvais (center) gets a knitting lesson from Sister Beatriz (right) and Sister Emilia Irene Lara.

▲ Financial and consultative support, made possible by donations to the Retirement Fund for Religious, helped the Missionaries Guadalupanas create elder-friendly housing that facilitates intergenerational living. Pictured (clockwise from left): Sisters Emilia Irene Lara, Beatriz Cortés, Marta L. Tobón, Antonia López, Gloria Rodríguez, Elva Mendez, Ana Gabriela Castro, Maria Guadalupe Malvais, and Ernestina Hernández.

*“For me, this house is peace, joy, security.”*

—Sister Beatriz Cortés



From Our Sponsors

Dear Friends,

As sponsors of the Retirement Fund for Religious, we are pleased to share the *National Religious Retirement Office 2016 Annual Report*. We are profoundly grateful for the many ways that generosity to the Retirement Fund for Religious collection has blessed senior religious and their communities over the last year. Contributions to the 2016 appeal brought the total donated since the fund was launched to more than \$816 million.

We recognize and thank the bishops of the United States for their foresight in extending the Retirement Fund for Religious collection for an additional 10 years. While proceeds from the collection have helped many religious communities to stabilize retirement funding, the needs of senior members persist. Actuarial projections indicate that the total cost of care for elderly women and men religious will continue to rise for the next several years.\*

Gratitude demands careful, prayer-filled stewardship of the funds entrusted to us. As we look to the road ahead, we will continue to advance financial assistance and programming that promote quality care for aging religious and ongoing viability for their communities. To all who share in this journey, we offer our abiding thanks.

In Christ,

*\*Daniel Cardinal DiNardo*  
Daniel Cardinal DiNardo  
Archbishop of Galveston-Houston  
President, United States Conference of Catholic Bishops

*Mother Agnes M. Donovan, SV*  
Mother Agnes Mary Donovan, SV  
Chairperson, Council of Major Superiors of Women Religious

*S. Mary Pellegrino, CSJ*  
Sister Mary Pellegrino, CSJ  
President, Leadership Conference of Women Religious

*Very Reverend Brian F. Terry, SA*  
Very Reverend Brian F. Terry, SA  
President, Conference of Major Superiors of Men



Cardinal DiNardo



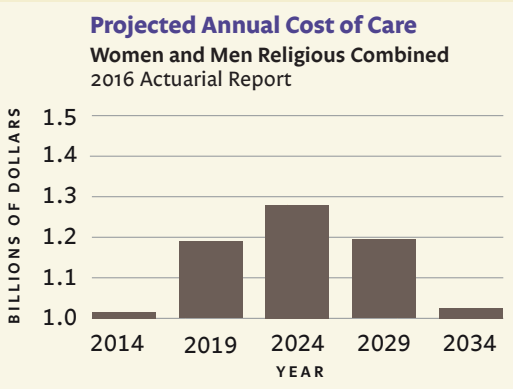
Mother Donovan



Sister Pellegrino



Very Reverend Terry



\*Mercer (US) Inc., Actuarial Projections for the National Religious Retirement Office, May 5, 2016.  
(See <http://www.usccb.org/about/national-religious-retirement-office/upload/Mercer-Actuarial-Study.pdf>.)

Financial Statement

Statement of Activities and Changes in Net Assets

Year ended December 31, 2016

Operating Revenue

Contributions	
Diocesan national collection	\$28,001,853
Other	4,589,304
Income on investments	3,280,829
<b>Total Operating Revenue</b>	<b>35,871,986</b>

Operating Expenses

Distributions to religious institutes	29,054,009
Programs and support services	
Administration	1,292,112
Education	303,719
Promotion	634,954
<b>Total Operating Expenses</b>	<b>31,284,794</b>

<b>Increase in Net Assets from Operations</b>	<b>4,587,192</b>
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Non-operating item	
Unrealized appreciation on investments	7,140
Change in net assets	4,594,332
<b>Net Assets at Beginning of Year</b>	<b>66,465,631</b>
<b>Net Assets at End of Year</b>	<b>\$71,059,963</b>

Statement of Financial Position

As of December 31, 2016

Assets

Marketable securities	\$2,854,718
Contributions receivable	24,693,143
Long-term investments held by USCCB	43,512,102
<b>Total Assets</b>	<b>71,059,963</b>

Liabilities and Net Assets

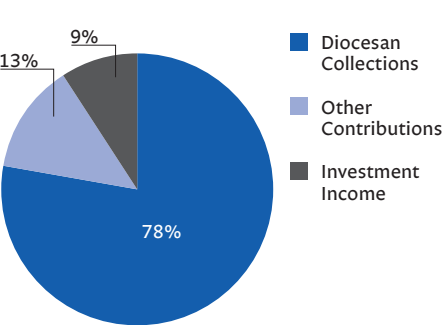
Accounts payable and accrued expenses	285,427
Deferred revenue	636,018
Grants/distributions payable	69,684

Net assets	
Unrestricted net assets	
Designated	6,330,885
Undesignated	33,515,030
Total unrestricted net assets	39,845,915
Temporarily restricted net assets	30,222,919

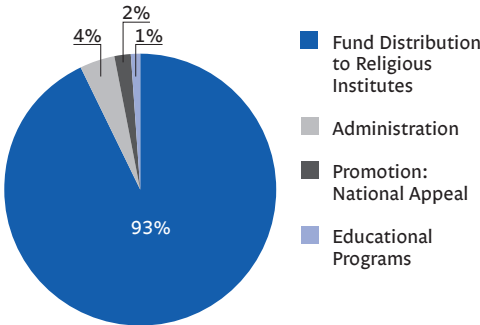
<b>Total Net Assets</b>	<b>70,068,834</b>
<b>Total Liabilities and Net Assets</b>	<b>\$71,059,963</b>

The information presented in this report has been derived from the audited financial statements provided by the United States Conference of Catholic Bishops (USCCB) Office of Finance and Accounting. Copies of these statements are available at [USCCB.org](http://USCCB.org) or upon request to the National Religious Retirement Office.

2016 Sources of Operating Revenue



2016 Operating Expenses



Contributions

(Arch)diocesan Contributions

Listed below are the (arch)dioceses that participated in the 2016 parish-based appeal for the Retirement Fund for Religious and the amounts they submitted.

<b>Alabama</b>		<b>Georgia</b>		<b>Maine</b>	
Birmingham	\$50,000.00	Atlanta	\$354,199.28	Portland	\$116,230.44
Mobile	75,429.28	Savannah	149,613.30	<b>Maryland</b>	
<b>Alaska</b>		<b>Hawaii</b>		Baltimore	387,493.62
Anchorage	74,275.64	Honolulu	107,318.33	<b>Massachusetts</b>	
Fairbanks	10,999.36	<b>Idaho</b>		Fall River	157,637.07
Juneau	8,609.57	Boise	15,216.00	Springfield	88,840.34
<b>Arizona</b>		<b>Illinois</b>		Worcester	150,000.00
Phoenix	142,563.22	Belleville	65,784.99	<b>Michigan</b>	
Phoenix (Eastern Church)	12,464.50	Chicago	1,064,453.37	Detroit	570,070.55
Tucson	32,621.39	Chicago (Eastern Church)	750.00	Gaylord	170,567.18
<b>Arkansas</b>		Joliet	405,032.26	Grand Rapids	205,795.71
Little Rock	154,723.00	Peoria	126,702.00	Kalamazoo	110,354.10
<b>California</b>		Rockford	172,748.38	Lansing	137,702.10
Fresno	168,844.63	Springfield	120,000.00	Marquette	48,002.52
Los Angeles	669,969.82	<b>Indiana</b>		Saginaw	161,327.61
Monterey	48,223.82	Evansville	38,960.71	<b>Minnesota</b>	
Oakland	243,080.57	Fort Wayne–South Bend	150,774.03	Crookston	53,409.10
Orange	295,590.46	Gary	55,000.00	Duluth	46,259.95
Sacramento	180,737.00	Indianapolis	257,604.46	New Ulm	30,231.91
San Bernardino	273,627.00	Lafayette	151,132.16	St. Cloud	63,234.71
San Diego	258,768.87	<b>Iowa</b>		St. Paul and Minneapolis	394,779.40
San Francisco	140,782.48	Davenport	61,420.51	Winona	59,106.72
San Jose	215,400.56	Des Moines	53,451.85	<b>Mississippi</b>	
Santa Rosa	33,095.50	Dubuque	149,119.97	Biloxi	28,760.38
Stockton	101,271.27	Sioux City	68,100.26	Jackson	100,021.65
<b>Colorado</b>		<b>Kansas</b>		<b>Missouri</b>	
Colorado Springs	37,834.62	Dodge City	10,100.00	Jefferson City	113,464.70
Denver	138,764.52	Kansas City	122,620.63	Kansas City–St. Joseph	126,920.89
Pueblo	36,912.03	Salina	60,154.99	Springfield–Cape Girardeau	90,981.29
<b>Connecticut</b>		Wichita	25,400.00	St. Louis	276,907.00
Bridgeport	170,549.84	<b>Kentucky</b>		<b>Montana</b>	
Hartford	369,583.07	Covington	54,367.94	Great Falls–Billings	23,724.50
Norwich	75,042.10	Lexington	44,700.08	Helena	30,175.24
<b>Delaware</b>		Louisville	100,618.00	<b>Nebraska</b>	
Wilmington	193,700.97	Owensboro	29,218.19	Grand Island	56,061.12
<b>District of Columbia</b>		<b>Louisiana</b>		Lincoln	12,958.04
Military Services	13,458.18	Alexandria	15,774.58	Omaha	196,629.97
Washington	425,968.00	Baton Rouge	247,633.80	<b>Nevada</b>	
<b>Florida</b>		Lafayette	93,634.97	Las Vegas	99,688.94
Miami	172,416.14	New Orleans	266,276.19	Reno	57,015.07
Orlando	107,528.49	Shreveport	46,636.52		
Palm Beach	193,387.62				
Pensacola–Tallahassee	75,748.21				
St. Augustine	168,222.17				
St. Petersburg	202,468.32				
Venice	195,168.00				

Contributions

<b>New Hampshire</b>	
Manchester	\$220,957.60
<b>New Jersey</b>	
Camden	170,790.19
Metuchen	257,608.93
Newark	575,714.53
Paterson	298,009.94
Trenton	328,710.80
<b>New Mexico</b>	
Gallup	23,029.57
Las Cruces	32,170.44
Santa Fe	83,794.78
<b>New York</b>	
Brooklyn	215,804.03
Buffalo	794,000.00
Ogdensburg	12,724.23
Rockville Centre	449,246.00
<b>North Carolina</b>	
Charlotte	287,064.97
Raleigh	206,901.18
<b>North Dakota</b>	
Bismarck	54,247.49
Fargo	35,334.68
<b>Ohio</b>	
Cincinnati	600,000.00
Cleveland	366,405.92
Columbus	133,506.41
Steubenville	16,099.50
Toledo	105,493.35
Youngstown	303,399.94
<b>Oklahoma</b>	
Oklahoma City	102,660.01
Tulsa	66,872.19
<b>Oregon</b>	
Baker	14,367.79
Portland	179,686.57

(Arch)diocesan Distributions

The (arch)dioceses listed to the right sponsor programs independent of the national appeal and distribute funds directly to local religious institutes. Data submitted by these (arch)dioceses helps ensure the accuracy of the National Religious Retirement Office formula for fund distribution nationally.

<b>Pennsylvania</b>	
Allentown	\$33,567.76
Altoona–Johnstown	41,041.65
Erie	170,101.26
Greensburg	74,406.29
Harrisburg	53,335.75
Philadelphia	118,639.72
Pittsburgh	480,141.95
Pittsburgh (Eastern Church)	2,850.00
Scranton	114,485.84
<b>Rhode Island</b>	
Providence	231,432.77
<b>South Carolina</b>	
Charleston	159,229.38
<b>South Dakota</b>	
Rapid City	15,069.92
Sioux Falls	17,000.00
<b>Tennessee</b>	
Knoxville	55,092.50
Memphis	54,397.51
Nashville	78,805.20
<b>Texas</b>	
Amarillo	51,738.46
Austin	59,151.07
Beaumont	62,023.36
Brownsville	51,788.59
Corpus Christi	79,621.55
Dallas	176,316.80
El Paso	41,225.52

<b>Texas, continued</b>	
Fort Worth	\$194,134.24
Galveston–Houston	566,039.53
Laredo	22,538.04
Lubbock	21,927.66
San Angelo	80,848.56
San Antonio	247,416.95
Tyler	50,186.42
Victoria	43,107.45
<b>Utah</b>	
Salt Lake City	65,635.80
<b>Vermont</b>	
Burlington	69,384.33
<b>Virgin Islands</b>	
St. Thomas	5,644.99
<b>Virginia</b>	
Arlington	452,920.44
Richmond	111,437.50
<b>Washington</b>	
Seattle	50,000.00
Spokane	22,000.00
Yakima	17,732.46
<b>West Virginia</b>	
Wheeling–Charleston	100,238.83
<b>Wisconsin</b>	
Green Bay	247,741.26
La Crosse	122,166.68
Madison	41,782.57
Milwaukee	463,908.17
Superior	14,500.24
<b>Wyoming</b>	
Cheyenne	54,649.68
<b>Total</b>	<b>\$25,838,705.48</b>

<b>Boston</b>	\$937,017.53
<b>Covington</b>	102,017.35
<b>New York</b>	532,554.30
<b>Norwich</b>	10,000.00
<b>Ogdensburg</b>	123,331.66
<b>Philadelphia/Harrisburg/Allentown</b>	917,199.00
<b>Syracuse</b>	621,172.90
<b>Total</b>	<b>\$3,243,292.74</b>



Contributions

Other Donors

In 2016, individuals and organizations donated to the Retirement Fund for Religious through bequests, institutional philanthropy, and direct donations. These contributions totaled \$4,840,028.88 and include stock donations and matching gifts.

Listings are alphabetical.

<b>Bequests (\$5,000 or more)</b>
Anonymous (3)
Doris H. Bauer
Ellen C. Borg
Peter Joseph Byrne
Virginia S. Davis
Leonard R. & Lillian M. DeCava Trust
Lloyd and Virginia Gross
Florence Mikowski
Antoinette Roccaforte
Mary Lee Sheftic
Carol A. Vogel

<b>Individual Donations (\$5,000 or more)</b>
<b>\$100,000 and over</b>
Anonymous
<b>\$50,000-\$99,999</b>
Anonymous
<b>\$10,000-\$49,999</b>
Anonymous (6)
Mr. David M. Adams
Mr. Harry C. Brown
Mr. Michael Schall
<b>\$5,000-\$9,999</b>
Anonymous (6)
Mr. and Mrs. Thomas E. Brady, Brady Revocable Trust
Ms. Marsha L. Budde
Mr. and Mrs. James R. Flaherty
Mr. and Mrs. Michael E. Hora
Ms. Dolores K. Juditz
Mr. Frank G. Likly
Ms. Eileen L. Moxley
Mr. and Mrs. Michael A. Norko
Mr. and Mrs. Richard Scudellari
Mr. and Mrs. Jeffrey D. Smitley
Mr. Sungman Suh
Ms. Sylvia S. Vasquez
Mr. and Mrs. Keith R. Wieland

<b>Gifts from Organizations (\$5,000 or more)</b>
Anonymous (7)
Greater Milwaukee Foundation—Paraclete Fund
Marist Brothers
Our Lady of Victory Missionary Sisters
Sisters of Charity of the Incarnate Word

<b>Stock Donations</b>
Anonymous (7)
Mr. and Mrs. Eugene C. Brisbane Jr.
Mr. and Mrs. Semyon Kruglyak

<b>Matching Gifts by Organizations</b>
Exelon Corporation
ExxonMobil Foundation
IRIS Environmental
KPMG Community Giving Campaign
Mutual of America
Tsunami Tsolutions
Western Asset Management Company

Acknowledgments

Committees

The committees listed below oversee and assist in the work of the National Religious Retirement Office (NRRO). The Commission on Religious Life and Ministry establishes guidelines and criteria for the NRRO. The Assistance Review Committee recommends distributions of Planning and Implementation Assistance, and the Management Committee gives final approval of fund allocations and oversees operations.

Commission on Religious Life and Ministry

<b>Conference of Major Superiors of Men (CMSM)</b>
Reverend John A. Pavlik, OFM Cap, <i>Executive Director</i>
Very Reverend Brian Terry, SA, <i>President</i>
Very Reverend Joseph C. Rodrigues, SDS, <i>Vice President</i>
Very Reverend Timothy P. Kesicki, SJ, <i>Secretary/Treasurer and Board Member At-Large</i>
Brother Larry Schatz, FSC, <i>Board Representative</i>
<b>Council of Major Superiors of Women Religious (CMSWR)</b>
Sister Marie Bernadette Thompson, OP, <i>Coordinator</i>
Mother Agnes Mary Donovan, SV, <i>Chairperson</i>
Mother Mary McGreevy, RSM, <i>Assistant Chairperson</i>
Sister Cecilia Ann Rezac, MS, <i>Secretary</i>
Sister Mary Angela Highfield, OP, <i>Treasurer</i>

<b>Leadership Conference of Women Religious (LCWR)</b>
Sister Joan Marie Steadman, CSC, <i>Executive Director</i>
Sister Mary Pellegrino, CSJ, <i>President</i>
Sister Teresa Maya, CCVI, <i>President-Elect</i>
Sister Marcia Allen, CSJ, <i>Past President</i>
Sister Mary Beth Gianoli, OSF, <i>Secretary</i>
Sister Pat Eck, CBS, <i>Treasurer</i>
<b>United States Conference of Catholic Bishops (USCCB)</b>
Cardinal Joseph W. Tobin, CSsR
Reverend Monsignor J. Brian Bransfield, <i>General Secretary</i>

Assistance Review Committee

<b>Conference of Major Superiors of Men</b>
Reverend Domenico Di Raimondo, MSPs
<b>Council of Major Superiors of Women Religious</b>
Sister Adrianna Schouten, FSCC

<b>Leadership Conference of Women Religious</b>
Sister Susan Scholl, FSM
<b>United States Conference of Catholic Bishops</b>
Most Reverend William P. Callahan, OFM Conv



Reverend Di Raimondo



Sister Schouten



Sister Scholl



Most Reverend Callahan

Management Committee

<b>Conference of Major Superiors of Men</b>
Reverend John Pavlik, OFM Cap, <i>Executive Director</i>
<b>Council of Major Superiors of Women Religious</b>
Sister Marie Bernadette Thompson, OP, <i>Coordinator</i>

<b>Leadership Conference of Women Religious</b>
Sister Joan Marie Steadman, CSC, <i>Executive Director</i>
<b>United States Conference of Catholic Bishops</b>
Reverend Monsignor J. Brian Bransfield, <i>General Secretary</i>



Reverend Pavlik



Sister Thompson



Sister Steadman



Reverend Monsignor Bransfield



# About

## National Religious Retirement Office

The staff of the National Religious Retirement Office (NRRO) coordinates the appeal for the Retirement Fund for Religious (RFR), distributes funds to eligible religious institutes, and provides educational and consultative services related to retirement planning and eldercare.

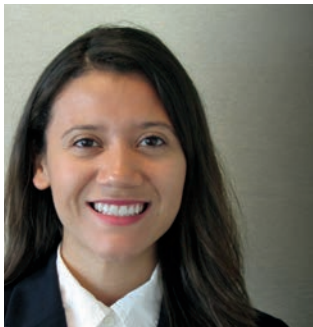
Sister Stephanie Still, PBVM  
*Executive Director*



Brother Henry Sammon, FMS, JCL  
*Associate Director for Fund Distribution*



Ms. Karen Canas  
*Administrative Assistant*



Mrs. Monica Glover  
*Grants Administrator*



Brother Robert Metzger, SM  
*Associate Director for Planning and Education*

**Affiliated Independent Consultants** *(not pictured)*

Sister Anna Marie Tag, RSM  
Ms. Dayna Larson-Hurst

## Annual Report Supplement

The *National Religious Retirement Office 2016 Annual Report Supplement* contains a detailed listing of the financial distributions to religious communities made possible by the 2016 collection. This supplement also provides a list of the coordinators in each (arch)diocese who collaborate with the NRRO to manage the RFR appeal at the local level.

To access this list electronically, please visit: [retiredreligious.org](http://retiredreligious.org).  
Printed copies of the supplement can be obtained by contacting our office.

**For more information about the Retirement Fund for Religious or about making a bequest, please contact:**

Retirement Fund for Religious  
National Religious Retirement Office  
3211 Fourth Street NE  
Washington DC 20017-1194

Telephone: (202) 541-3215  
Fax: (202) 541-3053  
Email: [retirement@usccb.org](mailto:retirement@usccb.org)

To learn more about our mission to assist elder women and men religious or to download campaign resources, please visit **[retiredreligious.org](http://retiredreligious.org)**.

Resources for religious institutes are available at **[usccb.org/nrro](http://usccb.org/nrro)**.





# National Religious Retirement Office

Sponsor of the Retirement Fund for Religious

Conference of Major Superiors of Men

Council of Major Superiors of Women Religious

Leadership Conference of Women Religious

United States Conference of Catholic Bishops



Project Management and Writing: **Beth Kennedy**  
Design and Print Coordination: **Rob Henning Design**  
Photography: **Jim Judkis**

Printed on New Leaf Reincarnation 100% post-consumer waste recycled paper