

September 2022

What is a RMHA? How is it different than Manse?

A Manse Allowance is intended to reduce an actively employed minister's current year taxable income and thus the income taxes owed. A specific Manse housing allowance request/approval form is to be submitted annually every fall for the upcoming calendar year. Every manse housing allowance must be approved in advance for each upcoming year -it does not automatically renew nor is it retroactive.

RMHA (Retired Ministers Housing Allowance) withdrawal is made on an as-needed basis at the participant's discretion from their Empower account in the UWM 403(b)(9) retirement plan. This RMHA benefit allows a minister to withdraw funds from their retirement account without having to pay federal or state taxes on the withdrawal if it is used for legitimate housing expenses. No detailed list nor approval from UWM is required to justify those housing expenses. A general guideline for allowable housing expenses is that the type of expenses allowed under an annual Manse allowance also apply for RMHA -- however it's strongly recommended that a minister taking a RMHA withdrawal consult a tax professional or CPA.

*****RMHA withdrawals do NOT need to also have a Manse approval form submitted.*****



How do I submit a RMHA withdrawal?

A form available on Empower's website is completed by the plan participant (minister) with details such as the \$ amount requested, how the funds are to be dispersed (lump-sum or periodic payment) and tax withholding.

The form is completed and signed by the participant (minister), then uploaded to UWM using the "Send Us a File" link through the unityworldwideministries.org website. Please select Dana Grissom as the recipient. No additional form or approval is necessary for a RMHA withdrawal beyond Empower's RMHA form.

For help obtaining a RMHA form, or to answer questions on completing the form --- please contact Peggy Bruce, a financial advisor at Wilborn Advisors, the advisory firm to the UWM plan.

Peggy Bruce, financial advisor
Wilborn Advisors
913-827-9952
peggy.bruce@vwealth.com