Camphill Coworker Trust
A Retirement Fund Rooted in Camphill Values

An Alternative Approach to Retirement Savings

The Camphill Coworker Trust (CWT) offers a retirement savings option designed specifically for coworkers living and working within Camphill communities. Built on the core principles of Camphill, the Trust combines responsible financial stewardship with the values of community, sustainability, and long-term care for one another.

Unlike many traditional retirement accounts, the Camphill Coworker Trust provides flexibility while remaining grounded in the social and economic ideals that have guided Camphill for generations. It was founded as a tool to support retirement planning for long term members of the Camphill Communities.

Our Mission

The mission of the Camphill Coworker Trust is to provide coworkers with a secure, values-based retirement investment option that:

- Supports lifelong financial well-being.
- Reflects the principles of Camphill's associative economics.
- Invests responsibly with future generations in mind.
- Encourages mutual care and stewardship.

Responsible Investing

The Trust's investments are managed through KeyBank, acting as the investment agent.

The Trust's Board provides guidance to KeyBank regarding the types of investments that align with the values and principles of the Camphill movement, including the use of responsible investment strategies and carefully selected Exchange-Traded Funds (ETFs). We will continue to review the investment portfolio to make sure that there is core value alignment with Camphill.

Why Choose the Camphill Coworker Trust?

Built Around Camphill Principles

A retirement option developed specifically for coworkers and aligned with Camphill's social and economic values.

Flexible Contributions

There are no maximum contribution limits within the Trust itself, allowing coworkers and family members to contribute as they wish. (Participants should consult a tax professional regarding any applicable tax rules.)

Flexible Withdrawals

The Trust offers greater flexibility than many traditional retirement plans. Withdrawals are governed by the Trust's rules rather than the early-withdrawal penalties commonly associated with IRAs or 403(b) plans.

Family Contributions Welcome

Family members may contribute to a coworker's account as part of long-term retirement planning. Camphill Coworker Trust (CWT) is not governed by IRS Required Minimum Distribution (RMD) rules such as the age-73 requirement does not apply.

Quarterly Investment Reports

Participants receive regular quarterly statements to help monitor the growth of their retirement savings.

Online Account Access

Secure online account access is available through KeyBank.

Oversight by Colleagues Who Care

The Trust is governed by individuals who understand Camphill life and are committed to responsible stewardship on behalf of coworkers.

Professionally Managed

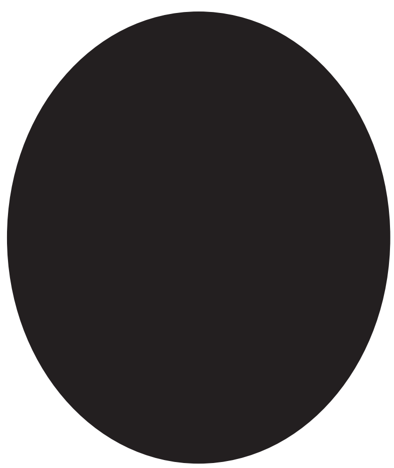
Investments are professionally managed through KeyBank under the guidance of the CWT Trust's Board.

Hannah Schwartz, Board President

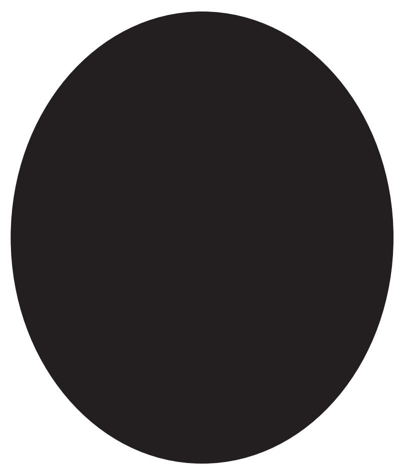
William Lecesne, Vice President

Guy Alma

Claus Sproll



Ben Cowen



BERNARD MURPHY

For questions about joining the trust please contact Hannah Schwartz at hannah.s@riverflowcommunity.org