



ALLIANCE  
BENEFITS

2026 Plan Year

# Retirement Summary Guide

The Alliance Retirement Plan





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This document provides an overview of the plan. It is not financial or investment advice, and the plan sponsor is not a financial advisor.

# Caring for One Another in Christ



## Building a Legacy Through Faithful Planning

The Alliance Retirement Plan is more than a solution—it's a reflection of our shared mission, values, and commitment to one another as a Christ-centered, Acts 1:8 family. As a self-funded, multi-employer church plan, we serve The Christian and Missionary Alliance (C&MA) family of churches, ministries, and workers with compassion and care.

**Our mission** is to know Jesus Christ personally, to exalt Him as our Savior, Sanctifier, Healer, and Coming King, and to faithfully carry out His Great Commission.

**Our vision** is *All of Jesus for All the World*. We work together to create gospel access among the least-reached peoples in our neighborhoods and the nations.

**Our identity** is rooted in Jesus Christ. We call ourselves a Christ-centered, Acts 1:8 family. We start with Jesus, rely on the Holy Spirit, and serve together in community.

## Uniquely Designed for Ministry Workers

We offer a 403(b)(9) church plan uniquely designed for organizations with 501(c)(3) church status, offering advantages beyond a traditional retail investment account. Our plan participants benefit from:

- ▶ **Employer match** to increase your total retirement contributions
- ▶ **Minimal fees** of \$65 per year plus a 0.15% annual asset fee
- ▶ **Higher contribution limits** compared to traditional IRAs so you can save more
- ▶ **Tax-free withdrawals** as eligible housing allowance for retired clergy
- ▶ **Professional management** available as an optional service for a quarterly fee
- ▶ **Schedule a financial consultation** with our plan advisors at no additional cost
- ▶ **Orchard Alliance** as an investment option to fund Alliance church growth

These advantages are strengthened through partnerships with trusted organizations that share our commitment to excellence and integrity.

- ▶ **EverOak Wealth Co.** is our plan advisor, providing investment expertise and guidance.
- ▶ **Empower Retirement** is our service provider, offering participants secure online account access, digital tools, optional professionally managed investments, and customer support.



## Continued Legacy

With pre-tax employer contributions, top-tier investment options, and ministry-focused oversight, our plan is designed to care for those who serve, strengthen the churches they support, and sustain Kingdom work for generations to come. This approach reflects our shared calling to steward God's resources wisely—supporting one another not only today, but well into the future.

**Together, we continue the legacy of stewardship and faith that defines our Alliance family.**

Alliance Benefits is a continuation of who we are—committed to caring for one another in Christ and honoring the work God has entrusted to us.

# Eligibility

## Employers

The Alliance Retirement Plan is a multi-employer plan established by The Christian and Missionary Alliance (C&MA). It is available to employees of eligible denominational organizations, including:

- ▶ C&MA Churches
- ▶ C&MA National Office
- ▶ C&MA District Offices
- ▶ Affiliated Entities

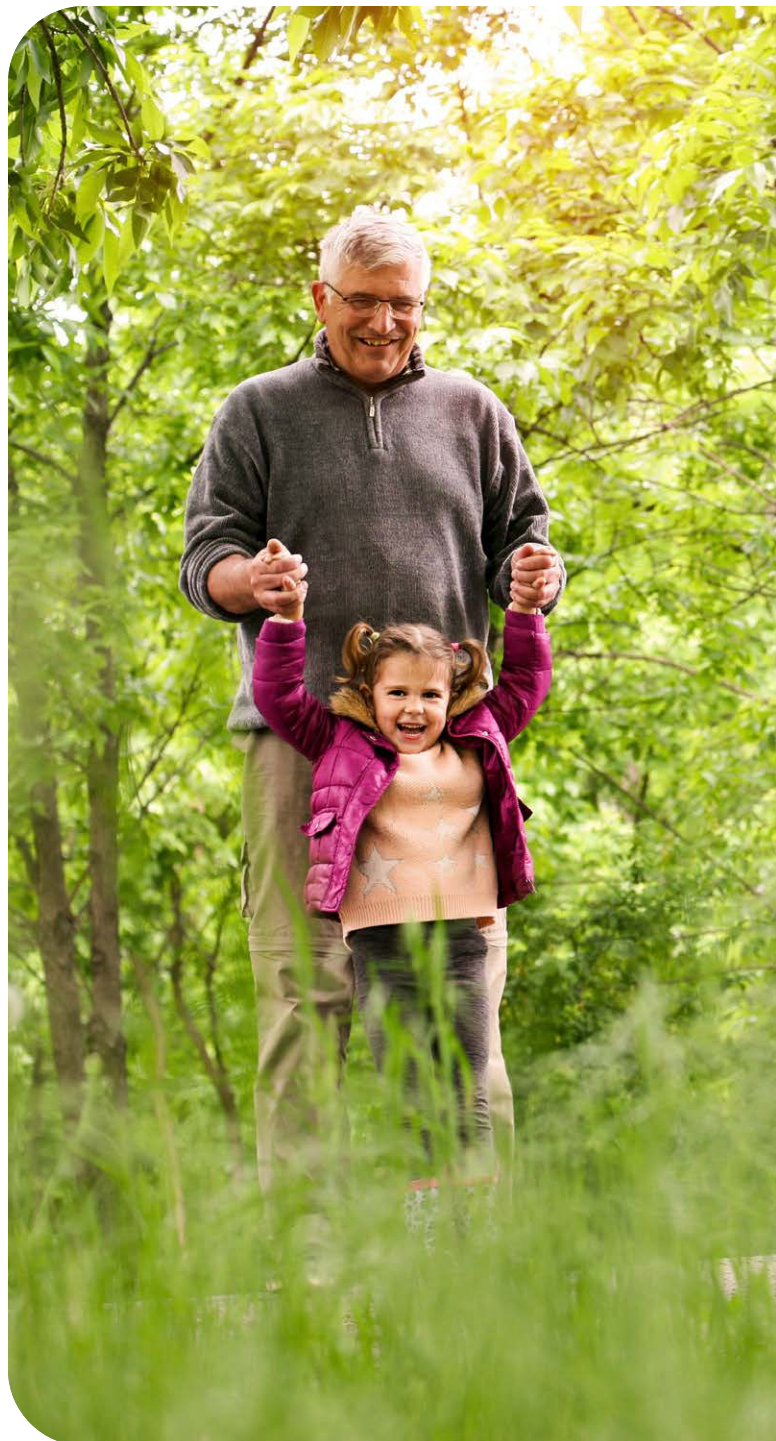
To adopt the plan, an employer must complete an Adoption Agreement. This can be done at any time during the year.

## Participants

You can participate in The Alliance Retirement Plan if you are:

- ▶ A W-2 employee of an Alliance church or affiliated organization that has adopted the plan
- ▶ Paid to work at least 20 hours per week (or more if required, with a possible waiting period)

You are not eligible to enroll until your employer adopts the plan.



# Enrollment

## How to Enroll

You can enroll in your employer's 403(b) retirement program directly through the Alliance Benefits website.

- ▶ Visit **alliancebenefits.org**
- ▶ Click "Forms" in the main navigation
- ▶ Scroll down to "Retirement Benefits"
- ▶ Select the "403(b) Enrollment" form and complete it as directed

If you are an International Worker (IW), enrollment is handled differently. Please connect with the Missionary Payroll Coordinator, who will assist you with enrolling and registering your account.

## How to Register

To register your Empower Retirement account, start by contacting your employer. This is typically your church treasurer or HR department.

Your employer will help guide you through the individual registration process. If they need additional assistance or instructions, they can contact Alliance Benefits directly by emailing **retirement@cmalliance.org** or calling (800) 700-2651.



## Making Elections on Your Enrollment Form

As you complete the enrollment form, you'll be asked to make a few important decisions about your retirement savings.

### Be prepared to decide:

- ▶ How you contribute (page 7)
- ▶ How much you contribute (page 8)
- ▶ How your contributions are invested (page 9)

Take a moment to review each section carefully so your elections reflect your goals and preferences.

# Contributions

## Choosing How to Contribute

Our plan offers a Roth (after-tax) option or the traditional (before-tax) option for our U.S. participants. The main difference is the way each is taxed—now or later.

### Pay Now

Roth contributions are withheld after taxes, meaning you pay your taxes up front. At retirement, your contributions and earnings can be withdrawn tax-free as qualified distributions if you are age 59½ or older and the account has been established for at least five years.

### Pay Later

Traditional contributions are withheld before taxes, reducing your taxable income today. At retirement, your contributions and earnings will be taxable as distributions. Your taxable pay may be reduced with retiree housing allowance (see page 10).

## Contributions as an International Worker

Voluntary (after-tax) contributions are only available to International Workers (IWs). Please contact the Missionary Payroll Coordinator to learn more.

### When deciding how to contribute, consider:

#### TAXABLE INCOME

Traditional contributions reduce your taxable income now. Roth contributions are not tax-deductible.

#### TAKE-HOME PAY

Traditional contributions are not taxed upfront and result in higher take-home pay. Roth contributions are taxed upfront and reduce take-home pay.

#### TAX AT WITHDRAWAL

Traditional withdrawals are taxed as income. Roth withdrawals are tax-free.

Understanding how each option affects you can help you choose what best supports your goals. Consider consulting a qualified tax professional for tax guidance.

# Boost Your Retirement Savings With Employer Contributions

## Employer Matching Policy

For eligible participants, employers are required to match half of what you contribute, up to 6% of your gross pay (including housing allowance). That means your employer is required to contribute up to 3% of your gross pay each year. Some employers may choose to match more than this amount or allow contributions above 6% to be matched if this is specified in the employer's Adoption Agreement.

## Discretionary Contributions

Employers may also make discretionary contributions, either instead of or in addition to their regular matching contributions.

## How Employer Contributions are Taxed

Regardless of whether you choose pre-tax or Roth for your contributions, the employer portion is tax-deferred. This means employer contributions, along with investment gains, are taxable at retirement—unless you qualify for retiree housing allowance distributions. See page 10 for more information.

## 403(b) Contribution Limits for 2026

You can contribute a flat dollar amount or a percentage per pay period. But remember, the IRS sets annual limits on how much you can contribute. Your individual limit for the year is based on the IRS maximums or your taxable pay—whichever is lower.

For 2026, the 403(b) elective deferral limit is **\$24,500**. While the employer match is a valuable boost to your savings, it is separate from your annual contribution limit.

## Catch-up Contributions Beyond Standard Limits

At the end of the calendar year, employees **aged 50 or over** can also make catch-up contributions beyond the maximum employee elective deferral.

The catch-up limit is **\$8,000**, allowing a total of **\$32,500**.

A higher "super catch-up" of **\$11,250** applies for ages 60-63, allowing a total of **\$35,750**.

*You are responsible to ensure your total contributions do not exceed IRS limits.*

# Investment Options

## Understand Your Choices

We offer a top-notch mutual fund lineup which is regularly reviewed and monitored by the Investment Committee. Choose from 35 investment options, including:

- ▶ **Target-date funds**
- ▶ **Money market funds**
- ▶ **Bonds**
- ▶ **Large-cap stocks**
- ▶ **Mid-cap stocks**
- ▶ **Small-cap stocks**
- ▶ **Fixed-rate options**
- ▶ **Screened funds**

This lineup includes the **Orchard Alliance** fixed-rate option, which helps fund Alliance church growth. Ultimately, the lineup enables you to build a diversified portfolio. If you do not make a selection on your enrollment form, your contributions will be invested in the Lifecycle Target Date Fund aligned with your age range.

## Financial Advisors

Plan participants can schedule a financial consultation with our plan advisors at **EverOak Wealth Co.** to manage risks, review investment strategy, and set financial goals. See page 13 for more.



## Invest Your Contributions

### **My Total Retirement®**

Let professionals build and manage a retirement strategy unique to you by enrolling in this service through Empower. A quarterly fee applies.

### **Manage Your Own Money**

Manage your own investments by considering your unique goals, risk tolerance, and time horizon when investing. Where help is needed, additional resources are available.

# Retiree Housing Allowance Distributions

## Tax-Free Income in Retirement

One distinctive benefit of the plan is that official workers may be eligible to reduce taxable income, even after retirement. Currently, the IRS allows retired official workers to designate withdrawals from 403(b) accounts as housing allowance. This benefit is exclusive to 403(b)(9) church plans and is not available with other 403(b) plans, IRAs, or standard employer-sponsored retirement plans.

### How it Works

Eligible retired official workers may exclude from taxable income the lesser of the following amounts:

- ▶ Actual housing expenses
- ▶ Fair market rental value of your home (including furnishings and utilities)
- ▶ Up to 100% of withdrawals from the C&MA 403(b) plan in the same tax year

To ensure this benefit applies to you, please contact Alliance Benefits at [retirement@cmalliance.org](mailto:retirement@cmalliance.org) to confirm eligibility and current guidelines in the year you retire.



## Eligible Expenses

- ▶ Rent or mortgage payments
- ▶ Property taxes
- ▶ Property insurance
- ▶ Utilities
- ▶ Furnishings
- ▶ Appliances
- ▶ Maintenance
- ▶ Improvements
- ▶ Pest control
- ▶ Snow removal

# Fees

## Participant Fees

The plan is intentionally structured to keep participant fees low and predictable, while minimizing administrative burden for employers. You pay minimal fees that help cover plan administration:

- ▶ **Monthly Empower account fee:**  
\$5.41 per month (\$65 per year)
- ▶ **Annual asset-based fee:** 0.15% of your Empower account balance

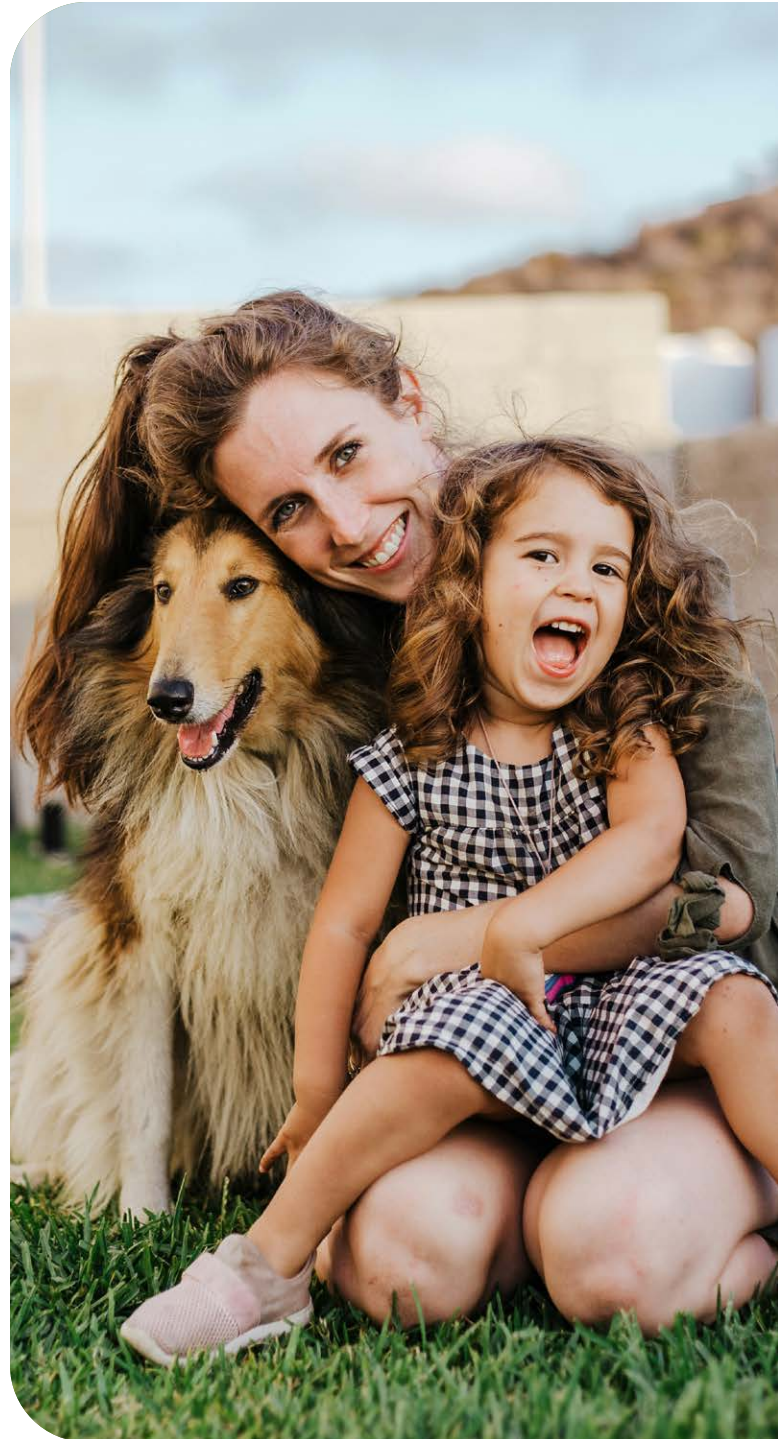
These fees are automatically deducted from your 403(b) account by Empower.

## Understanding the Cost Structure

Understanding how costs work can help you feel confident about the retirement benefits available to you.

There is no cost for Alliance churches and affiliated organizations to participate in the plan, but an employer must adopt the plan in order to offer it as a retirement benefit to eligible employees.

This structure allows Alliance organizations to offer a meaningful retirement benefit without administrative participation costs—so more resources can be directed toward supporting Kingdom impact.



# Your Account

## Empower

Empower services our 403(b) retirement plan, providing you with secure, online access to manage and monitor your retirement savings.

Your account allows you to view and manage important information, including:

- ▶ Account balance
- ▶ Contribution details
- ▶ Investments and performance
- ▶ Statements and beneficiaries

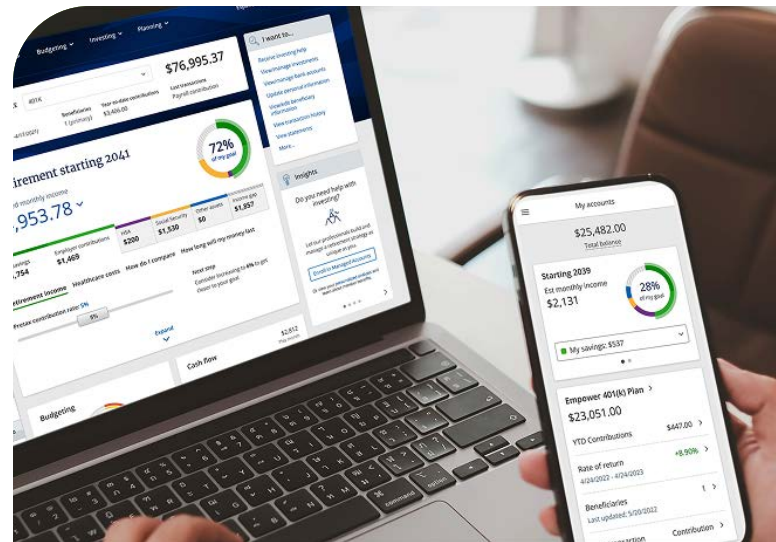
Visit **empower.com** to log in to your workplace account.

## Finding Help

If you need assistance logging in or have questions about your account, contact Empower directly at **(866) 467-7756**.

## Contribution Changes

Because contributions are deducted directly from your paycheck, changes cannot be made in Empower. To update your contribution amount, please contact your **payroll department**. Alliance Benefits is unable to make contribution changes on your behalf.



## Download the Empower App Today!

Manage your retirement account on the go by logging in through the **Empower mobile app**.



# Resources



## EverOak Wealth Co.

Get a financial consultation at no additional cost you as a plan participant.

[everoakwealth.com](http://everoakwealth.com)



## The Currency™

Get guidance to make better money decisions at every stage of your life.

[empower.com/the-currency](http://empower.com/the-currency)



## Investment Insights

Get insights to stay informed and confident through market changes.

[empower.com/investment-insights](http://empower.com/investment-insights)

# Contact Information

## Alliance Benefits Team

We are under the direction of The Christian and Missionary Alliance Benefits Board.



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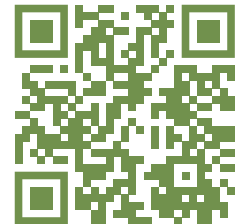
Finance Manager

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TallmanL@cmalliance.org

# Serving You as You Serve the Kingdom

At Alliance Benefits, we're here to serve you as you make Kingdom impact. Our dedicated team is ready to help you plan for retirement, understand your options, and make the most of your retirement savings.

**ALLIANCEBENEFITS.ORG**



**ALLIANCE  
BENEFITS**



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Monday-Friday  
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