Retirement Benefits for the C&MA

Supporting long-term financial well-being is an essential part of your employee benefits design. That's why we facilitate retirement accounts for C&MA churches and organizations–to provide a plan that aligns with your mission and values.

Our Benefits in Action

"We needed a partner who truly understood our unique context. Choosing Alliance Benefits wasn't just a financial decision. It was a Kingdom investment. We are proud to partner with an organization that shares our heart for the Gospel while providing the exceptional, personalized service our dedicated staff deserves."

–**Dave Maurer**, Director of Finance at Salem Alliance Church

Start saving for your future today!

Lori Wittman
Benefits Consultant

(380) 208-6037
wittmanl@cmalliance.org

Sarah Fries
Benefits Consultant

(380) 208-6165
friess@cmalliance.org

ALLIANCE BENEFITS

One Alliance Place
Reynoldsburg, OH 43068

(800) 700-2651

ALLIANCEBENEFITS.ORG

ALLIANCE BENEFITS

Your Future Matters

The Alliance Retirement Plan

Unique Advantages

We offer a 403(b)(9) church plan uniquely designed for organizations with 501(c)(3) church status. Our plan is a smart option if you want:

- **No fees** for an organization to adopt the plan
- **Join anytime** throughout the year
- **Provide tax relief to clergy** by processing congregation gifts as employer-provided contributions

Plus, a 403(b)(9) church plan offers unique advantages for participants:

- **Employer match** to boost savings
- **Minimal fees** ($65/year and an annualized 0.15% asset fee)
- **Higher contribution limits** than those for traditional IRAs
- **Tax-free withdrawals** as housing allowance for clergy in retirement
- **Enroll in professional** investment management for a quarterly fee
- **Select Orchard Alliance** to invest and fund Alliance church growth

Investment Options

The plan offers a top-notch mutual fund lineup which is regularly reviewed and monitored by an 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

Financial Advisors

Plus, plan participants can schedule a financial consultation with our plan advisors at **EverOak Wealth Co.** to:

- Manage risks
- Review investment strategy
- Set financial goals

ALLIANCE BENEFITS

577 CHURCHES

3,974 ACCOUNTS

Ministry is your calling. Protecting your financial future is ours.

ALLIANCEBENEFITS.ORG