

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!



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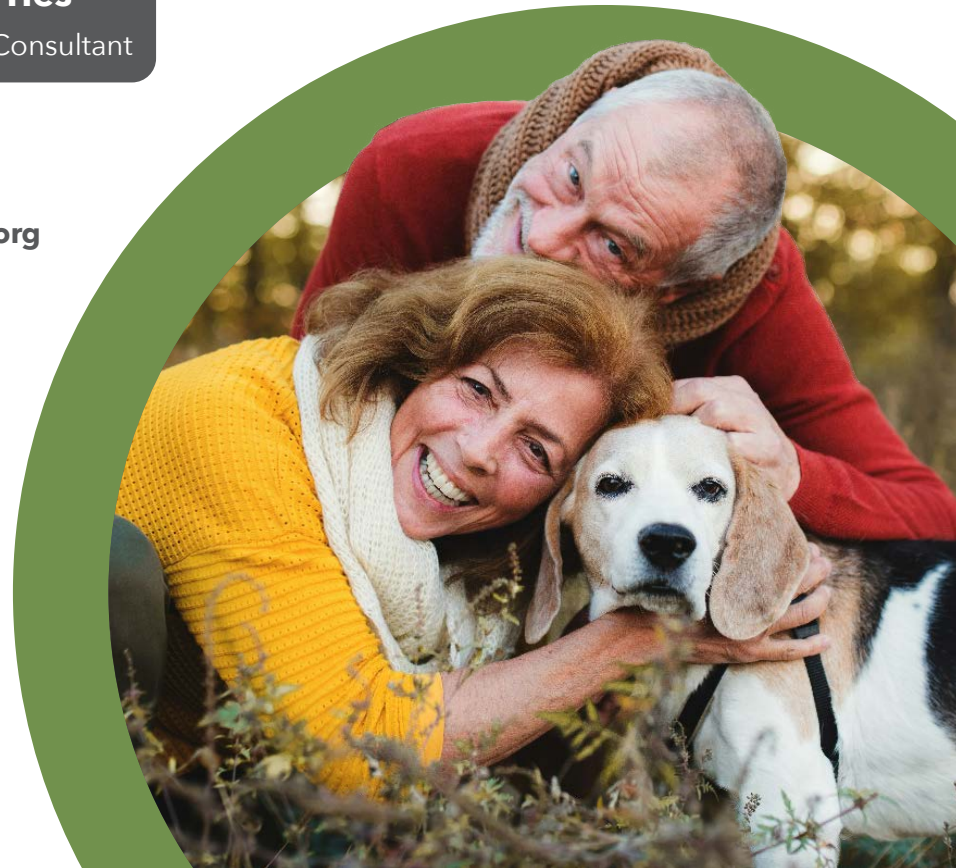
ALLIANCEBENEFITS.ORG



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



577
CHURCHES

3,974
ACCOUNTS



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

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