FREE CHURCH MINISTERS’ AND MISSIONARIES’ RETIREMENT PLAN
SUMMARY OF IMPORTANT PLAN FEATURES

July 2013

Free Church Ministers’ & Missionaries’ Retirement Plan
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HIGHLIGHTS

Employers with a common bond and/or associated with the Evangelical Free Church of America (EFCA) may offer the Free Church Ministers and Missionaries Retirement Plan (the “Plan”), a 403(b)(9) retirement income account plan, to their ordained ministers, missionaries and lay employees. The Plan allows employees to save money for retirement on a tax-preferred basis. By contributing to this Plan, you will save on taxes now as well as start building security for your retirement years.

The purpose of this document is to provide you with a short summary of some of the important provisions of the Plan. It does not reflect all of the terms of the Plan. If a discrepancy exists between this document and the official Plan document, the official Plan document governs. Copies of the official Plan document are available from FCMM by calling (800) 995-5357. The document is also posted on FCMM’s webpage: www.fcmmbenefits.org.

QUESTIONS AND ANSWERS

When can I start to make contributions to the Plan?

If you wish to start making contributions to the Plan, you should confirm with your employer that you are eligible to do so under the terms of the employer’s Adoption Agreement with FCMM. If you are eligible to enroll in the Plan, you must complete the Participant Enrollment Form (Form 01) and the Participant Beneficiary Designation Form (Form 02). If you will be deferring part of your salary to the Plan, you also must complete the Participant Salary Deferral Agreement (Form 03). All of these forms are available at www.fcmmbenefits.org. If you are unable to access these forms online, your employer should be able to provide you with a hard copy. The Salary Deferral Agreement (Form 03) requires you to indicate the percentage or dollar amount that you wish to have deducted from your pay and how you wish your contributions to be invested. Additional forms may be required if you choose to invest in the Plan’s Self-Selected Mutual Fund options or in the Adjustable Rate Investment. Once you complete the forms, you should return them to the appropriate person at your employer. Your employer will remit the forms to FCMM after signing the Salary Deferral Agreement.

You cannot be enrolled in the Plan until FCMM receives the appropriate completed forms.

What types of contributions are permitted to the Plan?

Your employer, pursuant to the terms of its Adoption Agreement with FCMM, may make contributions to the Plan on your behalf. Contributions to the Plan also can come from your salary deferral contributions and rollovers from another employer’s 403(b) plan, 401(k) plan, 401(a) plan or your traditional IRA.

To transfer assets from another employer’s 403(b) plan, 401(k) plan, 401(a) plan or your traditional IRA, you must complete the 403(b) Request for Direct Transfers, Rollovers, Exchanges (Form 08). The Plan will not accept rollovers of after-tax amounts other than Roth contributions (see below).

When completing your Salary Deferral Agreement, you will have the choice to designate all or a portion of your salary deferral contributions as “**traditional pre-tax contributions**” or “**Roth**

contributions." Unlike traditional pre-tax contributions, which are not taxed when remitted to the Plan, Roth contributions are taxed at the time of remittance. If your Roth contributions remain in the Plan for a five-taxable-year period and you reach age 59 ½, die or become disabled, those contributions and related investment earnings are distributed tax-free. You should consult your tax advisor to determine whether designating a percentage of your Plan contributions as Roth contributions makes sense.

I am an ordained minister. Do I have to pay Self-Employment Contributions Act (SECA) taxes on my salary deferral contributions to the Plan?

No. If you are an ordained minister, your contributions to the Plan are not subject to SECA taxes. This means that you exclude the amount you contribute to the Plan from earnings reported for Social Security taxes. This may reduce your future benefits from Social Security.

Lay employees' salary deferral contributions to the Plan are subject to FICA (Federal Insurance Contributions Act) taxes.

How much may I contribute to the Plan each year?

The Internal Revenue Service (IRS) imposes limits on the amount of salary deferral contributions that you may make to the Plan each year. For 2013, your salary deferral contributions, including pretax and Roth contributions, cannot exceed $17,500. If you are age 50 or over, you have the option of making an additional age-based "catch-up contribution" to the Plan, which cannot exceed $5,500 in 2013 (making your total salary deferral contribution limit $23,000 in 2013). You may designate all or a portion of your catch-up contributions as Roth contributions.

Note that you may not contribute to the Plan more than your earned, taxable income (*i.e.*, not including housing allowance). Further, these limits apply to your total salary deferral contributions to all 403(b) and 401(k) plans that you participate in during the calendar year.

The following examples demonstrate some of these limits:

Example:

The Reverend Joe Smith has a cash salary of $15,000 and a $25,000 housing allowance, for a total compensation of $40,000. He does not participate in any retirement programs other than this Plan and his congregation makes no contributions to any retirement programs on his behalf. The maximum he may contribute to the Plan is $15,000. Rev. Smith cannot include the housing allowance in determining his maximum contribution amount.

Example:

The Reverend Sam Jones is in the same situation as Rev. Smith except that he has a cash salary of $60,000 and a housing allowance of $15,000, for a total compensation of $75,000. The maximum amount he may contribute to the Plan for 2013 is $17,500 (assuming he is not eligible to make any catch-up contribution).

How much can my employer contribute to the Plan each year?

Your employer may, but is not required to, contribute to the Plan on your behalf. Employer contributions are also subject to certain IRS limits. For 2013, your contributions (excluding age-based catch-up contributions) and your employer's contributions cannot total more than the lesser of $51,000 or 100% of your taxable compensation (your housing allowance may not be considered).

What happens if I change employers or church location?

If you change your employer or church location and want to continue contributing to the Plan, you and your new employer (if your new employer agrees) must complete a Participant Reallocation of Employer Contributions (Form 01A) and Salary Deferral Agreement Form (Form 03) and send them to FCMM. Forms are available at www.fcmmbenefits.org.

If your new employer is not currently contributing to the Plan for any other participant, the employer must complete an Employer Adoption Agreement (Form 20). The Employer Adoption Agreement is available at www.fcmmbenefits.org, by calling (800) 995-5357, or by emailing a request to fcmm@fcmmbenefits.org.

How is my Plan account invested?

Each employee who participates in the Plan must select the investment options(s) for his or her Plan account. The chart on the next three pages summarizes the seven investment options offered under the Plan. You should review the features of each investment option to select investments that allow you to properly diversify your Plan account. The Plan's Performance Reports published by FCMM provide the most current information on the investment options managed by FCMM. Please keep in mind that past performance of a fund is not a promise or prediction of future performance. More detailed investment information is available from FCMM by calling (800) 995-5357 or from our partner the Alliance Benefit Group by calling (877) 224-7384.

Investment Option	Plan Portfolio(s)	Summary	Returns	Employee $	Employer $	Transfers
Moderate Growth Stock Fund **(Option D)**	Stock Portfolio Goal: Offer the potential of a greater average long-term return than Option C but with a greater risk factor as a result of the Fund's investment in stock.	The Stock Portfolio on December 31, 2010 was invested in Large Cap Core (26.5%), Large Cap Growth (14.1%), Large Cap Value (14.5%), MLP Strategy (6.8%), REIT (1.8%), Emerging Markets (6.5%), International (11.9%), Hedge (17.4%), and Cash (.5%). The Plan owns no stocks in which the corporate entity has significant involvement in the following industries: alcoholic beverages, tobacco, pornography, gambling or abortion. The Stock Portfolio's return is net of all investment fees. The Stock Portfolio is also subject to a FCMM office management fee (61 basis points in 2012).	See Performance Report available at www.fcmmbenefits.org	Yes	Yes	One-time irrevocable transfer of employer contributions to Option C permitted. Can transfer amounts to Options D, F, G, H and/or J up to four times a year.
Conservative Growth with Annuity Benefit Fund **(Option C)**	Blended fund invested in the Stock Portfolio and Fixed Income Portfolio Goal: Build consistent long-term growth through conservative investment options.	Option C pays a set interest rate, which may be adjusted by the Trustees of FCMM at any time and may go below zero if necessary. This rate is 3% in 2013. A market value adjustment (MVA) may apply to single sum distributions from Option C. A MVA is an adjustment that is applied to your account so that you receive the market value of the underlying assets of Option C at the time of your distribution. No MVA applies to annuity payment from Option C.	See Performance Report available at www.fcmmbenefits.org	No	Yes	No transfers to any other investment options.
Diversified Bond Fund **(Option E)**	Invested in a Portion of the Bond Portfolio Goal: Provide slow long-term growth with investments in short, intermediate and long-term municipal, federal, foreign and high quality corporate bonds.	As of December, 31, 2012, the Diversified Bond Fund is invested in Core Fixed Income (36.7%), Municipal Bonds (22.4%), Doubleline Total Return (25.5%), Foreign Bond Fund (14.8%), and others (0.6%). It is managed by registered investment advisors selected and monitored by the Trustees of FCMM. Bonds can be used as a "core" investment to build the foundation of a balanced portfolio and provide a good counterbalance when combined with equities because bonds typically fluctuate less than stocks. Option E can gain or lose value depending on the economic climate. The Fixed Income Portfolio's return is net of all investment fees. The Fixed Income Portfolio is also subject to a FCMM office management fee (61basis points in 2012).	See Performance Report available at www.fcmmbenefits.org	Yes	Yes	One-time irrevocable transfer of employer contributions to Option C permitted. Can transfer amounts to Options D, F, G, H and/or J up to four times a year.

Investment Option	Plan Portfolio(s)	Summary	Returns	Employee $	Employer $	Transfers
Self-Selected Mutual Fund – American Funds **(Option F)**	For those who want to invest in American Funds mutual fund options with guidance from the Alliance Benefit Group (ABG).	This option allows you to invest in mutual fund options administered by American Funds. While American Funds are available outside of FCMM, those who participate in them through the Plan will not have any upfront load fees and qualified clergy members are eligible for the housing allowance tax benefit on distributions (see below for more information). In order to invest your Plan account in Option F, you must complete the Participant Investment Selection Form – American Funds (Form 04), which is available at www.fcmmbenefits.org.	See individual prospectuses available at www.americanfunds.com.	Yes	Yes	One-time irrevocable transfer of employer contributions to Option C permitted. Can transfer amounts to Options D, F, G, H and/or J up to four times a year.

Investment Option	Plan Portfolio(s)	Summary	Returns	Employee $	Employer $	Transfers
Self-Selected Mutual Fund – Vanguard **(Option G)**	For those who want to invest in Vanguard mutual fund options and are comfortable making their own investment decisions without any guidance from FCMM.	This option allows you to invest in mutual fund options administered by Vanguard. While Vanguard mutual funds are available outside of FCMM, those clergy who participate in them through the Plan will be eligible for the housing allowance tax benefit on distributions (see below for more information). In order to invest your Plan account in Option G, you must complete the Participant Investment Selection Form – Vanguard Funds (Form 05), which is available at www.fcmmbenefits.org.	See individual prospectuses available at www.vanguard.com.	Yes	Yes	One-time irrevocable transfer of employer contributions to Option C permitted. Can transfer amounts to Options D, F, G, H and/or J up to four times a year.
Adjustable Rate Investment **(Option H)**	For those looking to invest retirement funds in a Investment Certificate with Christian Investors Financial.	This option is invested in an adjustable rate investment certificate with Christian Investors Financial (CIF). The rate can be adjusted by CIF the first of any month. CIF provides real estate loans to EFCA affiliated churches and ministries, so in addition earning a competitive rate of interest and providing for capital preservation, your investment dollars in this option will also help expand EFCA ministries. CIF pays the administrative fees to FCMM, so there are no fees paid by the participants on the dollars invested in this option. Prospective Investors should refer to CIF's current Offering Circular for risk factors and other information needed to make an informed investment decision.	The rate of return as of July 2013 was at 2.05% APR with a 2.07% APY. Current rate information is available at www.christianinvestors.org.	Yes	Yes	One-time irrevocable transfer of employer contributions to Option C permitted. Can transfer amounts to Options D, F, G, H and/or J up to four times a year.
Self-Selected Mutual Fund – Timothy Plan Funds **(Option J)**	For those who want to invest in Timothy Plan mutual fund options and are comfortable making their own investment decisions with guidance from the Alliance Benefit Group (ABG).	This option allows you to invest in mutual fund options administered by Timothy Plan Funds. While Timothy Plan Funds are available outside of FCMM, those clergy who participate in them through the Plan will be eligible for the housing allowance tax benefit on distributions (see below for more information). In order to invest your Plan account in Option J, you must complete the Participant Investment Selection Form – Timothy Plan Funds (Form 07), which is available at www.fcmmbenefits.org.	See individual prospectuses available at www.timothyplan.com	Yes	Yes	One-time irrevocable transfer of employer contributions to Option C permitted. Can transfer amounts to Options D, F, G, H and/or J up to four times a year.

How is the value of my Plan account determined?

The value of your Plan account depends on:

- the amount of contributions going into your account
- any investment gains or losses (varies by investment option)
- any withdrawals
- any fees or expenses attributable to your Plan account

What kinds of information will I receive about my Plan account?

FCMM will provide you with a statement every quarter that details your account balance from the previous quarter, transactions, investment earnings and/or losses, recent contribution history, and the closing value of your account. Please check your statement carefully and report any discrepancies or concerns to FCMM as soon as possible. Balances also are available on a one month delayed basis for Options C, D, E, and H and daily for Options F, G, and J.

Can I change how my Plan account is invested?

Yes. You can change how future employee contributions to your Plan account are invested at any time by completing a new Salary Deferral Agreement (Form 03). You can change how future employer contributions are invested by completing a Participant Reallocation of Employer Contributions (Form 01A). You can transfer your current investments by completed the Asset Transfer Election (Form 15 for non-Roth, Form 16 for Roth). However, as noted on the chart, you may only transfer the portion of your Plan account invested in Options D, E, F, G, H or J to Option C by making a one-time irrevocable election authorizing such transfer. You also cannot transfer the portion of your Plan account invested in Option C to any other investment option offered under the Plan. Transfers between certain options are limited to four times a year. Contact FCMM with any questions at (800) 995-5357 or fcmm@fcmmbenefits.org.

If you would like to change how your Plan account is invested within Options F, G and/or J, you can access your account by logging in online at participantlogin.com/fcmm.

Can I select investment options for my Plan account from other financial institutions?

No. You must select investment options offered by FCMM. Neither FCMM nor the Alliance Benefit Group will approve a contract exchange to unapproved financial institutions.

When can I receive a distribution from my Plan account?

You are eligible to receive a distribution from your Plan account when you retire from serving the EFCA, terminate employment with an EFCA-related employer, become disabled, or attain age 59 ½. Early withdrawals taken before age 59 ½ may be subject to a 10% penalty tax, in addition to regular income taxes. A change in service from one employer affiliated with the EFCA to another is not considered a termination of employment for Plan distribution purposes.

Despite these rules, you may be able to take a hardship withdrawal from the Plan during active employment upon the occurrence of an immediate and heavy financial expense (see “How do I request a hardship withdrawal?” for more information).

If your Plan account includes Roth contributions, you cannot take a “qualified” distribution of those contributions until after a 5-taxable-year period of Plan participation (as determined under applicable IRS guidance) and you turn 59 ½, die or become disabled. A qualified distribution of Roth contributions is not includible in your gross income.

Once you have retired, you must start to take the required minimum distribution from your Plan account no later than April 1 following the calendar year in which you reach age 70 ½. If you are still employed at age 70 ½, the minimum distribution requirement may be deferred until you retire. For more information regarding your required minimum distribution, contact FCMM by calling (800) 995-5357.

How do I select a beneficiary for my Plan account?

On the Plan’s Employee Beneficiary Designation Form (Form 02), you may designate any person or trust as a beneficiary of your Plan account. You may also designate secondary beneficiaries. If you do not designate a beneficiary or your beneficiary is not living when you die, your Plan account will be payable to your heirs-at-law, as determined in accordance with laws of your state of residence at the time of your death.

You may change your beneficiary designation at any time by filing a new Participant Beneficiary Designation Form (Form 02) with FCMM.

What kinds of payment options are available under the Plan?

When you are ready to receive a distribution from your Plan account, you may select to receive your Plan account in one of the following forms of distribution:

- A single or partial sum distribution or a fixed regular monthly payment.

- An annuity in the following forms:

    - Single life annuity. You may elect to convert the value of your Plan account into an equivalent annuity (using actuarial factors) that will pay you a monthly benefit for as long as you live. If you are married at the time of retirement, your spouse must sign off on your election of this payment option as he or she will not receive any benefit from the Plan upon your death.

    - Joint and survivor annuity. You may elect to convert the value of your Plan account into an equivalent annuity (using actuarial factors) that will pay you a reduced monthly benefit for as long as you live. After your death, your beneficiary will receive, at your election, 66 2/3%, or 100% of the amount you received in monthly installments for your beneficiary’s life.

- Guaranteed payments. A monthly annuity payable for your lifetime, with a minimum of 60 or 120 payments. If you die before receiving the guaranteed number of payments, the remaining payments will be made to your beneficiary.

If you elect to receive an annuity form of payment on or after January 1, 2010, your annuity benefit might change each year based on the investment and actuarial experience of the Plan. Your annuity will consist of two parts – a fixed portion and a variable portion. The fixed portion is based on a 2% interest rate and cannot change for the remainder of your life (and the life of your spouse, if applicable). The variable portion is based on a variable interest rate, which is set at the beginning of each calendar year by the Trustees of FCMM, in their sole discretion, based on the investment and actuarial experience, mortality tables and required reserves of the Plan. This rate can go up or down or remain at the same level for more than one year, and your monthly payments will be adjusted accordingly. For 2013, the variable interest rate will be 3%. You will receive more information about your annuity payment options prior to commencing benefits under the Plan.

If you elect to receive a non-annuity distribution from Option C (*i.e.*, a single sum distribution), a market value adjustment (MVA) may be applied. A MVA is a negative adjustment that is applied to your account so that you receive the market value of the underlying assets of Option C at the time you chose to withdraw amounts from your Plan account. If you select an annuity, no MVA will be made.

If your Plan account is less than $5,000, you may, at the discretion of the Plan Administrator, receive a lump sum distribution of your entire account as soon as practicable after your termination of employment.

Remember that if your Plan account includes Roth contributions, you cannot take a qualified distribution (as described above) of those contributions until after a 5-taxable-year period of Plan participation (as determined under applicable IRS guidance) and you turn 59 ½, die or become disabled.

Can I receive in-service distributions from my Plan account?

Yes. If you attain age 59 ½ and are still employed by your employer or another eligible employer, you may receive an in-service distribution from your Plan account.

Withdrawals of your salary deferral contributions and employer contributions made on your behalf before age 59 ½, retirement, termination of eligible church service disability or death are only permitted in a serious financial hardship. Federal law prohibits FCMM from permitting premature withdrawals from the Plan unless you can establish an immediate and heavy financial need that cannot be met from any other source. Common hardship withdrawal events include medical, burial, educational and housing expenses. Hardship withdrawals may be subject to a 10% penalty for early withdrawal in addition to regular income taxes.

How do I request a hardship withdrawal?

To request a hardship withdrawal, you must complete the Plan's Hardship Withdrawal Certification Form (Form 11) available at www.fcmmbenefits.org. The form requires you to indicate the type of financial need you are experiencing (e.g., medical, burial, educational or housing expenses) and lists the types of documentation you must submit to substantiate the need. You can take a hardship withdrawal of your salary deferral contributions to the Plan (excluding earnings) and any employer contributions made to the Plan on your behalf (with earnings). The amount requested can include amounts necessary to cover the federal and/or state taxes and penalties on the withdrawal.

Note that you cannot take a hardship withdrawal if your financial need can be relieved through other sources, including taking a nontaxable loan from this Plan (if allowed by your employer).

Can I take a loan from my Plan account?

Yes, if your employer has adopted such a feature in its Adoption Agreement. Unlike hardship withdrawals, loans can be taken for any reason and are repayable to your Plan account with after-tax dollars over a certain period of time (no longer than five years). The minimum loan amount is $1,000 and the maximum amount is generally the lesser of $50,000 (minus your outstanding loan balances) or half of your account balance (excluding Roth contributions). The interest rate for any loan will be consistent with interest rates charged by commercial lenders for a loan made under similar circumstances. If you would like more information about loans, please contact FCMM at (800) 995-5357.

I want to continue to work past age 65. Can I continue to contribute to my Plan account?

Yes. You and/or your employer can continue to contribute to your Plan account, and any assets in your account will continue to share in the investment experience of the investment options in which your account is invested. If you are still actively employed at age 70 ½, the minimum distribution requirement discussed above is deferred until you retire.

I have terminated employment. Do I have to take a distribution from my account?

No, not if you are under age 70 ½. After you terminate employment, you may continue to leave your account in the Plan as long you begin to take distributions from your account no later than April 1 following the calendar year in which you reach age 70 ½.

If your Plan account is less than $5,000, you may receive a lump sum distribution of your entire account as soon as practicable after your termination of employment.

What happens to my Plan account should I die before receiving a total distribution?

If you have not started to draw on your retirement benefits from the Plan at the time of your death, your designated beneficiaries receive the balance. If you die after commencing benefits under the Plan, your designated beneficiary is entitled to benefits under the Plan based on the form of payment you selected at retirement or termination of employment.

You must designate your primary and secondary beneficiaries under the Plan on the Plan's Employee Beneficiary Designation Form. You may change your designated beneficiaries at any time by completing a new form and returning it to FCMM.

Can I roll over a distribution from the Plan to avoid paying income taxes?

You may roll over lump sum distributions from the Plan to another 403(b) plan, a 401(k) plan, a 401(a) plan or a traditional or Roth IRA. Your spouse who is entitled to a distribution from the Plan has the same rollover rights. Your non-spouse designated beneficiary may only directly roll over a distribution to a traditional or Roth IRA. If you request a direct rollover, federal income taxes are not withheld, except if the distribution is being rolled over to a Roth IRA. If you receive a distribution check from the Plan, 20% of the distribution will be withheld and you have 60 days to roll it over to another retirement plan or a traditional or Roth IRA in order to receive a refund of the withholding at the time you file your tax return. These rollover rules may be further limited by changes in the tax laws.

If a portion of your distribution is attributable to Roth contributions and is not includible in income, the rollover of the distribution must be accomplished through a direct rollover and can only be made to a 401(k) or 403(b) plan that has a designated Roth contribution program. If a distribution that includes Roth contributions is paid to you directly, you may roll over the entire amount into a Roth IRA within 60 days of receipt.

You will receive a Special Tax Notice when you request a Plan distribution that further explains your rollover rights under the Plan.

If you wish to initiate a single sum distribution of funds from your account, you must complete a Cash Withdrawal of FCMM Retirement Plan Account Form (Form 09). The form is available at www.fcmmbenefits.org. Rollovers of full or partial account balances are permitted.

I am an ordained minister. Can my Plan distribution be considered housing allowance?

Yes. For ordained minister participants, FCMM annually designates distributions from the Plan as housing allowances, if used by ministers for housing and subject to the limits of section 107 of the Internal Revenue Code. Such distributions are not subject to federal income tax and may not be subject to state income tax.

Can my former spouse receive a portion of my Plan account?

Your interest in the Plan is not subject to the claims of creditors except as may be required by law in a qualified domestic relations order (QDRO). A QDRO is a special order issued by a court in a divorce, child support or similar proceeding. In this situation, your spouse, former spouse, or dependent may be entitled to a portion or all of your account balance based on the court order. Before a portion or all of your account balance is paid to an "alternate payee," FCMM must approve the QDRO. Contact FCMM at (800) 995-5357 for more information.

Who is in charge of administering the Plan?

FCMM administers the Plan and resolves questions about the terms of the Plan, including benefit eligibility, investment account activity and amount. FCMM and Alliance Benefit Group perform the recordkeeping functions, including the receipt and investment of contributions, processing and distributions.

IMPORTANT PLAN INFORMATION

Neither FCMM nor the EFCA has a legal or contractual obligation to continue to sponsor the Plan. While FCMM and the EFCA intend to continue the Plan indefinitely, it reserves the right to amend, change, suspend or terminate the Plan at any time and for any reason.

The Plan is a section 403(b)(9) church retirement income account plan. FCMM and the Plan are exempt from most registration, regulation and reporting requirements of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Company Act of 1940, and state securities laws. Plan participants and beneficiaries are not afforded the protection of those laws. The Plan is not subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan will be construed and enforced in accordance with the laws of the State of Minnesota to the extent not preempted by federal law.

If the terms of this summary should conflict with the terms of the Plan document, the terms of the Plan document control. No provision of the Plan document nor this summary shall be construed to conflict with any provision of the Internal Revenue Code or the regulations relating thereto.

If you have any additional questions on the Plan, please contact FCMM at (800) 995-5357.