BENEFITS & RETIREMENT
fcmm
prepare today, ready tomorrow

News & Notes

Fall 2026

Looking Back with Gratitude, Moving Forward with Purpose

by Timothy Rowley, FCMM President

Dear FCMM Participants,

As 2026 draws to a close, we reflect with gratitude on another year of serving alongside churches, ministries and each of you who have dedicated your lives to sharing the Gospel.

Thank you for your love for the Lord and for courageously joining Christ as He builds His Church. As we rest in the truth of the Gospel and abide in Christ, may God continue to use you mightily for His Kingdom purposes as He builds His Church among all people.

At FCMM, our mission is rooted in a commitment to serve Christ and His people. We recognize that behind every ministry are individuals and families whose financial well-being matters. It is our privilege to help provide the resources, guidance, investments, and financial protection that allow you to serve with greater confidence, both today and in the years ahead.

As we look toward 2027, we remain committed to serving you, whether you're preparing for retirement or navigating it today. In this issue, we invite you to read "Supporting Those Who Serve", which highlights how FCMM's benefit and retirement plan programs work together to support individuals, protect families, and strengthen the ministries they serve.

Thank you for the trust you place in FCMM and for the privilege of serving alongside you. May God continue to guide and strengthen your ministry in the coming year.

In Christ's service,
Timothy Rowley
President, FCMM

Supporting Those Who Serve

Behind every thriving ministry are people committed to serving others. Whether leading a congregation or serving in another ministry role, these individuals dedicate their time and talents to a calling that extends far beyond a paycheck.

Supporting that calling means helping individuals and families navigate life's uncertainties and prepare for a financially secure future. It also means equipping ministry employers with resources that help sustain their work through unexpected challenges and transitions.

FCMM's benefit and retirement programs are designed with these shared needs in mind.

Financial Protection Through Life's Challenges

An unexpected illness, injury, or death can create significant financial challenges for individuals and their families. For ministry employers, an employee's extended absence can also create operational and financial pressures at a time when maintaining continuity is especially important.

The FCMM Benefit Plan includes short-term and long-term disability, life insurance, and accidental death and dismemberment (AD&D) coverage to help provide financial protection when unexpected circumstances arise.

For individuals, these benefits can provide income replacement during a qualifying disability, or financial support following a covered death or accidental injury. For employers, disability coverage can help ease the financial pressures associated with an employee's absence, potentially providing greater flexibility to address staffing needs and maintain ministry operations.

By helping protect employees and their families, the FCMM benefit plan also supports the stability and continuity of the ministries they serve.

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Supporting Those Who Serve

Preparing for a Future Beyond Active Ministry

While insurance protection addresses life's unexpected challenges, retirement planning focuses on another important responsibility: preparing for the years ahead.

Those who have devoted their careers to ministry, retirement represents a new chapter of life and service. Financial preparation can provide greater freedom to pursue opportunities, support loved ones, volunteer, and remain engaged in ministry without the same dependence on employment income.

FCMM's retirement plan helps individuals build financial resources for that future through employer and employee contributions, investment options, and guidance along the way. For eligible ministers, the potential ability to designate qualifying retirement distributions as housing allowance provides an additional planning consideration.

Time is one of the most important factors in building retirement savings. Consistent contributions, combined with potential for compounded investment growth, can make a meaningful difference over the course of a career.

For employers, supporting retirement readiness is also an investment in the people who make their ministries possible. Offering a retirement program demonstrates a commitment to employees' long term financial well-being and recognizes the value of their faithful service.

A Shared Commitment to Financial Well-Being

Financial security is not built through a single benefit or contribution. It develops through thoughtful attention to both present and future needs.

As 2027 approaches, we encourage ministry leaders to review the benefits available to their staff and consider whether employees have the financial protection and retirement resources they need. Individuals can also take this opportunity to review their retirement contributions, investment selections, and progress toward long-term goals.

At FCMM, we are privileged to partner with ministries and those who serve them, providing financial protection for life's uncertainties and resources to help prepare for retirement.

Year-End Benefits & Retirement Checklist

Whether you are an individual participant or responsible for managing a plan for your organization, it is important you review your FCMM Benefits & Retirement accounts to evaluate the past several months and intentionally prepare for the year ahead.

403(b) Retirement Plan

Checklist for EmployERs

- ☐ Review your Employer Adoption Agreement and update, if needed.
- ☐ Notify eligible employees of their right to participate.
- ☐ Review and document practice & procedures.
- ☐ Update Static Remittance arrangements, if applicable.
- ☐ Adjust contributions to reflect compensation changes.
- ☐ Review annual 403(b) contribution limits for current and new year.
- ☐ Notify FCMM of any employee terminations.
- ☐ Confirm employee deferrals are accurately reported on Form W-2.

Checklist for EmployEEs

- ☐ Update or initiate Employee Salary Deferral Contributions (Form 03).
- ☐ Review contributions and catch-up opportunities.
- ☐ Review 403(b) annual contribution limits for current and new year.
- ☐ Update beneficiaries (Form 02).
- ☐ Consolidate old retirement accounts via rollover/transfer to FCMM.
- ☐ Evaluate your retirement goals and progress.
- ☐ Update address and contact information if changed.

Benefit Plan (Disability and Life/AD&D Insurance)

Checklist for EmployERs

- ☐ Provide FCMM with salary updates (Form 03).
- ☐ Enroll eligible employees within 30 days of hire.

Checklist for EmployEEs

- ☐ Update beneficiaries (Form 102)



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FCMM serves as the church benefits organization of the Evangelical Free Church of America