

News & Notes

Fall 2013

FCMM LTD Plan to Add Life Insurance Benefit

Rev. Jerry Rich, Director of Benefits & Technology

Staff members employed by EFCA churches that provide FCMM's Long Term Disability Insurance will receive an additional benefit starting January 1, 2014: group term life insurance. Each participant will now have a \$10,000 term life benefit along with the same amount of accidental loss coverage ("AD&D").

The LTD Plan has been available to EFCA churches since 2000 and was transferred to FCMM last year. The Plan was last enhanced in 2008 with an increased income cap for salary replacement.

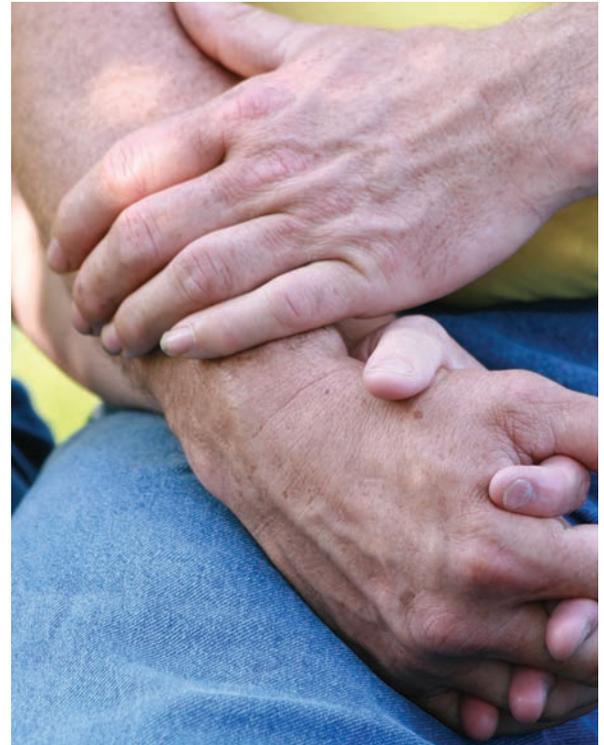
The current rate for coverage will

have a small increase for the first time in five years, but the plan will now include the added life insurance benefit. The rate will not change until April 1, 2014.

The FCMM LTD Plan includes features that may be overlooked by standard plans that are not geared to church employers:

- Clergy housing allowance is included in the salary base upon which benefits are calculated. Most LTD plans disregard the housing allowance.
- Portability: Coverage for a staff

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You already like us, so "LIKE" us again

Rev. Bud Smith, Director of Marketing & Customer Service

FCMM has added a Facebook page to better serve our constituents in two ways.

One is the posting of updated information to keep you aware of features of our benefits programs.

The second is to provide an element of "fellowship" in terms of staying in touch with both long-time and new friends serving within the broad range of EFCA ministries. Whether you're already retired and drawing benefits, or simply getting

started on the road of ministry life, we'll welcome news, prayer requests, and even pictures of your grandchildren.

We're taking our first steps on Facebook and we invite you to "like us" and build your fellowship with other FCMM/EFCA ministry co-laborers. Search for "FCMM Benefits and Retirement" or navigate directly to facebook.com/fcmmplan.



FCMM Contacts

Ross Morrison, President
ross.morrison@fcmmbenefits.org

Bud Smith, Director of Marketing & Customer Service
bud.smith@fcmmbenefits.org

Jerry Rich, Director of Benefits & Technology
jerry.rich@fcmmbenefits.org

Alexia Miles, Retirement Operations Specialist
alexia.miles@fcmmbenefits.org

Kory Everson, Benefits Operations Assistant (LTD Insurance)
kory.everson@fcmmbenefits.org

Meet the Team



STAFF

Kory
Everson

Kory Everson serves as Benefits Operations Assistant with the FCMM Long Term Disability Plan. She has worked with the LTD plan since she started employment with the EFCA in 2003. Previously she worked for more than 20 years in the field of long term care, serving as a staff development coordinator and activity director after earning a MA in Gerontology from the University of South Florida. Kory has been married to Dan for 34 years. Together they enjoy both local and international travel as well as hosting university students from China each fall. You can also find them flying kites and watching the clouds on a pleasant Minnesota day.

Remembering Ron Jones

FCMM trustee Ron Jones, an avid world traveler, passed away September 5. Ron was a faithful follower of Christ, a devoted family man, and an active participant in Village Church (EFC) of Barrington, Illinois, along with a number of other ministries. Ron had been a member of the FCMM board since 2008. Through his insights and experience as an institutional investment adviser, he contributed significantly to the board's stewardship of FCMM funds. Ron was known throughout his career and retirement for his work ethic, his deep faith in Christ, and his advocacy for underserved communities

Take Advantage of FCMM
Planning Resources at the
EFCA Theology Conference

2014 EFCA
**THEOLOGY
CONFERENCE**
...think deeply ...serve faithfully

Along with theological discussions and pastoral fellowship, EFCA Theology Conference participants can take advantage of optional FCMM workshops for Retirement and Benefits planning. The conference will take place at Christ Community Church, Leawood, Kansas (Kansas City metro), January 22-24, 2014.

The opportunities include:

- Wednesday Pre-Conference Luncheon, *Social Security Planning*. Advance signup is required with your registration but there is no cost for the lunch.
- Thursday evening, *Retirement Healthcare Planning – Medicare and Long Term Care*.
- Thursday afternoon break mini-workshops, *FCMM – Your Benefits Partner: What's New? And Financial Planning for the Younger Pastor*.

In addition, FCMM representatives will be available for consultation. Jeff Englin, Wealth Management Consultant, will be available for a limited number of 25-minute appointments during the conference. Sign up for a time slot at the FCMM booth.

Conference registration information is available at www.efca.org/theologyconference.

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member relocating from one participating church to another can be continued via notice to FCMM.

- Conversion: A staff member leaving employment of a participating church may convert the policy to individual insurance.
- Definition of disability is based on inability to perform duties of your "own occupation" for the first three years of disability. This contrasts to a lesser coverage of "any occupation" in many plans.
- Inclusion of long term disability rider for the participant's spouse at no additional cost.
- And, new, starting January 1: inclusion of \$10,000 group term life and AD&D insurance for each covered person.

The additional insurance coverages will require completion of a beneficiary form. Information regarding the new program will be sent to each participating employer early in 2014.

The FCMM LTD Plan is a provision for the church, also. If a disability occurs, the insurance payments help the staff member with his or her financial needs, which gives the church more freedom to employ interim/replacement staff.

At FCMM, we believe the local church exercises good stewardship when staff members are provided with appropriate benefits to provide for their families.

Have you visited the new fcmmbenefits.org?



FCMM Benefits & Retirement
Retirement Plan (800)995-5357 • fcmm@fcmmbenefits.org
Long Term Disability Insurance (952)853-1773 • benefits@fcmmbenefits.org