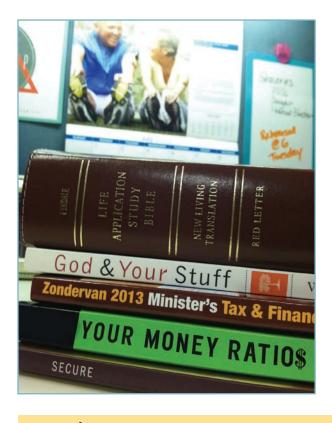


News & Notes

Summer 2013



"So How Much Will I Get?"

Estimating FCMM Retirement Income Rev. Bud Smith, Director of Marketing & Customer Service

Long-time FCMM participants may recall that an estimate of monthly retirement income was included in quarterly statements. As FCMM expanded options and features, we moved to "on request" calculations that more accurately tuned the estimates to individual circumstances.

We continue to encourage participants to request an estimate report as needed for your planning. FCMM will prepare an individualized estimate for you based on current balances and anticipated additional contributions. We're also working to re-introduce basic retirement income estimates

through our participants' online account access. We will announce this feature when it is ready.

Any combination of the current fund options may be annuitized to provide retirement income. However, the Conservative Growth with Annuity Benefit Fund (Option C) is specifically designed for stable value and annuity income. Therefore, for Option C, the alternative of lump sum distribution of account value (rather than annuity income) must be subject to a fair market value adjustment based on cumulative market performance.

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In other FCMM news:

New Website, New Investment Option, and LTD Insurance

FCMMbenefits.org

In June, FCMM launched a new website, fcmmbenefits.org. Our email addresses have also been updated to @fcmmbenefits. org.

Timothy Plan Funds (Option J)

New Option J: Timothy Plan has been added for self-selected investment. Comprising nine asset classes, these mutual funds practice careful screening for moral issues. To invest your FCMM Funds in the Timothy Plan funds, visit

fcmmbenefits.org. For more information about The Timothy Plan, see www. timothyplan.com.

Long Term Disability Insurance

FCMM Long Term Disability insurance incorporates housing allowance as part of the compensation on which disability income may be based, unlike many standard LTD plans. The FCMM plan also automatically includes a spousal disability rider. Specific information can be found at the FCMM website.

FCMM Contacts

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Meet the Team



STAFF Bob Kieser

Bob Kieser began his employment with the EFCA in February 1999 in the Accounting Department as the Trust and FCMM Accountant. After a short time off to take care of his ailing mother, Bob returned to the Accounting Department and retained some duties for FCMM. He has now transitioned to part-time assistant accountant, entirely with FCMM. Bob attended the University of Minnesota and graduated with honors from the Minnesota School of Business in Accounting & Business Law and also Computer Programming. Bob is a die-hard Minnesota Twins fan and enjoys watching most sports.



BOARD James Powers

James Powers was appointed to the FCMM Board of Trustees in 2012. With more than 25 years of financial advisory experience, Jim serves as a wealth manager affiliated with the Wealth Management Group of KC located in Overland Park, Kansas. He holds designations as Certified Financial Planner and Chartered Retirement Planning Counselor and is an active member of Kingdom Advisors. Jim is a member of Christ Community Church (EFC) in Leawood, KS.

Estimating FCMM Retirement Income continued from page 1

To make a request for future annuity estimates, send an email to fcmm@fcmmbenefits. org with the following information:

- 1. A starting date(s) or age(s) at which you are thinking of beginning a retirement annuity. The IRS requires a start date after age 59 $\frac{1}{2}$ and before age 70 $\frac{1}{2}$ (unless you continue in full-time employment beyond 70 $\frac{1}{2}$).
 - 2. Any future contribution amounts you would like figured into the estimate.

FCMM staff will work up your estimate(s) send them to you within a few days. We'll explain the variables that may affect the final numbers.

For more information about the five present annuity options, see Form 36 "Detailed Annuity Description" at the FCMM website.

We also encourage all participants to periodically review your current account values and re-visit your investment strategy for remaining years of employment. Professional financial counsel can be helpful in determining adjustments to future investment allocations. If you decide to make changes, use Form 01A to reallocate future employer contributions and/or use Form 03 to reallocate future employee (salary deferral) contributions. All forms are available at femmbenefits.org.

Questions? Contact the FCMM office at (800)995-5357 or fcmm@fcmmbenefits.org

Our Mission Statement

FCMM exists to enable pastors, staff members, and missionaries to serve Christ throughout their lives by assisting employing ministry organizations in providing retirement and other benefits.

The FCMM Retirement Plan enables ministry staff to develop a successful retirement life plan with a reliable source of retirement savings and income from money deposited by employing ministry organizations.

FCMM Benefits serves ministry staff, in partnership with employing ministry organizations, by providing benefits that promote financial and personal wellness at an excellent value.

Professional Retirement Investment Counsel at No Charge

FCMM has partnered with the Alliance Benefit Group (ABG) to provide personalized retirement investment counsel to all FCMM participants. Jeff Englin is a wealth management consultant with ABG. You can receive counsel on a good strategy for allocating your investments in a way which fits your personal choices and planning. To take advantage of this opportunity, contact Jeff and his team at (877)224-7384 or jenglin@abg-mn.com.



Web Access to your FCMM Retirement Plan Account is available at https://participantlogin.com/fcmm

