



## **Welcome to the FCMM Retirement Plan**

**FCMM has processed your enrollment application and we are ready to begin accepting contributions on your behalf from your employer. The following pages serve as a resource for you while you familiarize yourself with FCMM. You may also wish to review the FCMM Summary of Important Plan Features (Form 38) found on our website as it answers many common questions about the FCMM Retirement Plan.**

**Since 1971, FCMM has provided retirement plans for EFCA pastors, staff, and missionaries, enabling them to develop a successful retirement life plan with a reliable source of retirement savings and income. We look forward to serving you, as well.**

# FAQs

## How do I view my account online?

Not only can you review your account(s) online, you can change investment allocations within mutual fund families (i.e. within American Funds, Vanguard Funds, Timothy Plan, and GuideStone Funds). You can log into your account by clicking the “Account Access” link at top of the FCMM website home page. For information about first-time log-in, please refer to the instructions within this packet titled “Accessing Your FCMM Retirement Account Online”.

## How often are my Retirement Plan account values updated?


While each Retirement Plan member receives a quarterly statement reflecting the total of contributions and earnings/losses for the period for each Option, there is far more detail available when you access your account online.

- FCMM-managed funds (Options C, D, E, and H) operate as collective funds. Your proportionate share in the collective funds is determined monthly. The previous month’s values and transactions are updated by the end of the current month.
- Mutual fund (Options F-American, G-Vanguard, and J- Biblically Responsible) market values are updated daily, along with details of any transactions.

## I have a retirement account with a former employer. Can I move those funds to FCMM?

To transfer assets from another employer’s Qualified Retirement Plan (i.e. 401(k) plan, profit sharing plan, or pension plan), 403(b) plan, governmental 457 plan, or your traditional IRA, SEP IRA, or SIMPLE IRA, you must complete the *Rollover/Transfer to FCMM 403(b) (Form 08)*. The Plan cannot accept rollovers from Roth IRA accounts. *NOTE: Rollovers to FCMM are not permitted until we first receive a contribution on your behalf from your employer, officially enrolling you in the Plan.*

## When will I receive my Quarterly Statement?

Approximately 6 weeks after the end of the quarter, FCMM will mail your statement to the home address we have on file for you, unless you have signed up to receive an eStatement or live outside the US. You can sign up for eStatements within your online account by clicking “”, the My Profile icon, at the top right of your webpage. Once you elect eStatements, you will no longer receive a mailed statement. You will receive an email when your statement is available to be viewed on your online account. **PLEASE CONTACT FCMM IF YOU HAVE A CHANGE OF ADDRESS** to avoid your financial information going to an incorrect address.

## Can I change how my Plan account is invested?

Yes. You can change how future contributions to your Plan account are invested at any time by completing a new Investment Selection Form (Form 03). You can transfer your current investments by completing the Asset Transfer Election (Form 15 for non-Roth, Form 16 for Roth). Please refer to the FCMM Summary Plan Description (Form 38) for additional information and limitations on transfers.

## How do I update my contact information?

To notify FCMM of changes in your address, phone, or email, please call FCMM Client Services at (800) 995-5357. Additional verification may be requested.

## What happens if I change employers?

If you change your employer and want to continue contributing to the Plan, your new employer (if your new employer agrees) must adopt the FCMM Retirement Plan as their sole retirement plan by completing an Employer Adoption Agreement (Form 20) – unless there is already one on file. You must complete Form 01 indicating a change in employer and Form 03 to establish your investment allocations with the new employer. All forms must be sent to FCMM via our secure file exchange at <https://fcmmbenefits.leapfile.net/>. Forms are available at [www.fcmmbenefits.org/documents](http://www.fcmmbenefits.org/documents).

# Looking for a form?

Most of our forms can be found on our website.

Go to: [www.fcmmbenefits.org/documents](http://www.fcmmbenefits.org/documents)

Although many of the forms can be filled out electronically, **FCMM requires your *handwritten signature* on all forms.** We currently do not accept electronic signatures of any kind.

Examples of some commonly used forms found on our website:

- 01 Participant Enrollment Form**  
Report a change in employer.
- 02 Beneficiary Designation**  
Update your beneficiaries.
- 03 Investment Selection Form (Includes Optional Salary Deferral Agreement)**  
Change investment allocations for contributions.  
Start, change, or stop a salary deferral agreement.
- 08 Transfer/Rollover to FCMM 403(b)**  
Move funds from a 401(k), 403(b), a pension plan, an eligible 457(b) government plan, or a Traditional IRA to your FCMM 403(b) account.
- 12 Third Party Disclosure Authorization**  
Use this form to authorize FCMM to discuss your account with a third party OR to stop an authorization.
- 15 Asset Transfer Election (Non-Roth)**  
Use this form to transfer existing assets within an Option to a different Option(s).
- 16 Asset Transfer Election (Roth or After-Tax)**  
Use this form to transfer existing assets within an Option to a different Option(s).
- 38 Summary of Important Plan Features**  
Find answers to common questions about the FCMM Retirement Plan.

## Access Your FCMM Retirement Account Online

All active FCMM members will be provided an FCMM online account to view account information. This online account is hosted by our vendor, Alerus Financial. To gain access to the online account for the *first* time, members will need to reference a Login Letter mailed to their home address on file with FCMM after their initial enrollment is processed\*. This letter contains pieces of information required for creating new online access as well as information to be used if you forget your username or have had an extended period of account inactivity.

**Please be sure to KEEP YOUR LOGIN LETTER and information accessible!** If you did not receive a Login Letter after your initial enrollment or if you have misplaced your letter, please contact FCMM Client Services. **\*Please note: The initial setup of your online account may take up to 8 weeks before it is populated with your personal information and account activity.**

### Logging into your FCMM Online Account:

1. Go to [www.fcmmbenefits.org](http://www.fcmmbenefits.org)
2. Click on the tab at the top of the screen "Account Access"
3. Read note and click "Proceed to your account log in"
4. Click "Set up online access" toward the top of the screen
5. Complete the form for "Sign Up for Retirement Account Access"
  - a. First Name
  - b. Last Name
  - c. Alerus Account Verification – choose "Alerus Retirement & Benefits Hire Date"
    - i. Enter the date (MM/YYYY) listed on your Login Letter
  - d. Social Security Number (SSN)
  - e. Date of Birth
  - f. Phone Number (used to verify identity during login)
  - g. Username
  - h. Email (used to verify identity and to reset password)
  - i. Password
  - j. Confirm Password
  - k. Click "Create Account"
6. Read and Accept "Online Service E-Sign Disclosure and Consent"
7. Read and Accept "Terms of Use – MY ALERUS"
8. Account Accessed

### Forgot Password

1. Go to [www.fcmmbenefits.org](http://www.fcmmbenefits.org)
2. Click on the tab at the top of the screen "Account Access"
3. Read note and click "Proceed to your account log in"
4. On the Sign In screen, click "Forgot Password"
5. Enter Username and click "Send Code"
  - a. A code will now be sent to the email associated with your online account
  - b. Email will come from [alerus@alerus.com](mailto:alerus@alerus.com) and the subject is "Your Verification Code"
6. Enter emailed code
7. Create new password
8. Click "Submit"
9. Account Accessed

*If unable to reset online account password, attempt to create new account access following the instructions above.  
If still unable to access online account, please contact Alerus Financial: 833-325-3787.*

## Contact Us

### FCMM Benefits & Retirement

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EMAIL: [fcmmbenefits.org](mailto:fcmmbenefits.org)

PHONE: (800) 995-5357

WEBSITE: [www.fcmmbenefits.org](http://www.fcmmbenefits.org)

### FCMM Client Services

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### FCMM Operations – Contribution Remittance Questions *ONLY*

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### FCMM Financial Advice for Participants

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