

News & Notes

Fall 2015

How Can Retirement Investments Benefit Churches?

Since 2010, FCMM Retirement Plan members have had the opportunity to invest retirement funds with Christian Investors Financial (CIF). CIF is the EFCA-affiliated provider of ministry capital financing along with capital campaign and leadership consulting. Following is information provided by CIF illustrating their ministry partnering.

Investments that Benefit You and Ministries

Christian Investors Financial (CIF) Investments earn interest and also help fund church and ministry loans used for construction, renovation, property purchases and refinancing. Through these loans, space is created for ministry, offering more opportunity to make a difference in people's lives.

Funds invested with CIF have helped churches and ministries build new, or convert existing, buildings into worship spaces to accommodate more people. Converted buildings have included warehouses, a parking garage, an unused nineteenth century church (go to www.ChristianInvestors.org/hcc to read Hope Community Church's story) and even a bait-and-tackle shop. But, it's not just about the buildings. It's about life transformation that happens through these buildings.



**Hope Community Church in
Minneapolis, MN**

One story illustrates how investments in CIF have helped create space for ministry. A few years ago, a small church called and said, "We need CIF's help." For three years building materials had sat covered with a tarp in the church parking lot. The church didn't have funds readily available to assemble the building and complete construction. With the help of investor funds, CIF provided a loan to assemble the building and enable the church to use their newly constructed space to serve the community.

Today the church uses the new building for various activities including a program that feeds the community. Each week up to 100 people attend, some of whom have nothing else to eat. Through this building, they've been able to reach into the community, feed people, tutor students and run kids' programs. All this happened because the church was finally able to construct the building with the goal of creating space for ministry impact. Now the building is used almost every day, and people in the community know where they can turn to in a time of need.

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Retirement Plan adds GuideStone Mutual Funds

Starting in November, 2015, the FCMM Retirement Plan announces the addition of 20+ GuideStone Mutual Funds, offered by GuideStone Financial Resources (the benefits board that serves Southern Baptist and select evangelical ministries). These award-winning, Christian-screened funds will be added to Option J, joining Timothy Plan funds. Option J is being renamed "Biblically Responsible Funds" to reflect the careful investment screening of these two fund families for issues that are important to evangelicals.

FCMM Retirement Plan offers 140+ investment fund choices

Throughout its history, FCMM has provided FCMM-managed funds (Options C, D, and E today) that are also screened for evangelical values. With the addition of mutual funds from American and Vanguard in 2008, participants could include these funds in their investment strategy but they did not offer Christian-screened choices.

FCMM Retirement Plan continues to be offer the most flexible and diverse opportunities available for an employer plan, ranging from "do it for me" to "do it myself" strategies.

Detailed information about GuideStone funds may be found at www.guidestonefunds.com.



EFCA Theology Conference

Valley Church · West Des Moines, IA · January 20-22, 2016

2016 Retirement Plan Contribution Limits

The IRS has announced that contribution limits will remain the same for 2016.

For more information regarding the overall limit, the salary deferral limit, and the age 50+ catch-up amount, please visit our website or contact FCMM customer service.

Opportunities at the 2016 EFCA Theology Conference

The annual EFCA Theology Conference serves as a good place to connect with FCMM for information and consultation, January 20-22, 2016, at Valley Church in West Des Moines, Iowa.

When you register for the conference, go.efca.org/theologyconference, you may include the Wednesday pre-conference luncheon, compliments of FCMM. The luncheon will focus on **Social Security Planning**, presented by Norm Nystrom, financial planner. We strongly encourage those who are many

years from retirement age to begin learning about these benefits. Norm will also offer an optional Wednesday evening workshop on **Navigating Medicare**, well suited for those age 55 and above.

In addition, Jeff Englin, Wealth Management Consultant, will be available for a limited number of 25-minute appointments Wednesday and Thursday. Visit the FCMM booth after you check in at the conference to sign up.

FCMM serves churches and ministry employers with ...

- Retirement Plan
- Long Term Disability Insurance Plan
- Payroll Service
- Group Health Insurance (partnering with GuideStone)
- Trusted advice for human resources & benefits

How Can Retirement Investments Benefit Churches?

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For over 56 years, we've helped connect two groups together: investors and churches. Thank you for your partnership with us. Working together, we can do what no individual investor or church can do alone.

This shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of Investment Certificates in any state in which such offer, solicitation, or sale is not authorized. The offering is made solely by the OFFERING CIRCULAR, which more fully describes certain risks involved in a purchase of Investment Certificates. THE INVESTMENT CERTIFICATES ARE NOT FDIC INSURED AND ARE NOT GUARANTEED BY THE EFCA. Not FDIC or SIPC insured • Not a bank deposit • No EFCA guarantee



To direct any portion of retirement plan contributions to CIF, a member indicates the portion on FCMM's Form 01 Enrollment Application (01A to revise existing allocations) for their employer contribution, and/or Form 03 Salary Deferral Agreement for employee contribution. Form 06 CIF Selection is also required. To check the current investment rate, select the "Rates" tab at www.christianinvestors.org, and refer to the 403(b)(9) listing.

Meet the Team



STAFF
Julie Dahl

Julie Dahl has recently joined FCMM as an Accounting and Benefit Assistant, working with enrollments, remittances, and accounting-related customer service.

After graduating from the University of Wisconsin-Eau Claire, Julie worked with Campus Crusade for Christ (Cru) for seven years until the LORD blessed her and her husband with children. After years of home educating their three children and serving as an educational consultant, Julie returned to the workplace as a math and special education teacher. Her FCMM career began with a temporary position while a co-worker was on maternity leave.

In her spare time, she enjoys running, gardening, organizing, and grand parenting.

