



IMPORTANT!
 Open Enrollment for
 Disability and
 Life/AD&D
 closes November 1.

News & Notes

Fall 2024

Retirement Plan Will Add Eventide Mutual Funds to Option J

by Jerry Rich, FCMM Vice President

Since 2013, the investment Option J, Biblically Responsible Funds, has offered morally-screened mutual funds to members of the FCMM Retirement Plan. At the time, the Timothy Plan was the pioneer in such screening and the fund family was made available. By 2015, GuideStone Financial Resources had repackaged investment funds exclusive to their plan into mutual funds accessible on major exchanges. FCMM added the GuideStone family of funds into Option J for 2016.

Of course, FCMM-managed collective funds (Options C, D, and E) have always featured moral screening to limit investing in securities in which the corporate entity is recognized by FCMM to have significant involvement in products, services, or activities that are incompatible with the moral and ethical tenets and values of the Evangelical Free Church of America.

As the providers of funds screened for moral issues have developed more sophisticated tools for detailed scrutiny, one family of funds in particular has emerged as a leader in offering funds with positive investing for common good along with careful moral values screening – Eventide Mutual Funds, eventideinvestments.com.

FCMM is pleased to announce the addition of the Eventide Mutual Funds to Option J, effective January 2, 2025. The eight institutional class funds are:

Fund Name	Symbol	Sector
Eventide Dividend Opportunities I	ETIDX	Mid-Cap Blend
Eventide Balanced Fund Class I	ETIMX	Moderate Allocation
Eventide Gilead I	ETILX	Mid-Cap Growth
Eventide Core Bond I	ETIRX	Intermediate Core Bond
Eventide Exponential Technologies I	ETIEX	Technology
Eventide Healthcare & Life Sciences I	ETIHX	Health
Eventide Limited-Term Bond I	ETIBX	Short-Term Bond
Eventide Large Cap Focus I	ETLIX	Large Blend

As a reminder, members may update their investment choices for future investing via Form 03 Investment Selection (and optional Salary Deferral). To reallocate investments among FCMM Options, use Form 15 Asset Transfer (for pre-tax) or Form 16 Asset Transfer (for Roth). For members already invested in other mutual funds within Option J, you may reallocate via accessing your account online.

Testimonial for Eventide Funds

by Matt Rusten, President of Made to Flourish, www.madetoflourish.org

(Note: Matt Rusten has served in pastoral roles in EFCA churches and now heads the Made to Flourish ministry which seeks to “empower a growing network of pastors” to better engage, equip, and encourage each other as they integrate a more robust theology of faith, work, and economics into their churches. He has written and taught on faithful investing.)

There are four main reasons why I think Eventide Funds deserve strong consideration by faithful investors:

1. Strong negative screens + positive theologically-informed investing philosophy

While Eventide Funds has some of the most comprehensive negative screens for companies they invest in (including avoiding companies in predatory lending, destructive forms

of stem cell research, abortion/abortifacients, gambling, pornography, tobacco, and alcohol, among several others), they stand out among their peers for their clear articulation of a compelling positive theological vision for the companies they invest in.

In my research, I have come to believe that Eventide Funds has the strongest theological vision for how their investing

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Testimonial for Eventide Funds

Cont. from p.1

aligns with the biblical story, not merely for what they avoid, but for how they align with God's design for business. This is important for me as a Christ-follower, that I not only avoid what is evil, but actively pursue what is good.

"Faithful investors are characterized by a desire to see all that is good in God's world grow and flourish. At the same time, they oppose all that is evil and contrary to God's purpose for his creation by refusing to profit from or aid in helping evil multiply."

2. Biotech - A Unique Investing Theme for Human Flourishing

Eventide also stands out because it offers a Healthcare and Life Sciences fund. Investing in biotech companies who are working on emerging therapies to cure rare diseases holds significant potential to relieve human suffering and grant hope to families with few or no medical options.

3. Advocacy and justice

Eventide also stands out among its faith-based peers for how it has pursued advocacy against companies that are committing

injustice. One example is their advocacy to eradicate forced labor from supply chains, including the atrocities surrounding the slave labor and genocide of the Uyghurs in China. Because of the action of Eventide, companies are being educated and pressured to move away from these exploitative practices.

Eventide has also committed to invest a percentage of their assets under management directly in companies that are targeting global poverty.

This commitment to directly invest in the global poor is unique in the faith-based investing space, and is an important aspect of how Christians are called to steward their resources.

4. Fund Performance

While Eventide Asset Management would be the first to say that past performance is no guarantee of future performance, their strong track record of impressive returns across funds demonstrates a commitment to excellence that stands with and often above their peers.



2024 Distribution Request Deadline

Requests for cash withdrawal, rollout, or Roth conversions of FCMM Retirement Plan funds **must be received in good order no later than December 9, 2024**, to qualify as 2024 transactions and to be disbursed before end of year. *It is recommended you submit your request well in advance of this date to avoid processing delays in the event the submitted form requires correction or clarification.*

To initiate a distribution, call FCMM Client Services at (800) 995-5357 to obtain the appropriate form. An FCMM staff member will ask questions to verify your identity before emailing you the requested form.

Important Year-End Reminders

Employers - Benefit Plan

Submit Disability and Life/AD&D enrollment applications or plan changes (Form 120) **before** open-enrollment **closes 11/1/2024**.

Report salary changes to FCMM (Form 103)

Report employee terminations to FCMM.

Employers - Retirement Plan

Update your Employer Adoption Agreement (Form 20) to reflect any changes in contribution arrangements or compensation.

Distribute *Annual Notice of Right to Participate in the FCMM 403(b)* to eligible employees and save any opt-out notices.

For FCMM to record December contributions as applicable to 2024, checks must be *dated or postmarked in 2024 and received on or before 1/6/2025*.

Report employee terminations to FCMM.

Individual Participants- Retirement Plan

Update changes in salary deferral contributions (Form 03).

Review and/or update your beneficiaries on record (Form 02).

Report changes in address, marital status, and/or name.



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Retirement Plan: fcmmbenefits.org

Benefit Plan (Disability Insurance, Life Insurance): benefits@fcmmbenefits.org

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