The Benefits of the C&MA 403(b) Plan

**Investment Options** - Access to 29 options including two biblically screened funds and 12 Lifecycle Index target date funds.

**Alliance Development Fund** - Access to the ADF Fixed Income Option which pays a higher than average interest rate. Your investment will assist in Kingdom building work.

**Traditional and Roth Accounts** - The C&MA 403(b) plan offers both pre-tax and Roth Accounts so you can decide what is appropriate for your current and future tax situation.

**Housing Allowance for Clergy** - When participating in a sponsored church plan you may be eligible to reduce your taxable income, even after retirement. This benefit is not available with most plans.

**Fiduciary Responsibility** - With this plan, all fiduciary responsibility for the investment lineup is taken care of by the C&MA.

**Low Fees** - The plan allows you to benefit from the sheer volume of C&MA investors. This means the plan has the best investment options available at the lowest costs to the participant.

**Plan Consultants** - Strategic Financial Partners is available to help answer your retirement questions and assist you in developing your portfolio with no additional fee for this service.