



**Your Guide to
MMBB Membership**

MMBB

A Financial Services Ministry™



*Your future
looks better
than ever.*

Live
faithfully.
Plan
confidently.

We have one purpose.

We want to help you take charge of your future. At MMBB, your financial wellness means everything to us.

We know about lives of faith firsthand.

Many MMBB staff members are ordained ministers and deeply involved in faith communities.

Together, let's create your path to financial well-being.

It's more than balancing numbers on paper. It's about helping you envision what is financially possible for your life, now and in the future.



**We manage
approximately
\$3 billion in assets.**

MMBB has been a trusted financial steward
for more than a century.



**Unbiased advice.
Competitive returns.**

We offer a variety of funds to match
your financial needs and risk tolerance.



**Personalized
service
at no cost.**

No matter where you are on your
financial journey, we're here for you.



**Flexible, affordable
benefit plans.**

So you can focus on what
really matters.



**MMBB Financial
Planning Specialists**

We help members navigate the financial and
tax issues unique to clergy.



**The support you need.
When you need it.**

Answers online, by phone, and at
our educational events.



Partnering with *you*.

Affordable, flexible benefit plans.

MMBB works with your church or faith-based organization to develop a customized benefit plan.

The Comprehensive Plan is an employer-paid plan that allocates contributions to the employee's retirement account. It also includes disability insurance benefits and a group-term death benefit.

The Retirement Only Plan is an employer-paid plan that allocates contributions to the employee's retirement account.

The Member Contribution Plan offers the member an opportunity to contribute to their retirement savings on a pre-tax basis.

All three plans offer several investment funds. Choose one or split your contributions across several:

Target Date Funds

TARGET DATE FUNDS

Fixed Income Funds

MONEY MARKET FUND

U.S. BOND INDEX FUND

Stock Funds

U.S. EQUITY INDEX FUND

SOCIAL AWARENESS FUND

INTERNATIONAL EQUITY INDEX FUND

Multi-Asset Class Funds

BALANCED FUND

NEW HORIZONS FUND

FOSSIL FUEL-FREE BALANCED FUND

Learn more about our funds at www.mmbb.org/personal-finance/funds.

Experts where it matters. Like-minded all the way.

We're proud to offer competitive returns and expert management advice to churches and organizations no matter what their size or budget. But even more important, we're proud to share your values and priorities.

Financial planning that's right for you.

All financial planning specialists at MMBB carry the CFP® certification*. The advice you receive from our financial planners is unbiased and comprehensive: we're here to serve, not make a sales quota. Our financial planners can work with you to help determine your short and long-term goals and create a strategy that can help build a solid financial future.

* CFP Board owns the marks CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP® (with plaque design) in the U.S.

Talk to an MMBB financial planner about:

RETIREMENT PLANNING

INVESTMENT PLANNING

CASH FLOW MANAGEMENT

DEBT MANAGEMENT

COLLEGE PLANNING

INCOME TAX STRATEGIES

SOCIAL SECURITY STRATEGIES

ESTATE PLANNING

LONG-TERM CARE INSURANCE

COMPENSATION NEGOTIATION



PASTOR RICK K., MOUNT PROSPECT, ILLINOIS

“Talking to MMBB has made it easier for my wife and me to talk to each other about our finances. What once was a pushed-off conversation has now become a reflection of our financial accomplishments. By continuing to cross off goals from our list, we feel a lot lighter.”



Congregations grow *stronger* with MMBB.

We're on a journey together.

There's a very important reason why churches and faith-based organizations partner with MMBB. When clergy and lay staff feel secure about their futures, they can focus on ministry and rejoice in what the church does best: connect the community to God.

Financial wellness is within your reach.

Every day, your voice and spiritual guidance bring the word of God to those in need. So many people are relying on you—which is why we make it easy for you to rely on us. Learn more about moving forward on your financial journey. Call us at **800.986.6222** or visit our website at **mmbb.org**.



Why planning matters:

\$1,543

That's the average monthly Social Security payment—and it's significantly less than retirees expect. Financial wellness means having the ability to supplement your Social Security benefit without worry.

84%

Over the last 30 years, MMBB members' replacement income has averaged 84% of their pre-retirement income.



MMBB's Legacy of Giving

Since 1911, more than a quarter of a billion dollars has been provided in grants, emergency assistance, and subsidies to meet the needs of clergy, lay staff, and their families. Our ministry calls us to see that none of those who serve God suffer.



MMBB serves more than 18,000 members and 5,000 churches and faith-based organizations.

MIMBB

A Financial Services Ministry™

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**Your path is different.
So is your financial plan.**

**We're proud to share your
values and priorities.**



mmbb.org

The Ministers and Missionaries Benefit Board
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