

# *WHY US?*

## SIX REASONS WHY YOU SHOULD CONSIDER JOINING OUR PLAN

*Contributing to a retirement plan is just plain good sense. Not only does it save you on current income taxes, it also lets you build up the nest egg you will need for financial peace of mind in your retirement years.*

*But you face a bewildering number of choices-pension plan, 403(b) plan, 401(k) plan, SIMPLE plan or SEP? And how do you fill out all the plan document forms? And should you get your plan through a brokerage firm, mutual fund company, insurance company, bank or trust company? And are you really comfortable deciding how your retirement funds should be invested?*

*We can help you side step all of these issues. Here are half a dozen good reasons why you should consider joining the Northwest Conservative Baptist Association Retirement Income Account Plan. You may find it's an easy decision for you.*

**NORTHWEST CONSERVATIVE BAPTIST ASSOCIATION  
RETIREMENT INCOME ACCOUNT PLAN**

## ***1. Good Returns and Investment Security.***

Our Plan is invested in a pooled investment fund. This is a diversified fund that includes stocks, bonds, mutual funds, government securities and real estate limited partnerships. Our fund has a solid, consistent long-term track record. We seek good, conservative rates of return with an emphasis on performing well in down markets. We do not aim for the highest rates of return because that would expose our participants to unacceptable levels of risk. We want our participants to be able to sleep well at night.



## ***2. Disciplined Investment Process.***

A good deal of thought and deliberation goes into investing our Plan's fund. The fund is invested in accordance with principles of Christian stewardship and following the Investment Policy Statement established by the Northwest Conservative Baptist Association's Board of Trustees. With the help of an outside financial expert, the fund is carefully monitored and its asset mix is adjusted as necessary to achieve acceptable rates of return while minimizing swings in the fund's value.

## ***3. Low Investment and Administrative Costs.***

High investment and administrative costs drain away money that should be used to build your retirement fund. This is especially a concern for small churches since they do not have access to the lower cost funds or pricing breaks available to large plans. Even plans sold to churches as "no-cost" or "low-cost" can be very expensive because of hidden costs and fees. In contrast, our Plan's expenses are among the lowest you will find. And you will not be charged with annual maintenance fees or hit with surrender fees or charges if you withdraw funds from our Plan.



#### ***4. Flexible Plan Design Features.***

When it comes to retirement plans, different churches have different needs. And trying to fit a particular church's special needs into the typical "off-the-shelf" plan document that is designed for secular employers oftentimes creates confusion as well as potential IRS and other legal issues. Our Plan, on the other hand, was designed from the ground up as a church plan. It has numerous optional features that, in almost all cases, will allow a church to tailor our Plan to fit its particular situation.



#### ***5. Responsive and Church-Friendly Participant Services.***

A retirement plan can be a real source of frustration if you can't get a straight answer to your questions or get answers when you need them. Our Plan lets you talk to a real person. No faceless call-center. No endless touch pad menus. And unlike the typical call-center service representative, our people are familiar with the special tax rules that apply to church retirement plans, so you'll get real answers and not the runaround. And, above all, our people share your goals and heart for ministry and are dedicated to serving the needs of pastors and nonpastoral staff.

#### ***6. Housing Allowance Distributions.***

For pastors, one of the best reasons for participating in our Plan is that our Board of Trustees has the authority to designate a benefit payment from our Plan as a tax-free housing allowance. The retirement plans available from financial institutions do not offer this feature. If a payment from a retirement plan is not officially designated as a housing allowance, it is subject to income tax as ordinary income. By joining our Plan, a pastor can use the money that would have otherwise gone to pay taxes to pay his housing expenses during his retirement.



## ***OUR MISSION***

To provide an easily utilized vehicle for CB churches to bring a worthwhile resource for their pastors' and staffs' retirement needs.

## ***OUR VISION***

To provide a resource through which CB churches can honor their pastors and staff, in their elder years.

## ***OUR INSPIRATION***

“The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching.”  
1 Timothy 5:17

## ***NEED TO KNOW MORE?***

If you have any questions about the Northwest Conservative Baptist Association Retirement Income Account Plan, please contact:

Retirement Plan Coordinator  
Northwest Conservative Baptist Association  
17720 NE Halsey Street                      PO Box 30029  
Portland, OR 97230                      Portland, OR 97294  
(503) 669-1515  
(877) 958-1528 (toll-free)  
Email: [retirement@cbnw.org](mailto:retirement@cbnw.org)

*We look forward to hearing from you!*

**NORTHWEST CONSERVATIVE BAPTIST ASSOCIATION  
RETIREMENT INCOME ACCOUNT PLAN**