



EFCA *Partner Ministries*

FCMM Benefits and Retirement offers programs that help churches provide benefits for church staff. FCMM staff are also frequently consulted for church human resources, clergy tax rules and compensation administration.

- The Retirement Plan provides pastoral and church staff with retirement benefits. As a denominational 403(b)(9) church plan, FCMM provides unique advantages to employers and participants including simplicity to administer, no cost to the employer and a wide range of investment options.
- The Group Long-term Disability Insurance Plan offers affordable LTD insurance for pastors and church staff income. This policy provides the unique ability to include the pastor's housing allowance as a part of salary when calculating the benefit, as well as including a benefit in case of spousal disability. \$10,000 in term life and AD&D insurance is automatically included, along with the opportunity to add more life insurance.
- The payroll processing service partners with the FCMM LTD Plan, a cost-effective service that enables a church of any size to administer worry-free payroll and tax reporting through a provider that understands church staff compensation and benefits.
- EFCA churches have access to the group health insurance programs through GuideStone Financial Resources (the church benefits board that serves Southern Baptist and select evangelical ministries). The GuideStone health plans are self-insured but are administered by Highmark (the Blue Cross medical network) and Express Scripts pharmacy network.
- FCMM partners with a leading long-term care (LTC) insurance consulting agency to help address the need for planning for extended care needs.

For more information, visit fcmmbenefits.org or call (800) 995-5357.

Christian Investors Financial (CIF) is committed to expanding EFCA ministries—providing real estate loans to churches and ministries, as well as investment opportunities (churches and individuals), capital campaigns and other consulting services. CIF exists to advance the Kingdom by serving local churches. **For more information, visit christianinvestors.org or call (800) 995-8574.**

