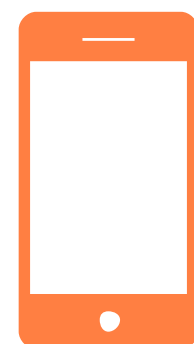




Servant Solutions

YOUR RETIREMENT & FINANCIAL PLANNING PARTNER



800-844-8983
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Servantsolutions.org



2902 Enterprise Drive
Anderson, IN 46013
P.O. Box 2559
Anderson, IN 46018

What's New with Servant Solutions?

- **We are GROWING!**
 - Total contributions have risen every year since 2009 - Record \$11.8mm, +66%
 - Member Contributions - +43%
 - Employer Contributions - +16%
 - New applications are up - 238 in 2017 (doubled 2016), renewed focus on young pastors
 - Enrolling smaller denominations is a possibility in 2018
- **Hiring more staff to serve you:**
 - Director of Communications, CARE Financial Planner, and Director of Member Relations - Western Region
 - Back office operations support
- **Now serving Independent Churches and Bible Colleges/Universities**
 - “Reaching our hand to every blood-washed one”
 - They are now enjoying what the CHOG has had access to all along

HGC - Thanks for Your Support!

- Many of you are Servant Solutions' members!
 - ❖ Still work to do - are you saving enough? Too optimistic? Resigned?
 - ❖ We will work with you (and your spouse) "TO and THROUGH" retirement.
- You are Influencers - We welcome invitations to your staff meetings to present and sponsor a meal.
- Our goal is to "Improve Financial Security for Servants of the Church" through biblically-based financial/retirement planning.

Why Consider Servant Solutions?

What is different about us?

- Ministry/Kingdom Focus - We invest in HGC!
- Programs to help those in different “seasons” of life
- Non-Profit = Low Costs
- Housing Allowance in Retirement...A GREAT tax benefit!! (Credentialed Pastors only)
- FREE Financial Planning

What to do in the Market?

Remember to stay disciplined and focused

- **Cycles** - Markets always move through cycles, but move generally upward over time.
- **Expect Volatility** - Volatility is the 'new normal' as we come to the end of this bull market.
- **Don't Panic** - LifeFund portfolios are designed to take advantage of long-term strategies while protecting you from short-term impacts.
- **Save 10-15%** - In order to adequately cover costs in retirement, most people need to save 10-15% of current income.

Overture

o-ver·ture | *noun*

1. an introduction to

something more substantial.



**Contact us today for more information
on how to secure your Overture Experience.**



**THE OVERTURE EXPERIENCE:
A financial planning
getaway experience
provided by
Servant Solutions.**



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Tax Cuts and Jobs Act of 2017

The impact on pastors, churches, and non-profit organizations

Tax Reform Overview

- Ron Blue Trust Handout
 - Expansion of seven tax brackets
 - Repeal of personal exemptions
 - Expansion of the standard deduction
 - Itemized deduction changes:
 - Reduction in Mortgage Interest deduction
 - Elimination of Home Equity Interest deduction
 - Limitation of \$10,000 for SALT and/or Property Tax deduction
 - Expansion of Medical Expense deduction
 - Expansion of Charitable Gift income limitation
 - Elimination of Other Miscellaneous Deductions
 - Expansion of the Child Tax Credit

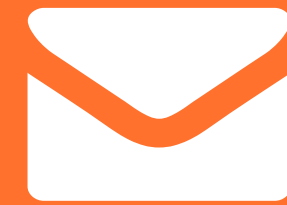
Impact on Pastors And Churches

- Potentially lower giving, but we are hopefully churches will feel less impact than other non-profit organizations
- Ministers that are self-employed MUST do adequate tax planning early to adjust voluntary withholdings or quarterly estimated payments
- Revised payroll tables and rates have been released from the IRS. Payroll calculations must be adjusted by February 15, 2018.
- Churches need to implement accountable expense reimbursement plans (because of loss of deductibility of unreimbursed expenses)



We Want to Bless You Today!

- **We are pleased to sponsor the dinner/entertainment tonight**
- **Questions/Comments?**



Get in touch

We want to hear from you



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