

## IMPORTANT INFORMATION

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**PERFORMANCE:** Past results are not a guarantee of future performance.

**ALLOCATION OF FUNDS:** Funds will be allocated into the different stock investment funds, generally once a week, on a date selected by the Benefits Board. Contributions into the Trustees' Fund will continue to draw interest from the date of receipt.

**WITHDRAWALS:** The Benefits Board has 30 days to process non-periodic withdrawals (lump-sum distributions, partial distributions, hardship withdrawals, "rollovers," etc). Regularly scheduled monthly distributions will not change and such will be directly deposited to a member's bank account on the first business day of each month.

**REALLOCATION OF INVESTMENTS:** Each member will be allowed to reallocate their investment options monthly. To reallocate, the member must complete and submit an Investment Selection form on the Benefits Board's web site *before* the 1st day of the month in which the investment reallocation is to become effective. (***NOTE: Due to market volatility, the Board has allowed more frequent investment allocation changes. Those more frequent changes, generally weekly, will continue until further notice.***)

**ALLOCABLE ACCUMULATIONS:** Effective January 1, 2007, Members can completely allocate all contributions that are made or have ever been made to the Ministers' Retirement Plan.

**FINANCIAL ADVISORS:** The Board of Trustees or the staff of the Benefits Board are not engaged in rendering financial advice, legal advice, or other financial planning services. If such advice is desired or required, the services of a competent professional should be sought.

**NON INSURED:** The retirement accounts provided by the Ministers' Retirement Plan, and administered by the Benefits Board, are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency.

**SECURITIES LAW NOTICE:** The Ministers' Retirement Plan or any company or account maintained to manage or hold assets of the Plan and interests in such Plan, companies or accounts (including any funds maintained by the Church of God Benefits Board) is not subject to registration, regulation or reporting under the Investment Company Act of 1940, the Securities Act of 1933, the Securities Exchange Act of 1934, Title 15 of the United States Code or state securities laws. Therefore, the Plan participants and beneficiaries will not be afforded the protections of those provisions.