

Imagine a comprehensive plan that includes:

RETIREMENT BENEFITS | DISABILITY INCOME PROTECTION | LIFE INSURANCE PROTECTION

With MMBB's comprehensive plan, you have the peace of mind that comes from treating your employees fairly, and protecting you and them.

RETIREMENT SAVINGS BENEFITS FROM THE PLAN

- Flexible investment options **NOW**
- Guaranteed **LIFETIME** income in retirement
- Employee contributions **ENCOURAGE** responsibility
- **HOUSING ALLOWANCE** for clergy in retirement
- MMBB members receive an **AVERAGE OF 88%** of pre-retirement income when they annuitize*

DISABILITY BENEFITS FROM THE PLAN

**IF YOU ARE ELIGIBLE FOR
GOVERNMENTAL BENEFITS**

2/3 of your pre-disability compensation minus any governmental benefits including Workers' Compensation and Social Security benefits

**IF YOU ARE NOT ELIGIBLE FOR
GOVERNMENTAL BENEFITS**

2/3 of your pre-disability compensation *for the first 21 months of disability payments*

1/3 of your pre-disability compensation *after 21 months of disability payments.*

Additional benefits include:

- Monthly allowance for dependent children under 21
- Continued life insurance coverage
- Continued retirement contributions
- Annual cost of living adjustment
- Continuation of employer-paid group health insurance as permitted by applicable law

LIFE INSURANCE BENEFITS FROM THE PLAN

Two Benefits

- Group-term insurance immediately payable to your beneficiaries at the time of your death
- Life-time survivor income for spouses

Plus

- Child allowances for children under age 21
- Your spouse and children may be eligible to have two years worth of premiums paid if they were covered by your employer-paid group medical plan as permitted by applicable law.

YOUR LIFE INSURANCE COVERAGE WITH TWO OR MORE YEARS OF MEMBERSHIP (AS A MULTIPLE OF YOUR ANNUAL COMPENSATION)

Age at death	Coverage
Younger than 41	5 X
41 but not yet 51	4 X
51 but not yet 61	3 X
61 but not yet 66	2 X
66 to retirement	1½ X

¹ Maximum annual compensation allowable for benefit purposes is \$250,000.

² Death benefit before completing one year of membership is 1/3 of amount shown above. For death with one year but less than two years of membership, coverage is 2/3 of amount shown above.

CUSTOMIZABLE BENEFITS, FLEXIBLE COSTS

You can customize this plan to meet your needs by choosing a base premium of between 10% and 20% of your employee's compensation. Your employees can add additional funds to their retirement through tax-deferred payroll deduction.

Let us design a
*plan that fits
you perfectly!*

WHAT'S MY NEXT STEP?

Let one of our Senior Benefits Consultants meet with you to learn about your needs and explain how MMBB retirement plans can benefit you.

VISIT WWW.MMBB.ORG OR CALL 800.986.6222



Real Planning, Real Solutions. That's Our Calling.