

A Retirement Investment Plan that meets **YOUR** needs

FLEXIBLE...AFFORDABLE...PERFECT!

With MMBB's retirement plan, you can set up a retirement investment plan for your employees tailored to your needs.

- **SET THE CONTRIBUTION RATE**...3%, 5%, 10%? **YOU** choose!
- Create a matching plan to **ENCOURAGE EMPLOYEES TO PARTICIPATE** by saving part of their own salary. We will help you design it!
- **PROVIDE DIFFERENT BENEFITS** to different classes of employees. Not a problem!
- MMBB members earn an **AVERAGE OF 86%** of pre-retirement income when they annuitize*

HOW DOES IT WORK FOR US?

**MMBB'S RETIREMENT
PLAN MAKES IT EASY TO
PROVIDE TAX-DEFERRED
RETIREMENT SAVINGS TO
ALL OF YOUR EMPLOYEES
AT A REASONABLE COST.**

Set your contribution level based on a percentage of salary or a fixed dollar amount.

You can structure your retirement benefit as a matching plan. With a matching plan, you can make a starting contribution for your employees—say 4%—and then match an additional 3% if your employees contribute up to that level.

You can set these contribution levels wherever you are comfortable, and even change them over time as you grow into the plan.

You can also make one-time contributions such as tax-deferred thank you gifts or bonuses. Say thank you now with a gift that will last a lifetime.

* Based on survey of MMBB members retiring in 2010. Includes MMBB annuity and Social Security benefits.

RETIREMENT ONLY PLAN

HOW DOES IT WORK FOR OUR EMPLOYEES?

YOUR EMPLOYEES CAN MAKE CONTRIBUTIONS TO THE PLAN THROUGH TAX-DEFERRED PAYROLL SALARY REDUCTION.

They decide how much to invest on a monthly basis in addition to what you contribute for them.

This can reduce their taxable income and enable them to invest in their financial future.

Your employees will have the benefit of:

- **NINE** professionally managed investment choices
- A dedicated **SERVICE TEAM** to support them
- **24 HOUR** on-line account access
- Guaranteed **LIFETIME** income in retirement
- **HOUSING ALLOWANCE** for clergy in retirement

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.