CHURCH BENEFITS BOARD
A MINISTRY OF THE COOPERATIVE BAPTIST FELLOWSHIP
Your benefits are our ministry.

planadviser's 2012 TOP100 RETIREMENT PLAN ADVISERS

RETIREMENT WEALTH MANAGEMENT, LLC

TheStandard

Financial Benefits Information

General Information

CBB has partnered with Retirement Wealth Management, Inc., for advisory services and StanCorp Financial Group, Inc., as the plan provider for retirement benefits. StanCorp is a top-rated plan provider.

The new CBB plan will use highly-ranked institutional mutual funds for cost savings and economies of scale.

All Funds Included in CBB's Plans from StanCorp Meet the Following Criteria:

- Top 25% performance in the last 3- and 5-year statistical periods
- Minimum of three-year tenure of fund managers
- Ratio of management expenses to return is better than the average as measured by Morningstar
- Other criteria considered include risk, value of assets, consistent performance, reputation and level of social responsibility

Tax Advantages

- Rollovers from other eligible retirement plans or Traditional IRAs are possible without tax consequence.
- Earnings on all contributions and rollovers are tax-deferred.
- Retirees who are Ministers for Tax Purposes may request a designation of retirement benefits as a tax-free housing allowance within legal limits.

Other Benefits

- Multiple payment options for distributions and retirement benefits.
- CBB world-class customer service and extensive ministerial experience.
- Age 70½ distributions not required for inactive plans rolled over to an active CBB plan.

Minister's Housing Allowance

A housing allowance is simply a portion of a minister's compensation that is designated in advance by the church. It is very beneficial to have a Housing Allowance because is excluded from federal income tax.
In order to qualify for the exclusion from federal income tax, two conditions must be satisfied:

- The housing allowance must be board approved before it was paid (A housing allowance is NEVER retroactive)
- The minister actually spent the allowance on eligible housing expenses during the year

403b – IRS 2012 Limits

The maximum amount an employee can contribute to a 403b in 2012 will increase to $17,000 and for individuals over the age of 50, their catch-up contribution will remain unchanged at $5,500 (see table)

Year	Employee Contribution Limit	Maximum Employer Contribution	Annual Maximum For all Contributions	Catch-up Contribution Limit (age > 50)
2013	*Indexed to Inflation - Released Oct 2012*			
2012	$17,000	$33,000	$50,000	$5,500
2011	$16,500	$32,500	$49,000	$5,500