

MMBB

A Financial Services Ministry™

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Your path is different.
So is your financial plan.

Partnering with you.

5,000 CHURCHES AND CHURCH-RELATED ORGANIZATIONS
PARTNER WITH MMBB

THREE FLEXIBLE BENEFITS AND RETIREMENT PLANS

MANY INVESTMENT FUND OPTIONS,
CLOSE TO \$3 BILLION MANAGED

EXPERT ADVICE FROM FINANCIAL PLANNING SPECIALISTS
FOR ALL MEMBERS, AT NO COST

mmbb.org



The Ministers and Missionaries Benefit Board
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A Young
Pastor's Guide
to Saving for
Retirement



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Live faithfully.
Plan confidently.



Your path is different.

You've dedicated your life's work to serving God. But as a young pastor, your financial picture can be especially complex. Paying down seminary student loan debt, covering daily expenses, *and* saving for retirement, an emergency fund, and your kids' college all on a modest salary—it's a lot to think about.

MMBB is here to help.

We're experts in the financial side of ministry. And we want to help you feel confident and in charge of your future. Because we know that having your financial house in order isn't just about having enough money to retire with, it's about building healthy money habits and being a good provider for your family.

Now is the perfect time to start saving.

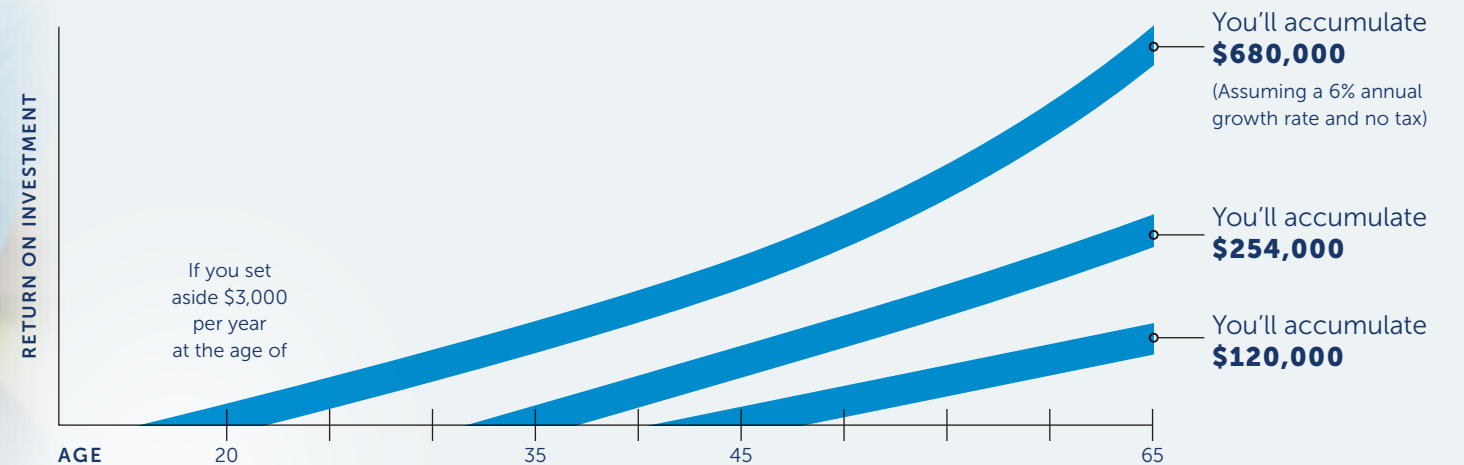
We know it's overwhelming, especially if you're not as far along as you think you need to be. But no matter the size of your contribution, today is the perfect day to start—and you don't have to do it alone. Expert guidance from our Financial Planning Specialists is available at no cost to MMBB members. They're people of faith just like you, which means they get it.

Long-term investing pays off: The basics of investing now.

Even if you feel you're too far away from retirement to start thinking about it, it's important that you start planning now. Many people assume they can hold off saving for retirement

and make up the difference later. But this can be a very costly mistake. The further off your retirement is, the more time your investments have the potential to grow. Waiting too long

can make it very difficult to catch up, and only a few years can make a big difference in how much you'll accumulate.



We understand you.

Our **Financial Planning Specialists** are driven to help you because of their unique understanding of your needs as a pastor—not because of a sales quota. You'll be treated like family.



Let's tackle your debt, together.

We know seminary student loan debt is a big obstacle. We'll work with you to come up with a personalized plan to take care of it.



We make it easy.

Personalized financial planning advice is available online, by phone, and in person. Find convenient online planning tools and resources at mmbb.org.

PASTOR SMALL, SCARSDALE, NEW YORK

“MMBB helped us see our finances in a new way. We knew we needed to do something and we had been praying about it. We're finally being good stewards of what God gives us.”

