

Even 1% Can Make a Difference

INVESTING FOR RETIREMENT—even in small amounts—can impact the quality of life after an active career, and ministers have an excellent opportunity to do this and receive tax advantages through the Nazarene 403(b) Retirement Savings Plan.*

For example, Sam is a 35 year-old minister who earns \$25,000 annually. By regularly increasing the contribution to his 403(b) by 1%, his account could have an additional \$35,621 at age 67; 3% could result in an additional \$106,865; and 5% could enhance the amount by \$178,108.*

There is no minimum limit on what participants can contribute to the Nazarene 403(b) Retirement Savings Plan—plus, ministerial contributions reduce the amount of taxable income for the year they are deposited. When funds are withdrawn at retirement, they may then be received as tax-free housing allowance.

To get started investing for retirement through the Nazarene 403(b) Retirement Savings Plan, all it takes is a phone call to Fidelity Investments at 866-NAZAREN (866-629-2736), or email us with questions at help@pbusa.org. We'll do whatever we can to help you get started on the road to building a better retirement nest egg.

*Approximation based on a 1%, 3%, or 5% increase in contribution. Continued employment from current age to retirement age, 67. We assume you are exactly your current age (in whole number of years) and will retire on your birthday at your retirement age. Number of years of savings equals retirement age minus current age. Nominal investment growth rate is assumed to be 5.5%. Hypothetical nominal salary growth rate is assumed to be 4% (2.5% inflation + 1.5% real salary growth rate). All accumulated retirement savings amounts are shown in future (nominal) dollars.

Your own plan account may earn more or less than this example. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets. Please note, investing involves risk, including the risk of loss.

Link to Fidelity Calculator: <https://communications.fidelity.com/wi/powerofsmallamounts/#/start>

5% \$178K

3% \$106K

1% \$35K



“Serving Those Who Serve”