

If You Had a TIME MACHINE...

ASK ANY MINISTER past the age of 65 what they would do differently if they could go back in time. It's likely they'll say something like:

“I'd start earlier and save more for retirement.”

That's because dollars—even modest amounts—invested* over time, have a better chance for growth than money invested later in life.

The Nazarene 403(b) Retirement Savings Plan through Fidelity Investments offers clergy an excellent opportunity to save on taxes while investing for the future. During the working years, contributions to the plan are non-taxable. When you start withdrawal in retirement, funds can be received as ministers' housing allowance—without taxation—subject to IRS limits.

Fees for the 403(b) Plan are low and no amount is too small to invest. What's important is starting early and doing it consistently over time.

Want to know more? Let's have a conversation at **888-888-4656** or email us at **pensions@nazarene.org**.



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1919–2019

*Note: investing involves risk, including the risk of loss.