Your ministry's retirement plan can satisfy all types of investors - from **Hands on** to **Hands off**

Envoy Financial simplifies the process:

- *We educate, complete the paperwork, and do all the follow-up*
- *Your employees make informed decisions and sign!*

Christian Ministry Professional Account Management Choices

"I'll do it myself"	*"Do it with me"*		*"Do it for me"*
Mutual Fund Access	**Designated Funds**	**Lifestyle/Target Maturity Funds**	**Advisory Services**
The participant may access through a "fund window" any listed mutual fund - currently over 900 investment options.	Envoy Financial works with the Ministry to help designate the plan's core investment options. Designated funds usually cover all asset classes - offering a diverse fund menu to participants.	*Passively managed* portfolios where the asset mix is determined according to the level of risk and return that is appropriate for a participant's current life situation.	A SEC Registered Investment Adviser has discretionary authority to *actively manage* a participant's account based on a personal profile. A fee-based service.

Envoy Financial has simplified the process:

For ministry leadership:
- Expert advice on plan design to accommodate your unique ministry needs
- Plan documents to ensure compliance with IRS Regulations
- Internal department dedicated to supporting HR and Payroll personnel

For ministry employees:
- Telephone enrollment appointments with licensed financial advisors
- Paperwork is pre-filled and securely emailed so employees only need to review, sign and fax back to Envoy Financial
- Access to Ministry Services Specialists for on-going account updates, contributions changes, updating information, etc.
- Annual review of investments and strategy (more frequently if needed)

ENVOY FINANCIAL
*Trusted Advice Along **The Way***

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