CREATIVE PLANNING

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The OPC 403(b) Plan – Investment Options & Considerations

The OPC 403(b) Plan provides ministers with both socially screened and non-socially screened investment choices. You are able to view your investment options – and make changes to your portfolio – at any time by logging into your account (https://www.yourbenefitaccount.net/cpretirement/).

Socially Screened Investments

The objective of the four, socially screened portfolios is to utilize mutual funds which follow a socially screened approach – as requested and approved by the Committee on Ministerial Care (CMC) – while also optimizing potential long-term portfolio performance for various levels of investment risk. This screening process includes minimizing exposure to corporations engaged in various industries, which may include tobacco, alcohol, gambling, and other topics which may go against Christian values. It is worth noting these funds further screen out other industries or companies in line with more secular views on what constitutes "socially conscious investing," such as certain energy companies. While not guaranteed over any period of time, these social screens can result in variances in returns compared to a traditional non-socially screened approach.

The four, socially screened portfolios are listed below, along with their corresponding stock-to-bond allocation.

- Conservative – 40% stocks & 60% bonds
- Moderate – 60% stocks & 40% bonds
- Moderate-Aggressive – 80% stocks & 20% bonds
- Aggressive – 100% stocks

When selecting the appropriate socially screened portfolio, there are several factors to consider. Current age, expected retirement age, retirement goals, risk tolerance, and more play into this decision. Once a decision is made, please review this selection regularly to ensure the portfolio continues to meet its intended goals. Contact a Creative Planning advisor – their contact information is listed at the end of this memo – for further assistance in selecting a portfolio.

Participants can transfer in or out of the socially screened portfolios at any time without redemption or transfer fees.

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Non-Socially Screened Investments

Alternatively, there are several non-socially screened investment options available. These investment options are mutual funds, primarily index mutual funds. A mutual fund is a basket of similar stocks or bonds. An index mutual fund tracks a specific market benchmark, such as the S&P 500. Each mutual fund represents a different sector/benchmark of the global stock and bond market, with a real estate and cash equivalent option also available.

While there are no pre-built non-socially screened portfolios, a Creative Planning advisor can assist with creating a custom non-socially screened portfolio. They can also assist with establishing a recurring rebalance, which is recommended when creating a custom portfolio. Their contact information is listed at the end of this memo.

Qualified Default Investment Alternative (QDIA)

Should any deposits be made into a participant's 403(b) account without having an affirmative investment election on file, the account will be invested according to the rules of the plan's Qualified Default Investment Alternative (QDIA). The Moderate and Moderate-Aggressive socially screened portfolios serve as the plan's QDIA. If there is no affirmative investment election on file and the participant's age is 55 or older, the account will be defaulted into the Moderate portfolio. If there is no affirmative investment election on file and the participant's age is younger than 55, the account will be defaulted into the Moderate-Aggressive portfolio. If the participant is still considered to be in default upon attaining age 55, the account balance and future contributions will be transferred to the Moderate portfolio. Please see the QDIA Notice for more information.

Investment Advisors – Creative Planning

Selecting an investment allocation is an important decision, please consult with a member of the Creative Planning team: **Mitchell Guralski** (715-843-8353 or mitchell.guralski@creativeplanning.com) and **Derec Mieden** (608-270-2904 or derec.mieden@creativeplanning.com). Further guidance can also be obtained from the Creative Planning Retirement Plans team at 866-427-4015 or by emailing 403b@creativeplanning.com.

Before investing in mutual funds, investors should carefully consider the investment objectives, risks, charges and expenses of the funds or CP socially screened portfolios. Information regarding all of the investments within the Orthodox Presbyterian Church 403(b) Plan can be found by logging on to https://www.yourbenefitaccount.net/cpretirement/ and selecting the link attached to the name of each fund to view the fund prospectus. Information about the CP socially screened portfolios and underlying investments is also available by calling 866.427.4015 and asking for a 403b Advisor.