



# GOALS-BASED INVESTMENT PLANNING

## SHAPE UP YOUR FINANCES IN THE NEW YEAR.

*This is a summarized version of an insightful article provided by our advisory partners at Ronald Blue and Co., an investment advisory firm that works to help individuals and organizations invest with Kingdom principles in mind.*



A goals based investment plan designed to accomplish your personal goals can lead to investing success and great satisfaction. This kind of investment planning can also help manage the behavioral issues that cause most individuals to struggle in making decisions about money. A Goals-based investment plan is highly individualized to help build a portfolio that matches your investment strategy with your own unique goals.

### **How does goals-based planning work?**

It helps you focus on your resources for specific short, intermediate and long-term financial needs over your lifetime. It matches your investments to capital needs- how much money is needed and when. Over the long-term inflation is a greater risk to your portfolio than volatility and such planning can help to overcome this.

### **Setting goals can be challenging, but so vital for these reasons:**

- It provides purpose and direction
- It translates your thoughts into tangible steps
- It provides personal motivation
- It clarifies God's will, especially in times of crisis

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# BOARD BRIEFINGS



The staff of Servant Solutions hopes that your 2016 was a year filled with God's activity and encouragement for the journey. Our prayer is that He is ever present in your work and ministry throughout this promising

new year. Proverbs 16:3 tells us that "as we commit our work to the Lord our plans will be established."

Given the advent of a new year and all the promise that it brings, we have dedicated this issue to the topic of "planning." Scripture is filled with helpful direction on the benefits and necessity of planning. That is a key reason why Servant Solutions has placed a high importance and much resourcing in planning and preparation for those who serve the broader church.

In this newsletter you will find a summary of an excellent article from our advisory partners at Ronald Blue and Co. that addresses "Goals-based Investment Planning." Servant Solutions has enjoyed a long relationship with Ronald Blue and Co. which advises many Christian organizations and individuals with Kingdom minded goal setting. The company manages over \$5 billion in assets today.

Also, we are excited to announce a new planning program that is targeted to help ministry personnel over age 50 to dial in on the most important aspects of planning during the "stretch-run" years of ministry. This program is entitled *Overture* and is an intensive program that provides a very custom, "in-person" experience for an individual or couple. Scholarships are provided that include a travel voucher, overnight stay, and

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meals. Take a look at the article in this issue to see if you might benefit. Scholarships are limited so don't delay!

In keeping with the planning theme, the CARE (*Clergy Advocacy Resourcing Effort*) Initiative is already making a difference in the lives of many younger ministers. This program introduced by Church of God Ministries in which Servant Solutions is a key partner, provides ministers and lay leaders with the educational tools to meet best practices in compensation planning for the minister. In addition to the education efforts the program includes benefits in areas such as retirement matching funds, student debt relief and even transitionary assistance when a minister is moving from one ministry to another. All this is possible through a generous grant from the Eli Lilly Foundation with the mission of strengthening ministers and churches..

And finally, if you have not taken advantage of the **Servant Solutions Financial Roadmap**, please do so right away! It has been life changing for many and today over 300 people have worked with the Servant Solutions financial planning staff to create their own personal financial plan and roadmap. You can learn more about that at our website ([servantsolutions.org/wp-content/uploads/retirement-planning.pdf](http://servantsolutions.org/wp-content/uploads/retirement-planning.pdf))

It is an honor to be your partners and to have the privilege of assisting you in your plans. With good planning, ministry is strengthened and the Kingdom is advanced. Perhaps best summed up in Luke's Gospel, Chapter 14: verses 28-33, it is indeed important to "count the cost" and prepare for the future. By so doing, we can assure a more fruitful and solid years of service even into the retirement years. God bless you in 2017 and may He provide for your needs and light your path as you seek to serve Him faithfully.

Jeff Jenness

# JUST LAUNCHED: OVERTURE

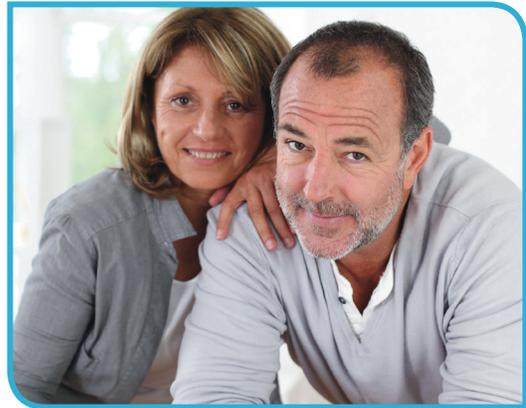
OVERTURE is a 24 hour experience planned and provided especially for you by your partners at Servant Solutions. This experience is designed to give you (and your spouse) a time of rest, reflection and preparation as you look to the future in your financial life. Our goal is to provide you with a process to fine tune your financial planning in a relaxed atmosphere. Here is what is included:

- Travel voucher for your trip to the Servant Solutions office
- Relaxing dinner and free evening when your arrive (several evening activities offered by Servant Solutions if desired, or just rest!)
- Overnight lodging at the Hampton Inn
- Morning private financial planning session with a Servant Solutions representative
- Lunch with Servant Solutions staff members
- Homeward bound in the early afternoon

Overture experiences are hosted primarily in Anderson, IN, but also can be offered in Oklahoma City, OK and Atlanta,

GA if more convenient. Special accommodations can also be made in instances where travel to our office is not feasible. In those cases, the elements of the Overture program are provided with the planning sessions conducted via video conference.

Openings are limited, so contact Jeff Jenness or Jim O'Bold today via email or phone to secure your reservation.



## GOALS, continued from page 1

It is important to work through a process that helps you dig deep and define what is most important. Consider these steps:

1. Spend time alone with God
2. Do a goals check-up by answering these questions... a)

Do I currently have financial peace of mind?, b) What am I most concerned about over the next six to 12 months?, c) Are there potential financial events that cause me fear or anxiety?, d) Am I comfortable with my charitable giving, living expenses and debt levels?, e) Do I feel that I'm making progress toward my goals?

3. Consolidate your ideas and thoughts into big picture goals under the these categories:

- S** - pecific
- M** - easurable
- A** - ttainable
- R** - ecoreded
- T** - imely

We believe goals-based investment planning is a key component to helping you overcome economic fear and enable you to become a more effective steward of the resources God has entrusted to you.

*The full text of this article can be found on the Ronald Blue website (<http://www.ronblue.com/Portals/0/WFWFL.Winter16-17.pdf>).*



*Servant Solutions believes strongly in the merit, as well a Biblical admonition, of good planning. Please contact us at [servantsolutions.org](http://servantsolutions.org) if you would like to pursue building your personal plan that includes Servant Solutions commitment to Goals-Based Investment Planning.*

Servant Solutions  
P O Box 2559  
Anderson, IN 46018

## ANNUAL NOTICE TO PARTICIPANTS

The National Securities Markets Improvement Act (the “Act”) signed into law on October 11, 1996, exempts church plans from federal and state securities laws, except for anti-fraud provisions. In order to qualify for the exemption, church plans must satisfy eligibility requirements under Code Sec. 414(e) and the assets of church plans must be used exclusively for the benefit of plan participants and beneficiaries. Church plans continue to be subject to the Internal Revenue Code and its regulations regarding eligibility, governance, and operations of such plans. The following notice is provided in accordance with the Act:

The Plan or any company or account maintained to manage or hold assets of the Plan and interests in such Plan, companies, or accounts (including any funds maintained by Servant Solutions) are not subject to registration, regulation, or reporting under the Investment Company Act of 1940, the Securities Act of 1933, the Securities Exchange Act of 1934, Title 15 of the United States Code, or State securities laws. Therefore, plan participants and beneficiaries will not be afforded the protections of those provisions.

Servant Solutions Newsletter is a publication of  
**Servant Solutions**  
P O Box 2559  
Anderson, IN 46018  
800.844.8983 or 765.642.3880  
  
FAX 765.642.3942  
TeleTouch 800.547.7754  
Email: [info@servantsolutions.org](mailto:info@servantsolutions.org)  
Website: [servantsolutions.org](http://servantsolutions.org)

It is distributed without charge to ministers and employees of the Church of God.  
Editor: Jeffrey A. Jenness  
Layout & Production: Jodi Hull

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