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SERVANT SOLUTIONS RETIREMENT PLAN



Servant Solutions
YOUR RETIREMENT & FINANCIAL PLANNING PARTNER

Servant Solutions Retirement Plan
Effective as of January 1, 2026

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SUMMARY PLAN DESCRIPTION

INTRODUCTION

In order to assist its employees in setting funds aside for their retirement years, the Church of God established the Servant Solutions Retirement Plan (the “Plan”) for all ministers, missionaries, and lay employees of the Church of God. The Plan has been expanded to permit adoption by other eligible churches and church-related organizations that share common religious bonds and convictions with the Church of God and are approved by Servant Solutions. This Plan allows your Eligible Employer (as defined on page 3) to set funds aside for your retirement. In addition, it enables you to set aside a portion of your earnings in a tax advantaged manner during your working years.

The Plan is a church retirement income account program described in section 403(b)(9) of the Internal Revenue Code. The Internal Revenue Code permits denominations and churches to set up retirement plans designed to save tax dollars now and in the future. The Plan takes full advantage of these tax savings, while at the same time providing you with investment vehicles through which your money can grow.

The Plan is intended to be adopted by eligible Church of God employers and other churches and church-related organizations approved by Servant Solutions that share common religious bonds and convictions with the Church of God. By adopting this Plan, your employer can establish its own 403(b)(9) plan, separate from the 403(b)(9) plan of any other eligible employer.

You are encouraged to read this booklet carefully to understand how your employer’s Servant Solutions Retirement Plan works.

This Booklet is a Summary of the Plan

The term “Plan,” as used in this summary, refers to the retirement income account program administered by Servant Solutions, which your employer has adopted.

This Summary Plan Description is a summary of only that Plan and its investment options. This summary does not describe any other agreements that your employer may have with providers of other 403(b) arrangements.

You should refer to these pages first when you have a question about the Plan. This description highlights the main provisions of the Plan and includes important information. However, because this description is just a summary, it cannot describe how the Plan works under every conceivable set of circumstances. In all cases, your rights under the Plan are governed by the Plan’s legal document. In the event that this summary is inconsistent with the Plan document, the legal document will control. In addition, as indicated above, this summary does not describe any other 403(b) arrangements that your employer may offer.

A copy of the Plan document describing the Servant Solutions Retirement Plan administered by Servant Solutions may be obtained from the website, www.servantsolutions.org, or by calling 800-844-8983.

The Plan is an Important Part of Your Financial Security

The Old Testament story of Joseph illustrates a strategy for financial planning. Joseph knew there would be seven years of good harvest followed by seven years of no harvest. He had to set aside a significant amount of grain during the good years in order to ensure provisions during the bad years.

This story illustrates the reality that we all have productive years followed by years in which our economic productivity will be reduced or cease. This will most likely occur when we retire. Therefore, it is necessary to set aside “the grain” during the good years for those times in retirement when our earned income will decrease or cease.

The primary purpose of the Plan is to provide Plan Members and their beneficiaries with retirement income. The contributions to your Account are an important part of financial security in your retirement. Additionally, Social Security (if you have not elected out of it), personal savings, any other retirement savings, and home ownership also contribute to your financial security at retirement.

At retirement, your total vested Account in this Plan, that is, all contributions plus investment earnings, form the basis for calculating your retirement benefits, which can be paid to you in the form of a monthly annuity, in installment payments, or as a lump sum.

The Plan is a Defined Contribution Plan

The Plan is a defined contribution plan. Plan contributions come from Employer Contributions and contributions you make. All contributions are credited to your Account in the Plan. The tax laws limit the amount of contributions which both you and your employer can make to the Plan on your behalf. Servant Solutions will assist in the calculation of that limit upon request.

Plan Administrator

Servant Solutions administers the Plan. If you have any questions about the Plan, you can contact a representative of Servant Solutions at 800-844-8983 or, if you are local, you can call 765-642-3880. The Plan is administered on a calendar year basis.

ELIGIBILITY AND ENROLLMENT

All clergy and lay workers who are working for and receiving compensation from an Eligible Employer (as defined below) are permitted to participate in the Plan, subject to any specific eligibility conditions established by their employer. Missionaries and self-employed ministers of an Eligible Employer (as defined below) are also eligible to participate in the Plan.

An “Eligible Employer” includes the following:

- a Church of God congregation, agency, organization, or institution; and
- any church or church-related organization that Servant Solutions permits to adopt the Plan because it shares common religious bonds and convictions with the Church of God.

If you are employed by an Eligible Employer, you should check with your employer to find out whether there are any special eligibility conditions you must meet before you can begin to make contributions to the Plan. If you are eligible to participate in the Plan, you may enroll by completing an online membership application and submitting it to Servant Solutions. You may obtain an enrollment packet by contacting Servant Solutions at the e-mail and telephone number below:

info@servantsolutions.org

800-844-8983

or

765-642-3880

You may also obtain a membership application by going to the website for Servant Solutions at www.servantsolutions.org.

CONTRIBUTIONS

Types of Contributions

There are five types of contributions that may be made to the Plan. The first is Employer Contributions. You should check with your employer to find out whether you are eligible to receive Employer Contributions and, if so, how much those contributions will be.

The amount of Employer Contributions is based on your gross salary, including any cash housing allowance. If your employer provides you with a parsonage, your salary should be increased by 25% in calculating the amount of contributions that can be made to the Plan on your behalf. In addition, if you are a newly credentialed minister, the Employer Contributions may include a supplement paid by Servant Solutions into your Account.

The second type of contributions is Member Before-Tax Contributions which are made by salary reduction. This type of contribution allows you to contribute a certain portion or percent of your salary to the Plan on a “pre-tax” basis. You may choose how much you want to contribute. This type of contribution reduces your currently taxable income by the amount of your contribution, saving you current tax dollars. The idea is that, since you are not actually receiving a portion of your salary now, you are also not taxed on it now. Contributions and associated earnings are taxed upon distribution from the Plan. Nonordained employees pay Social Security taxes on these before-tax contributions.

An Employer may elect to treat eligible Members’ qualified student loan payments as Member Before-Tax Contributions for purposes of calculating any matching Employer Contributions.

Members will be required to certify to their Employer that qualified student loan payments have been made. Please check with your Employer to see if this provision applies.

The third type of contributions is Member After-Tax Contributions. You may choose to contribute additional amounts to the Plan on an “after-tax” basis. Unlike Before-Tax Contributions, After-Tax Contributions do not reduce your currently taxable income by the amount contributed. However, earnings on any Member After-Tax Contributions you make are not taxed until distributed.

The fourth type of contributions is Member Roth Contributions. This type of contribution allows you to contribute a certain portion or percent of your salary to the Plan on an “after-tax” designated Roth basis. Unlike Before-Tax Contributions, Roth Contributions do not reduce your currently taxable income by the amount contributed, but if Roth Contributions remain in the Plan for a five-year period and you reach age 59½, die or become disabled, Roth Contributions and related investment earnings are distributed tax-free.

If you are a participant in another retirement plan, or if you have been contributing to another 403(b) tax-sheltered annuity provider, you may also be able to make a Rollover Contribution or a Transfer Contribution to this Plan. A Rollover Contribution is a direct rollover of a before tax or Roth distributions made from another eligible retirement plan into your Account in this Plan. A Transfer Contribution is a transfer directly from another 403(b) provider to Servant Solutions. There are a number of restrictions on which retirement plans can make direct rollover or transfer contributions and which distributions are eligible for rollover or transfer. Therefore, if you are a participant in another retirement plan, or have contributed to a different 403(b) provider, you should check with the administrator or the provider for that plan, as well as Servant Solutions, to determine if you can make a Rollover Contribution or Transfer Contribution to the Plan. Roth Rollover or Transfer Contributions will be accepted only if Servant Solutions obtains information regarding the tax basis of such contributions under section 72 of the Internal Revenue Code.

You should understand that this Plan is not intended to be a liquid savings account. Rather, it is a long-term retirement account. It is expected that all contributions made to the Plan will remain in the Plan until you retire. Therefore, in the absence of hardship, it is recommended that you do not withdraw contributions either you or your Eligible Employer have made to the Plan on your behalf, or to roll over funds from this Plan into another retirement plan, until you retire.

Automatic Contribution Arrangements

Your employer may elect to automatically enroll you in the Plan. Member Before-Tax Contributions of 1% will be taken from your salary, and this contribution amount will automatically increase by 1% each year (until it reaches 15%) unless you notify your employer that you do not want contributions taken from your salary or you want a different level of contributions made. If your employer has elected this Plan feature, your employer will provide you with an initial notice and an annual notice thereafter explaining your contribution options.

How Much To Contribute

The determination of how much you can contribute to the Plan each year is a complex area of the tax laws, and you should consult your tax adviser about this.

Basic Limits: There are two Internal Revenue Code limits on the amount of contributions that can be made to your Account. The first limit only applies to your voluntary Member Before-Tax and Member Roth Contributions. The second limit applies to all contributions made to the Plan on your behalf – both your own voluntary contributions and Employer Contributions. **Generally, you cannot exceed either of these limits.**

- Limit on Member Before-Tax and Member Roth Contributions. The first contribution limit is that the total amount of your voluntary Member Before-Tax and Member Roth Contributions (not counting any Employer Contributions) cannot exceed the statutory dollar amount. For 2026, that amount is \$24,500. The IRS may increase this dollar limit from time to time to account for cost-of-living increases. Servant Solutions will post any increases to this contribution limit on its website. You can go to www.servantsolutions.org at any time to check the current limits.
- Limit on Total Contributions. The second contribution limit is that the total amount of your Member Before-Tax, Member Roth, Employer, and Member After-Tax Contributions in a calendar year cannot exceed 100% of your includible compensation or the statutory dollar amount, whichever is less. For 2026, the statutory dollar amount is \$72,000. The IRS may increase the dollar limit from time to time to account for cost of-living increases. Servant Solutions will post any increases to this contribution limit on its website. You can go to www.servantsolutions.org at any time to check the current limit. Please note that, for purposes of this limit, “includible compensation” cannot include any housing allowance excluded from federal gross income (if you are a minister).

Note: Rollover Contributions and Transfer Contributions do not count towards either of these two basic limits.

Age 50 Catch-Up Contribution Limit. A special “catch-up” contribution limit applies if you are age 50 or greater. Under the age 50 catch-up contribution limit, beginning in the year you turn 50, you can make additional voluntary Member Before-Tax and Member Roth Contributions. These additional contributions do not count for purposes of either of the two main contribution limits discussed above. That means that if you turn 50 in 2026, you can make Member Before-Tax and Member Roth Contributions up to \$24,500, plus an additional \$8,000 in age 50 catch-up contributions (so that your total Member Before-Tax and Member Roth Contributions in 2026 could be as much as \$32,500). The IRS may increase this age 50 catch-up limit from time to time to account for cost-of-living increases. You can go to www.servantsolutions.org at any time to check the current limit.

Members who will or have attained age 60 but who will not or have not attained age 64 in a calendar year may make even larger age-based catch-up contributions. The 2026 limit is \$11,250 (instead of \$8,000).

Beginning in 2026, the IRS requires some age 50 catch-up contributions – specifically those made by high income earners who are not ministers – to be made as Roth Contributions. A FICA-taxed employee who earned more than \$150,000 in 2025 (this amount is periodically adjusted by the IRS) must make any age 50 catch-up contributions as Member Roth Contributions (not as Member Before-Tax Contributions). This mandatory Roth requirement does not apply to ministers who pay SECA tax; they may make age 50 catch-up contributions on a before-tax and/or Roth basis as they choose.

Note: As described above, the tax laws limit the amount of contributions (not including Rollover or Transfer Contributions) that may be contributed on your behalf. Because determining these limits depends on your own financial circumstances, Servant Solutions cannot be responsible for complying with them; that must be your responsibility. You should consult with your tax adviser about the legal contribution limits. However, Servant Solutions will provide you with information regarding these limits upon request.

TDS Account Balances

In addition to the contributions that you and your employer can make to this Plan on an ongoing basis, your Account in this Plan will include any account balances attributable to contributions made for your benefit to The Church of God Tax-Deferred Supplement Plan (“TDS Plan”). The TDS Plan was merged into this Plan effective January 1, 1998. Those Members who have an account balance in the TDS Plan will continue to have the same rights as they had under the TDS Plan with respect to those account balances. However, beginning on January 1, 1998, all contributions must be made to this Plan and no further contributions will be made to the TDS Plan.

Vesting

All contributions to the Plan, including any TDS Plan account balance, are 100% vested and nonforfeitable unless your Employer has elected to apply a vesting schedule to Employer Contributions.

If your Employer has elected to apply a vesting schedule, you will always be fully vested (i.e., have a 100% ownership interest) in your Member Before-Tax, Member After-Tax, Member Roth and Rollover Accounts. You will become fully vested in your Employer Contributions according to the vesting schedule elected by your Employer. If you terminate employment before age 59½ and before completing the required years of vesting service (unless due to death or disability), unvested Employer Contributions will be forfeited. Your Employer will use forfeited funds to offset future Employer Contributions.

Your Plan Account stays with you if you change Eligible Employers. In case of your death, your Spouse or named beneficiary will receive the balance in your Account.

Federal and State Income Tax Information

You do not pay federal income taxes on the contributions at the time Member Before-Tax or Employer Contributions are made. All federal taxes are deferred until benefits are paid to you or your beneficiary, generally in retirement. Member Roth Contributions and Member After-Tax Contributions are contributed from salary on which you must pay federal income taxes at the time the salary is paid. These contributions are therefore not federally taxed when they are later distributed. However, the earnings on After-Tax Contributions (like the earnings on Member Before-Tax and Employer Contributions made to the Plan) will be taxed at the time they are distributed to you.

The way in which your Plan benefits will be taxed under many state and local income tax laws will be the way in which they are taxed for federal tax purposes. However, you should consult a tax advisor about taxation of your benefits under state and local tax laws, if you are subject to such taxes.

The contributions which are made by your employer are not subject to Social Security taxes or creditable toward Social Security benefits. However, if you are not a minister, your Member Before-Tax, Roth, and After-Tax Contributions are subject to Social Security taxes.

PLAN ACCOUNTS

All contributions made on your behalf, along with earnings on those contributions, will be credited to an Account under the Plan in your name. As of the end of each business day, Servant Solutions will determine the fair market value of your Account, allocating investment earnings and losses to that Account. You will receive a quarterly statement of your Account balance that reflects all contributions to your Account made since the preceding statement, including Rollover and Transfer Contributions, all amounts paid to you from your Account during that period, if any, and all earnings and losses to your Account.

You can obtain your Account information at any time by going to Servant Solutions website at www.servantsolutions.org. Click on "Personal Account Login" in the upper right-hand corner. To access your Account, you will need to establish a username and password with Principal (the Plan's recordkeeper). You can also contact Servant Solutions to obtain your account balance. To contact Servant Solutions please use the e-mail and telephone number below:

info@servantsolutions.org

800-844-8983

or

765-642-3880

INVESTMENT OPTIONS

This Plan is intended to give you an opportunity to exercise control over the investment of the assets in your Account. All amounts credited to your Account under the Plan will be invested at your direction in one or more investment options selected by Servant Solutions.

Servant Solutions provides investment options that follow the social screens taught and traditionally applied by the Church of God, as well as unscreened investment options. Each investment option is different and has its own specific investment objective. It is up to you to decide in which of the investment options you want to invest and how much of your Plan contributions and assets you want to invest in each one. The choice of how to invest is entirely up to you. You should review the available investment information carefully before you choose the investment option or options in which to invest the contributions made to the Plan on your behalf.

Remember: Servant Solutions may add, eliminate, or otherwise change the investment options offered under this Plan at any time. However, if it does so, it will notify affected Members of any change and will provide updated information on all investment fund options in the Member's quarterly statement.

Before investing in any investment option, you should carefully consider the investment objectives, risks, charges, and expenses for that investment option. In addition, you should from time to time review the earnings performance of the investment option or options you have selected. You will periodically be provided with information on the earnings performance of all the available investment options, and you should compare the performance information of the investment options you have selected with that of the other available investment options.

A diversified group of investment options is available for selection by each Member. The list of available Plan investment options can be found at www.servantsolutions.org/investment-options.

Members are permitted to invest in "age-based portfolio" investment funds known as "LifeFunds." These funds are custom age-based funds which are composed of mutual funds. The name of each fund reflects the years in which intended investors were born. Age-based portfolio funds for younger Members have greater stock market risk, while age-based portfolio funds for older Members have less exposure to stocks and a higher allocation to bonds and cash.

Over time, each age-based portfolio fund reduces risk by following a "glidepath." A "glidepath" is simply the method by which your Account becomes a bit more conservative at yearly intervals, allocating more to bonds and cash and less to stocks. Age-based portfolio funds are automatically rebalanced at least quarterly. Rebalancing may occur more frequently if performance of individual funds or asset classes results in significant deviation from the age-based portfolio fund's target allocations. The age-based portfolio funds are further described in an attachment to this summary.

In addition to the funds described above, Members can invest their Plan contributions in a stable value fund and several different mutual fund options. Servant Solutions monitors the investment performance and overall fit of Plan investment options and may periodically add or delete a fund choice. The mutual funds are primarily intended for those Members with a greater understanding of investment allocation who wish to create their own portfolios.

As indicated above, you can elect to invest all contributions made on your behalf to the Plan in one or more of these funds, in accordance with the Plan's procedures for making this election.

You can review detailed information on all of the investment options available under this Plan at the Servant Solutions website at www.servantsolutions.org/investment-options, including prospectuses for each investment option and information on investment performance returns, investment fees, and any transfer restrictions or redemption fees. On the website, click on "Plan Information" and then "Investment Information." In addition, you can call Servant Solutions at 800-844-8983 for more detailed information on all the investment choices.

INVESTMENT CHOICE PROCEDURES

Incoming Contributions and Existing Account Balances

All incoming contributions are invested in one or more of the investment options in which you designate. You may designate any combination of investments in increments of one percent (1%). There is no minimum amount that must be contributed to any investment option, as long as you invest at least 1% of your contributions in each fund you select.

If you do not file the appropriate election form with Servant Solutions, all contributions made on your behalf will be invested in a default investment option selected by Servant Solutions. The default investment option is the age-based portfolio fund reflecting your birth year.

You may change your investment options for incoming contributions or your existing Account balance (or both, income contributions and your existing Account balance) at any time without charge by logging into your Account via the Servant Solutions website at www.servantsolutions.org. Click on "Personal Account Login" in the upper right-hand corner. Any change in election made on the website will be effective for contributions posted on or after the date indicated within the online confirmation. No commissions or sales costs are charged on the different funds.

If you want Servant Solutions to help you change your investment options, you must complete an investment change form. You can obtain a copy of this form by going to the Servant Solutions website at www.servantsolutions.org. Click on "Forms" and then "Investment Change Form." You may also contact Servant Solutions at 800-844-8983, and we will send this form to you. Any change in investment will be effective the Monday following receipt of the signed election form or as soon as is administratively feasible as determined by Servant Solutions.

Although you are permitted to transfer all or a portion of your Account between and among the investment options offered by Servant Solutions, you cannot transfer any amounts out of a Servant Solutions investment option to another investment option not offered by Servant Solutions.

How to Choose Among Investment Options

Which of the investment options you choose depends on how you answer four different questions:

1. *How long will the money be invested? (What is your investment time horizon?)*
2. *How tolerant are you in seeing your Account value decline in times when the markets have their inevitable pullbacks? (How tolerant are you of risk?)*
3. *How much money do you think you will need for retirement? (What is your investment goal?)*
4. *Are you interested in investing in one of the age-based portfolio funds (also known as the "LifeFunds") which automatically become more conservative at yearly intervals?*

The answers to these questions can vary widely. The right investment choice for one person may not be the right choice for you. For example, if your risk tolerance is low, or you have modest investment goals, you may want to consider more conservative investment options. However, if your investment goals (in terms of income needed in retirement) are high, and you are not planning to retire for a long time, you may want to invest more aggressively.

Servant Solutions has developed educational materials to assist you in planning your investment strategy. You can find this information on the Servant Solutions website, www.servantsolutions.org. Click on "Services" and then "Financial Planning." You may also contact Servant Solutions at 800-844-8983, and we will send helpful information to you.

Servant Solutions can provide you with educational materials to help you with your investment planning; but it cannot provide you with investment advice. You may want to speak to your investment adviser for more specific guidance on how to invest your retirement plan contributions.

PAYMENT OF BENEFITS

Normal Retirement Benefits

You are entitled to a retirement distribution upon attaining age 59½, whether or not you are still employed by an Eligible Employer.

Retirement benefit payments must begin by the calendar year following the year in which you retire from all paid service with an Eligible Employer or the calendar year in which you reach age 73, whichever occurs later.

In order to receive your benefits, you must file an election (on a form provided by Servant Solutions) designating the manner and time of benefit payment. All benefit payments must be approved by Servant Solutions.

In What Form Will My Retirement Benefit Be Paid?

Three basic forms of retirement benefit payments are available under the Plan and are described below: Annuity Benefits, Installment Payments, and Lump Sum Distributions. You may elect the form that best meets your needs. You must choose the form of benefit payment before any retirement distribution is made to you. As described below, if you are married, you must obtain the written consent of your Spouse if you wish to receive your benefits in a form other than a joint and survivor annuity.

1. Annuity Benefits

Two different forms of annuity benefit are available to you under the Plan: a joint and survivor annuity or a single life annuity. Each annuity form of benefit is described below. If you want to receive your retirement benefit in the form of an annuity, you must elect one of these two different forms. You cannot change the form of an annuity payment after payments begin unless you are able to demonstrate to the satisfaction of Servant Solutions that you made an error in selecting the retirement annuity form of payment.

- **Joint and Survivor Annuity or Joint and Survivor Annuity with 10 Years Certain**

This is an annuity with monthly payments for your life with a survivor annuity in an amount of either 50 or 100 percent of your life annuity paid to your surviving Spouse over his or her lifetime. You must choose whether you want a 50 or 100 percent survivor annuity by completing an election form available from Servant Solutions before you begin to receive your retirement benefits.

You may also select a joint and survivor annuity with 10 years certain, which guarantees payments will be made for at least 10 years. Under this type of annuity, you and your Spouse will receive annuity payments for as long as you live.

However, if both you and your Spouse die before the 10 years are completed, annuity payments will continue for the remainder of the 10-year period to a beneficiary selected by you.

- **Single Life Form**

If you are not married, or if you obtain the written consent of your Spouse, you may select either a single life annuity or a single life annuity with 10 years certain. A single life annuity is a series of fixed payments paid monthly for as long as you live. A single life annuity with 10 years certain guarantees monthly payments will be made for at least 10 years. Under this annuity, you will receive monthly payments for as long as you live. However, if you die before the 10 years are completed, annuity payments will continue for the remainder of the 10-year period to a beneficiary selected by you.

What Determines the Amount of My Annuity?

If you choose an annuity form of benefit, the monthly annuity to which you are entitled will be based on the vested balance in your Account at the time your monthly annuity commences. Your age and your Spouse's age at the time of retirement and actuarial assumptions currently in effect will also affect the amount of the annuity you will receive.

What Is The Difference In The Amount I Will Receive With The Different Forms of Annuity Benefits?

The amount of monthly annuity benefits you receive will depend on which form of annuity benefit you choose. For example, the monthly payment you will receive if you choose a joint and 100 percent survivor annuity will be less than the amount you will receive if you choose a joint and 50 percent survivor annuity. Also, if you select any of the annuity options with 10 years of certain payment, your payment will be less than if you chose the same option without having the 10 years of certain payment. Further, if you select the joint life form of payment, the amount of each monthly payment will be less than it would have been under the single life form of payment as a result of the provision of potential survivor payments.

You can contact Servant Solutions at 800 844-8983 for more precise information about the different amounts you will receive under each of the various annuity options.

2. Installment Payments

This form of benefit is available to you if you are not married or if you obtain the written consent of your Spouse. It provides you with installment payments for a designated number of years which you specify. However, federal regulations provide that you may not have payments made over a period that is longer than your life expectancy or the joint life expectancy of you and your designated beneficiary. These regulations also require that payments must begin under this form of benefit no later than the April 1 of the calendar year following the calendar year in which you retire from all paid service with an Eligible Employer, or the April 1 of the calendar year following the calendar year in which you attain age 73, whichever occurs later. Servant Solutions will work with you to help you comply with these regulations.

Any amount remaining in your Account after you die will be paid in installments to your surviving Spouse. If your Spouse dies before all the installments have been paid, the balance will be paid in a lump sum to your Spouse's designated beneficiary, or to his/her estate if there is no designated beneficiary, as soon as administratively practicable after death. If you do not have a surviving Spouse, the balance will be paid in a lump sum to your designated beneficiary, or to your estate, if there is no designated beneficiary, as soon as administratively practicable after your death.

3. Lump Sum Distributions

If you are not married, or if you receive the written consent of your Spouse, you may choose to receive payments from the Plan as a single distribution of the total vested value of your Account or in partial lump sum distributions. You may request a lump sum payment of your vested Account, or the initial payment of part of your vested Account and payment of the remaining amount of your vested Account in one of the other permitted forms of payment.

Disability Retirement Benefits

If you become totally and permanently disabled before you reach age 59½, you may apply for disability retirement benefits. Total and permanent disability means that you are unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long continued and indefinite duration. Your benefit will be calculated based on the total vested amount in your Account at the time you make a claim for benefits. You may elect the same forms of benefit payments available as if you were receiving normal retirement benefits.

If you recover and are no longer totally and permanently disabled and you have not yet reached age 59½, your disability payments under this Plan will terminate when you resume employment. You will then not be entitled to further benefits under this Plan until such time as you reach age 59½. At that time, you will be eligible for normal retirement benefits. However, an actuarial adjustment will be made to your Account to reflect the prior disability retirement distributions.

Distributions to Members with a Terminal Illness

If you have a terminal illness (substantiated by a physician's certification) and are eligible for an in-service distribution from the Plan, your distribution will be exempt from the 10% early withdrawal penalty and may be repaid to the Plan within 3 years of distribution.

Pre-Retirement Death Benefits

If you die prior to the time you receive payment of any of your benefits under this Plan, your surviving Spouse will be entitled to elect to receive the balance of your Account in the form of a single life annuity, a single life annuity with 10 years certain, installment payments, or a single or partial lump sum distribution. Your Spouse may choose to postpone beginning to receive payments under any payment option until April 1 of the year following the year in which you would have turned 73.

If you die prior to the time you receive payment of any of your benefits under this Plan, and you have no surviving Spouse, your Account balance will be paid in a lump sum distribution to your beneficiary, or to your estate if there is no beneficiary designated, as soon as administratively practicable after your death. To designate a beneficiary, you must complete the appropriate forms provided by Servant Solutions. If you have not designated a beneficiary, the lump sum distribution will be made to your estate.

Severance from Employment Benefits

If you terminate employment with any and all Eligible Employers before attaining age 59½, you may request that the vested value of your Account be rolled to another eligible retirement plan or paid to you in a single or partial lump sum distribution. Such distribution can occur no earlier than 60 days after your severance from employment. If you are married, your Spouse must consent in writing to any such distribution.

Retirement Payments Designated as Housing Allowance

If you are a retired minister of the gospel of a Church of God employer, 100 percent of your retirement benefit payments are designated as available for housing allowance, pursuant to Internal Revenue Service Revenue Rulings 71-280 and 75-22. If you are a retired minister of the gospel of a church or church-related organization that Servant Solutions has permitted to adopt the Plan because it shares common religious bonds and convictions with the Church of God, then your employer may be able to designate up to 100 percent of your retirement benefit payments as available for housing allowance under Revenue Ruling 63-156.

Regardless of the amount designated, the amount excludable from federal gross income as housing allowance cannot exceed the lesser of:

- *The fair rental value of the furnished home plus the cost of utilities; or*
- *The actual expenses of operating a home; or*
- *The amount designated by Servant Solutions or your employer (as applicable) as a housing allowance.*

Qualified Domestic Relations Orders

Servant Solutions has procedures in place to determine whether domestic relations orders are “qualified domestic relations orders” as defined in section 414(p) of the Internal Revenue Code and to administer distributions under such qualified domestic relations orders. An alternate payee identified in a qualified domestic relations order shall be entitled to receive payment from the alternate payee’s Account under the Plan at any time following the establishment of such Account by Servant Solutions. Such payment can be made in any of the forms of payment permitted under the Plan document, at the election of the alternate payee.

WITHDRAWALS AND TRANSFERS

Hardship Withdrawals

You may elect to receive a distribution of part of your vested Account in the event of hardship. Any request for a hardship distribution must be filed with Servant Solutions in the time and manner prescribed by Servant Solutions, and supported by documentation sufficient to substantiate the hardship. The circumstances under which Servant Solutions is allowed to provide hardship distributions is limited by federal law.

You may apply for a hardship distribution of all or a portion of your After-Tax Contributions Account plus up to 50% of your remaining vested Account balance. Hardship distributions are taken first from your After-Tax Contributions Account. A hardship distribution will be made only

if Servant Solutions determines that you have an immediate and heavy financial need, and only to the extent that the distribution is necessary to satisfy that need.

An immediate and heavy financial need includes:

- *uninsured medical expenses incurred by you, your spouse or your dependents;*
- *the purchase (excluding mortgage payments) of a principal residence;*
- *tuition payments for the next 12 months of post-secondary education for you, your spouse, or your children or dependents;*
- *the need to prevent your eviction from your principal residence or foreclosure on the mortgage on your principal residence;*
- *payment of funeral or burial expenses for your spouse, your children, or other dependents;*
- *payment for expenses for the repair of damage to your home caused by catastrophic events, such as floods, hurricanes, or tornados; or*
- *expenses and losses (including loss of income) incurred on account of a disaster declared by the Federal Emergency Management Agency ("FEMA"), provided that your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster.*

A distribution necessary to satisfy an immediate and heavy financial need must meet the following requirements:

- *It cannot be in excess of the amount of the immediate and heavy financial need; and*
- *You must have obtained all distributions currently available to you under this Plan, if any, or any other plans maintained by your employer.*

Age 59½ Withdrawals

If you are at least 59½ years old, you may apply for a withdrawal of all or a portion of your vested Account, subject to rules that are established by Servant Solutions. If you are married, you must receive written consent from your Spouse before a withdrawal will be made. If you wish to make this type of withdrawal, you should complete the necessary form provided by Servant Solutions.

Protected TDS Rights

If you have an Account balance in this Plan that was attributable to contributions made prior to January 1, 1998 to the TDS Plan, a distribution of this portion of your Plan Account will be made after you reach age 59½, become disabled, separate from service, or die. You may receive such distributions in any of the forms of payments available under the normal retirement benefits under the Plan. You may also withdraw at any time an amount equal to your account balance in the TDS Plan as of December 31, 1988. In addition, in the event of hardship, you may receive 100% of your pre-1998 TDS account balance.

Direct Rollovers and Mandatory Withholding

If you are entitled to receive a distribution under the Plan as an "eligible rollover distribution," you may roll over all or a portion of it, either directly or within 60 days after receipt, into an eligible retirement plan. An eligible rollover distribution, in general, is any taxable cash distribution in excess of \$200 other than a series of substantially equal payments payable over a

period of not less than ten years, or for the life or life expectancy of the employee (or the joint lives or life expectancies of the employee and the employee's designated beneficiary). The distribution will be subject to a 20% federal withholding tax unless it is rolled over directly into an eligible retirement plan.

If you have the distribution paid directly to you, then the Plan must withhold 20% even if you intend to roll over the money into another retirement plan or into an IRA within 60 days. To avoid withholding, you must instruct Servant Solutions to roll over the money for you directly.

If you are a Member, the Member's surviving spouse, or the Member's spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in Code section 414(p), then you may elect to have an "eligible rollover distribution" made to one of the following types of "eligible retirement plans:

- *An IRA described in Code section 408(a) or 408(b);*
- *A Roth IRA described in Code section 408A;*
- *Another 403(b) plan, including an annuity contract described in Code section 403(b) (including custodial accounts described in Code section 403(b)(7) and retirement income accounts described in Code section 403(b)(9));*
- *A qualified 401(a) plan (including a 401(k) plan);*
- *A governmental 457(b) plan; or*
- *Any other plan or arrangement determined to be, under applicable law, an eligible retirement plan with respect to a distribution from a retirement income account described in Code section 403(b)(9).*

If you are a nonspouse beneficiary who is entitled to receive an "eligible rollover distribution" from the Plan, then you may only elect to have a direct rollover made to an IRA that has been established on your behalf as an inherited IRA within the meaning of Code section 408(d)(3)(C).

Please contact Servant Solutions if you would like further information about the types of plans to which you can roll over your distributions.

FEES IMPOSED ON CERTAIN DISTRIBUTIONS

A \$35 transaction-based fee will be deducted from the Member's Account each time certain types of distributions are issued. *Please note that the transaction-based fee only applies when a distribution is made.* Applicable distributions include, but are not limited to, partial lump sum, lump sum, and hardship distributions. Installment payments will be assessed a distribution fee of \$35 *each year* via a \$8.75 per quarter charge to the Member's Account.

Exceptions to the \$35 per distribution fee are:

- Payments under an annuity form of benefit.
- Installment type payments established prior to April 1, 2013. Note: Installment payments established after March 2013 through December 2018 will be assessed \$40

each year going forward via a \$10 per quarter charge to the Member's Account. Monthly installment payments based only upon the annual required minimum distribution amount are not subject to a distribution fee.

- Refund of excess contributions.

Note: Members who frequently request Account withdrawals may want to “plan” future withdrawals to minimize distribution fee charges to their Accounts. Members who have a consistent pattern of withdrawals may want to consider establishing a monthly installment type payment, which has a reduced distribution fee arrangement. Call 800-844-8983 for more information.

CLAIMS PROCEDURE

When you retire, you need to file an application for retirement benefits in order to receive benefits from the Plan. You can call Servant Solutions at 800-844-8983 to receive a copy of this application.

From time to time you may have questions about your claim for benefits. Servant Solutions will try to answer your questions on an informal basis. However, if you continue to have concerns, you may file a formal claim for benefits in writing with Servant Solutions.

If a claim for benefits is wholly or partially denied, Servant Solutions will provide you with a written notice of the denial generally within 90 days. This notice will include:

- *the specific reasons for the denial;*
- *references to the provisions in the Plan upon which the denial is based;*
- *a description of any additional information needed to complete the claim along with an explanation for why such information is necessary; and*
- *an explanation of the Plan's claims procedure.*

You have 60 days from the receipt of a notice of denial in which to submit a written request for review by Servant Solutions.

Servant Solutions will provide you with a written decision on the review generally within 60 days after receiving your request for review. This decision will include the specific reasons for the decision. All decisions and denials of claims by Servant Solutions shall be afforded the maximum deference permitted by law.

ADMINISTRATIVE PROVISIONS

Limitation of Liability

When you decide to receive your Plan benefits in the form of an annuity, Servant Solutions will set aside funds to pay for your monthly annuity. Annuity payments are backed by Servant Solutions claims-paying ability, but can only be made to the extent there are assets sufficient to

provide for payment. In addition, Servant Solutions is not liable for the failure of any Eligible Employer to permit you to participate or to enroll you in this Plan, or for the failure of your employer to make any Employer Contributions to the Plan on your behalf.

Amendment and Termination

While it is expected that this Plan will continue indefinitely, Servant Solutions may modify, amend, or terminate the Plan at any time. In addition, your employer has the right to terminate its participation in the Plan. If the Plan is terminated, Servant Solutions has the right, in its sole discretion, to administer the amounts maintained in Accounts of affected Members to pay benefits to or on behalf of affected Members in accordance with applicable provisions of the Plan or to decide to pay all benefits to which you are entitled under this Plan in the form of a lump sum.

Responsibilities of Parties

Servant Solutions shall be responsible for all matters relating to the administration and management of the Plan with respect to contributions that it receives. Servant Solutions is not responsible for any matters relating to the administration and management of any other 403(b) plan or arrangement to which your employer permits you to make contributions.

Notification of Mailing Address

It is very important for you to keep Servant Solutions informed of your current address and the current address of any beneficiaries you may designate under the Plan. When you or a beneficiary become entitled to benefits, Servant Solutions will contact you or the beneficiary. If Servant Solutions does not have your current address, it will try to locate you. However, Servant Solutions is not under any obligation to search for you or ascertain the whereabouts of you or your beneficiaries. Therefore, you should be sure to provide Servant Solutions, in writing, with any change of mailing for you or any beneficiary. Any check representing any payment due under this Plan, and any communication forwarded to you at the last known address as indicated by the records of Servant Solutions, shall constitute adequate payment to you and shall be binding on you for all purposes of the Plan. This notification requirement applies in all respects to any of your beneficiaries who may be entitled to benefits under this Plan.

Fees and Expenses

All expenses and fees incurred in the administration of the retirement income accounts administered by Servant Solutions under the Plan and the operation of Servant Solutions shall be paid for in a manner Servant Solutions determines is reasonable which may include payments from Members' Accounts. Such expenses shall also include any expenses incident to the general administration of the Plan and the operation of Servant Solutions, including fees of accountants, counsel, and other specialists. Servant Solutions shall have complete discretion to allocate expenses of administration to individual Member Accounts on any basis established by Servant Solutions as reasonable.

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 section 414(e) of the Internal Revenue Code, 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.

DEFINITION OF TERMS USED IN THIS PLAN SUMMARY

Account	The bookkeeping account or accounts established for the purpose of separately accounting for contributions (and related earnings) made to the Plan on behalf of each Member.
Eligible Employer	Any congregation, agency, organization or institution of the Church of God and any church or church-related organization that Servant Solutions permits to adopt the Plan because it shares common religious bonds and convictions with the Church of God.
Employer Contributions	Contributions made to the Plan by a Church of God congregation or other Eligible Employer.
Member	A person eligible to participate in the Plan who has been accepted and is enrolled as a Member in the Plan.
Member After-Tax Contributions	Contributions you choose to make to the Plan on an “after tax” basis. (Essential information on Member After-Tax Contributions is provided beginning on page 4 of this Plan Summary.)
Member Before-Tax Contributions	Contributions you choose to make to the Plan on a “before tax” basis by way of a salary reduction agreement. (Essential information on Member Before-Tax Contributions is provided beginning on page 4 of this Plan Summary.)

Member Roth Contributions	Contributions you choose to make to the Plan on a designated Roth “after-tax” basis by way of a salary reduction agreement. (Essential information on Member Roth Contributions is provided beginning on page 4 of this Plan Summary).
Plan	The Servant Solutions Retirement Plan. The term “Plan” as used in this summary refers to the retirement income account program maintained and administered by Servant Solutions. The term “Plan” does not include any other 403(b) plans or arrangements that your employer may sponsor.
Rollover Contributions	A contribution made by you to this Plan after you have received a distribution from another eligible retirement plan. (Essential information on Rollover Contributions is provided beginning on page 4 of this Plan Summary.)
Spouse	The person of the opposite sex, as assigned at birth, to whom the Member is married by a religious or civil ceremony effective under the laws of the state in which the marriage was contracted. The term “married” shall mean that the Member is legally married to a person of the opposite sex.
Servant Solutions TDS Plan	The Church of God Tax-Deferred Supplement Plan. The TDS Plan was merged into this Plan effective January 1, 1998.
Transfer Contributions	A contribution made to this Plan by way of a transfer directly from another 403(b) provider, without the transferred amount having been first distributed to you. (Essential information on Transfer Contributions is provided beginning on page 4 of this Plan Summary.)



Servant Solutions
YOUR RETIREMENT & FINANCIAL PLANNING PARTNER

Serving those who serve.



(800) 844-8983



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