

SERVANT SOLUTIONS NEWSLETTER

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Servant Solutions
YOUR RETIREMENT & FINANCIAL PLANNING PARTNER



THE POWER OF 1% HOW SMALL CHOICES SHAPE A BIG FUTURE

REV. JIM O'BOLD, PRESIDENT

Every summer, the Tour de France captures the world's attention—not just for its epic climbs or dramatic finishes, but for the sheer endurance of the cyclists who compete. I don't know about you, but riding on a bike for 60 to 155-mile stints that cover 21 stages in 23 days is not in my wheelhouse. I remember riding on a bike for just 30 miles, and my thighs were on fire, as well as my *(in my best French accent)* “derriere”.

But years before the race begins, teams are preparing—not with grand gestures, but with tiny refinements. One of the most famous examples is the British Cycling Team under Sir Dave Brailsford, who championed what he called the “**aggregation of marginal gains.**” His theory? If you improve everything you do by just **1%**, the accumulated impact can be enormous.

So they did. Riders traveled with their own pillows for better sleep. They learned to wash their hands like surgeons to avoid illness. They optimized gear, routines, nutrition—even how bikes were cleaned.

These changes were almost invisible. But they worked. British cyclists went from underperforming to dominating Olympic podiums and the Tour de France.

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(800) 844-8983



info@servantsolutions.org



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A WORD FROM OUR PRESIDENT

THE RIGHT MOVE - WHY ROLLING OVER YOUR RETIREMENT ACCOUNTS TO SERVANT SOLUTIONS IS A WISE DECISION

Jim O'Bold

As ministry leaders, you spend your time serving others, often juggling multiple responsibilities that demand your attention. With so much on your plate, it's easy for your personal financial planning to take a back seat. However, one important step you can take to simplify your financial life and enhance your retirement security is to roll over your past retirement accounts and IRAs into your Servant Solutions account.

Consolidating your retirement savings into a single account offers numerous benefits. First, you'll reduce the number of fixed fees you're paying. Managing multiple accounts often means incurring various fees across different providers. By rolling over your accounts into Servant Solutions, you can streamline these costs, keeping more of your hard-earned money working for you.

Additionally, consolidating your accounts into one provides the simplicity of a single statement. Instead of sifting through multiple reports from different providers, you'll have a clear and comprehensive view of your retirement savings in one place. This simplicity not only saves you time but also makes it easier to manage and track your financial progress.

One of the biggest advantages of rolling over your accounts is that there are no taxes or tax penalties involved. The rollover process is straightforward and ensures that your retirement savings remain intact and continue to grow tax-deferred.

For many of our members, another compelling reason to roll over into Servant Solutions is the ministry income bonus that enhances your eligibility for the

Housing Allowance tax benefit in retirement. This unique benefit, available to retired ministers, allows you to stretch your retirement dollars further by reducing your taxable income.

Beyond these financial benefits, rolling over your accounts also gives you access to valuable resources and expert advice. At Servant Solutions, we provide educational resources to help you understand the best investment mix for your goals. Our financial planners are available to help you explore your options and provide education on how these funds could fit into your overall financial plan, equipping you to make informed decisions that support your long-term goals.

And here is one more non-financial reason to consolidate your accounts with us...we are a faith-based ministry committed to improving financial security for servants of the church. Does this apply to your current account provider? For many, their other retirement accounts support a secular entity with non-ministry priorities. If you wish to have low fees, convenience, tax benefits AND knowing your outside retirement assets can help provide positive Kingdom outcomes that support other ministry servants, then Servant Solutions is a perfect option!

If you're ready to take the next step in securing your financial future, I encourage you to consider rolling over your retirement accounts to Servant Solutions. We're here to assist you every step of the way, helping you navigate the process and make decisions that align with your ministry and retirement goals.



LEGACY NOTES

Naming a beneficiary ensures your legacy is left where you intend.

Tell us who should receive your retirement savings in the event of your death—and we'll help it get there. Add or update your beneficiary designation to make sure they match your wishes—it only takes a few minutes.

You can complete your beneficiary form online by visiting the FORMS section of our website: servantsolutions.org. Choose "member forms" and you'll see the beneficiary form option listed.

THE POWER OF 1%

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What Does This Have to Do with Saving for Retirement? Everything.

Just like elite cycling, financial security isn't built on one big move. It's built on small, steady, intentional actions—done consistently over time.

- Contributing a little more each year
- Saying no to unnecessary expenses
- Living within your means
- Investing in a diversified portfolio
- Dollar-cost-averaging – not reacting to market volatility

None of these feel dramatic in the moment. But when practiced consistently, they lead to a future of freedom, flexibility, and the ability to say yes when it matters most.

Every Small Step Matters

Since my ill-fated 30-mile bike ride years ago, I've made some incremental changes that have made that feat much easier today. I've been on a regular exercise regimen so my thighs don't burn up, I've lost some pounds, and my best decision – buying some padded biker shorts – makes the ride much more comfortable!

Your financial journey is a long race, not a sprint. And just like the teams at the Tour de France, the wins come from the quiet disciplines no one sees—increasing retirement contributions over time, seeking wise financial counsel from trusted sources, and intentional living that reflects your spiritual priorities.

At Servant Solutions, we have resources that range from helpful tools that focus on crucial financial topics (*tax, estate, and budget planning*) to sophisticated and holistic financial planning. We're here to help you build those habits and stay on course—so that over time, you don't just finish strong... you flourish. Give us a call at 800-844-8983 or email us at info@servantsolutions.org today.



FINANCIAL WISDOM ON DEMAND EXPLORE OUR ONLINE LEARNING TOOLS

Whether you're just starting your career or preparing for retirement, learning to steward your finances wisely has never been more important or more accessible. Our growing library of short, practical videos is designed to meet you where you are. Explore full-length webinars on timely topics or check out our Smart Money Moves series for financial tips tailored to your life stage by decade. It's easy to start learning at your own pace, on your own schedule.



Recent Webinars:

Unshaken: Staying Grounded Through Market Storms

Rev. Jim O'Bold hosts a panel discussion on navigating market volatility with wisdom and long-term perspective. Gain peace of mind with practical financial insights, whether you're just starting out or nearing retirement.



Empowering You On Your Financial Journey: Maximizing Your Membership

Discover the powerful tools available through your Servant Solutions membership. This webinar walks you through key features that support smart decisions and your overall financial well-being at every stage.

Visit our Educational Videos page to watch these sessions and explore other valuable content. Whether you're planning for retirement or seeking to enhance your financial knowledge, our resources are here to assist you every step of the way.



Dr. Jerry Fox, CFP®
Director of
Financial Planning

ARE YOU PLANNING TO PLAN?

by Dr. Jerry Fox, CFP®, Director of Financial Planning

When life gets full (*and when isn't it full?*), it's easy to put off things we know are important but will take some time, energy and thought. Maybe you are delaying the reorganization of your garage or attic so that you can find all the decorations

"Commit to the Lord whatever you do, and He will establish your plans." –Proverbs 16:3

We're here to help! Our free financial planning process at Servant Solutions is a "No Shame Zone." We won't ask you to look back with regret. Our tools and experience can help you assess where you are now and where you want to be in the future. Our Financial Roadmap tools will enable you to chart a course to get there, following the principles the Lord has given in His Word.

next Christmas. Or deleting the duplicate photos on your phone... so that you can again fill that memory space with new pictures this summer!

**It's easier to work
the plan when we've
planned the work!**

"The plans of the diligent lead to profit as surely as haste leads to poverty."

–Proverbs 21:5

Another task that many of us postpone is making specific plans for our financial future. Our financial planning team often hears members lament, "I've been planning to make time to create a better financial plan but _____," and you can fill in the blank with your own list of reasons for delay. We all know that it's easier to work the plan when we've planned the work. So it's worth the time and effort to clarify our goals and priorities and then develop good strategies for fulfilling them.

You see, Biblical stewardship emphasizes responsible and mindful use of all that God has given us. We utilize our resources, time, talents, and spiritual gifts for His glory, to bless those He loves, and to care for His creation. It's about recognizing that everything we have is a gift from God.

A faith-based financial plan can guide us in using all He provides wisely to fulfill His purposes. Give us a call or email Roadmap@servantsolutions.org to get started.



Nate Bowers
Director of
Financial Education

WHY A TRUST MIGHT BE THE MISSING PIECE IN YOUR ESTATE PLAN

by Nate Bowers, Director of Financial Education

Estate planning may not feel urgent, but it's one of the most loving and intentional ways to care for your family and support the causes close to your heart. One powerful tool to consider is a trust—not just

they may offer tax benefits or creditor protection. You might also consider a charitable remainder trust or a special needs trust depending on your goals.

A trust is a wise, faith-driven way to leave a lasting legacy. At Servant Solutions, our members have access to free financial planning and online legal tools for basic estate planning through Principal and ARAG. If you're exploring whether a trust is right for you, start by giving us a call.

for the wealthy, but for anyone wanting greater control and clarity.

Take "Don and Linda," a retired pastoral couple. They created a revocable living trust to care for their two children—one financially responsible and one still learning—and to bless their church's missions program. Their trust allowed them to avoid probate, protect their children's inheritance, and give directly to ministry without delays or red tape. Because it was revocable, they could update it as life changed.

Trusts provide more privacy and flexibility than wills, and

