

SERVANT SOLUTIONS NEWSLETTER MARCH 2026



Servant Solutions
YOUR RETIREMENT & FINANCIAL PLANNING PARTNER



FACING MARKET VOLATILITY WITH DISCIPLINE AND FAITH

BY DR. JERRY FOX, CFP®, DIRECTOR OF FINANCIAL PLANNING

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To begin their hit “A Day in the Life,” the Beatles sang, “I read the news today, oh boy!” You may be feeling more than just an “oh boy” as you read the financial news these days. It’s helpful to remember that financial markets always move in cycles. *In fact, market declines of 10% or more have occurred in roughly half of all years over the past century, reminding us that these seasons, while uncomfortable, are not unusual.*

For each of us with Servant Solutions retirement accounts, the key is to not react emotionally, but to remain grounded in both our faith and a disciplined, long-term plan of action. While market swings—both up and down—can be unsettling, they are a normal part of investing and have historically rewarded those who stay the course.

For those of us serving in ministry, our financial journey is not only about numbers. It is about supporting the calling God has placed on our lives, both now and in the years ahead. That is why a steady, long-term approach matters. Attempting to time the market by getting out when things feel uncertain and jumping back in when conditions improve results in missed opportunities. *Missing just the 10 best days in the market over a 20-year period can reduce overall returns by more than half.* Some of the market’s strongest

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Rev. Jim O'Bold

A WORD FROM OUR PRESIDENT

YOU SPOKE, WE'RE LISTENING

Last summer, many of you took time to complete our satisfaction survey. **Thank you!** Your responses help us understand where we are serving you well and where

we still have opportunities to grow.

Overall, we were encouraged by what we heard. You rated your experience with Servant Solutions a 4.23 out of 5, with consistently strong scores across every area we measured. Many of you shared appreciation for the trust you have in our team, our faith-centered approach, and the care you experience in your interactions with us. We are grateful for that trust and do not take it lightly. Many areas of service received positive feedback, particularly from members who have been part of the plan longer and are actively investing toward retirement. That tells us something important: the more members engage with Servant Solutions and take advantage of the resources available to them, the more valuable the experience becomes.

At the same time, your responses highlighted three areas where we can continue to improve: community engagement, retirement readiness, and helping members better understand their benefits.

We take that feedback seriously. In response, we are expanding financial education

opportunities, developing clearer resources, and creating new ways for members to connect with our team and grow in financial confidence. Our goal is simple: **to ensure every member has the knowledge and support needed to approach the future with clarity and hope.**

During my tenure as Director of Financial Planning, I discovered that many of our members had to overcome many of the enemy's ploys/accusations before they would come to us for help. The accusations stirred shame and hopelessness. Once they overcame these and engaged with our team, they found **peace and a clarity of spirit that only the Lord can provide.** They experienced a sigh of relief from baseless accusations, and a breath of hope for their future!

If you have not yet taken advantage of our free financial wellness services, I encourage you to schedule a conversation with our team at info@servantsolutions.org. These one-on-one discussions can help you better understand your benefits and create a clearer path toward retirement.

Thank you again for your thoughtful feedback and for allowing us to walk alongside you as we continue Serving Those Who Serve.

You can access your retirement plan statement anytime through online statements (eStatements) from Principal®.

FIRST

Log into your personal account at principal.com



SECOND

From the main landing page on your account, you'll see on the left the option "I want to". Click the words "view statements".



THIRD

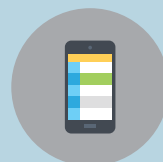
A page will open listing data for the previous 12 months with the option to select previous years, to account inception.



PAPER STATEMENTS

Unless you opt out of paper statements, you will continue to receive them quarterly from Servant Solutions.

Here, you can also sign up to receive account balance text messages on a regular basis.



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gains occur shortly after periods of decline. Continuing to contribute, picking up bargains while prices are low, allows long-term growth to increase your overall returns.

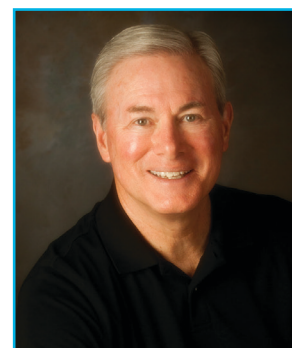
That said, staying invested does not mean investing passively. Volatile periods are an appropriate time for action. You should review and, where needed, adjust your portfolio. Your Servant Solutions Financial Wellness coaches are ready to help. Rebalancing, which brings your asset allocation back in line with your goals, helps manage risk and ensures you are not overexposed to any one area. Our menu of investments has options to fit your unique circumstances. Let's schedule a call or meeting and find your best portfolio mix.

Beyond strategy and discipline, our faith and the counsel of the Spirit can guide how we approach financial uncertainty. Scripture reminds us that stewardship is not merely about accumulation, but about honoring God with all He places in our hands. He knows our needs and provides for those who trust Him. This does not eliminate market fluctuations or

financial challenges, but it offers peace in the midst of them. Our ultimate security will never be found in account balances, but in God's faithfulness.

As you navigate this season, remember you are not doing so alone. By staying disciplined, making wise adjustments, and trusting in God's provision, you are building toward a future that supports your calling. Our team is here to help.

If this season of market volatility has raised questions for you, please watch our webinar, *Unshaken: Staying Grounded Through Market Storms*, available on our website. And if you're ready for a conversation about your own path forward, please contact us to schedule a free Financial Roadmap session. You can either email us at roadmap@servantsolutions.org or visit the *Financial Education* Page under **Services** on our website.



Dr. Jerry Fox, CFP®



LIFEFUND UPDATES FOR 2026

LifeFund adjustments occur annually on April 1st. This “glidepath” smoothly adjusts the mix of growth and fixed income assets as you progress toward retirement. The 2026 updates are shown in the chart below. If you have any questions, we’re happy to assist—it’s our privilege to serve you!

Investment Composition of the LifeFund Age-Based Portfolios

(as of April 1, 2026)

[illegible]



Rev. Dr. Mike Snyder

WHEN PERSONAL FINANCES FEEL LIKE NEW TESTAMENT GREEK

REV. DR. MIKE SNYDER

Let's talk openly for a second. Most of us got into ministry to care for people and to be faithful to the Lord's calling. We often say, "I'm not in ministry for the money" as a statement of how ministry often leads to low income. Many of us also do not care to have to manage those funds. It is like Biblical Languages that we know are helpful but feel awfully arduous (*for our non ordained members, you might think of something you know is good for you, but it feels like a bit of a grind and requires an extra cup of coffee*).

If you work in ministry or Christian education, there's a good chance money feels, well, complicated. You are here to serve, teach, shepherd, and care for others. And yet, financial questions have a way of lingering in the background: Am I saving enough? What do I do about debt? Will retirement actually be possible? These are not small questions, and they rarely come with simple answers.

If those questions feel heavy, or even a little awkward to admit, you're not alone. We hear them all the time at Servant Solutions. Financial uncertainty isn't usually a personal failure; it's the natural result of unique pay structures, unusual benefits, and years of sacrificially putting others first. The gospel

(εὐαγγέλιον) of Jesus is always first. And then we have more "good news" for you: You don't have to figure this out by yourself.

We are launching **Stewardship Circles**: small-group experiences that bring people who understand ministry life into a shared, safe space to learn and talk honestly about money. For a consistent hour each week over four weeks, we'll walk through practical topics like budgeting, debt, savings, risk management, and retirement. We do this without pressure or shame, and with room for real conversation.

If you've ever thought, "I want to understand this better, but I don't know where to start," this is for you. Growing in financial confidence isn't about becoming an expert or getting things "perfect." It's about stewardship and learning how to wisely care for what God has entrusted to you. When money feels unclear, it quietly drains mental and emotional energy. When it becomes clearer, it creates space for peace, generosity, and focus on your calling.

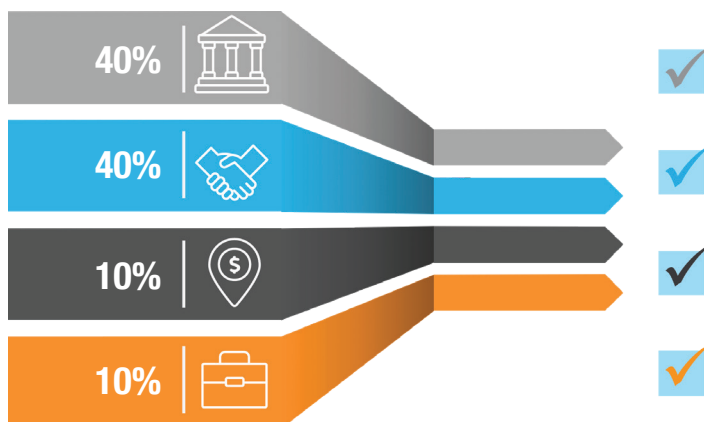
One of the best ways to gain that clarity is together. You were never meant to steward alone. We want you to live and minister freely. Let's figure this out together (*όμοῦ, if you're keeping score*)!

Visit this link to learn more about Stewardship Circles



RETIREMENT INCOME DIVERSIFICATION

Where will your retirement dollars come from?



Diversification is a key principle of investing, especially in retirement. Most retirees rely on a mix of income sources such as Social Security, retirement savings, personal investments, and sometimes continued work. Having multiple income streams can provide greater stability and help support the retirement lifestyle you envision.

- The Social Security Administration states that these benefits should cover no more than 40% of the income needed in retirement.
- Your account with us at Servant Solutions.
- Any additional income streams including those that fluctuate with the market or sales (i.e. royalties)
- It is wonderful to observe persons who have given a career to the Lord's work find a new avenue for continued ministry.

(Note: percentage examples are for educational purposes only and should not be relied upon for any other use.)