



"Our pastors are doing far better financially thanks to [Clergy Advantage's] workshops and coaching."

Melissa Sandel - Director of Ministries, West Side Christian Church

THE CLERGY ADVANTAGE 403(B) OFFERS MORE TO MINISTERS.

- Save State, Federal & Social Security Tax on contributions. Grow the money tax-free then enjoy tax free distributions!
- Portability- Keep your plan & benefits even if you change jobs or leave the ministry.
- Personal coaching with Clergy specific strategies
- Roth and Guaranteed Interest & Structured investment options
- Extremely low fees or no fees in some cases
- World Class money managers
- Over 100 funds with sector control
- Reduced administration costs. Administration of the plan is the responsibility of the plan sponsor not your church.
- Diversification for our denominational partners

Retirement Coaching for Ministers can make a profound difference.

Contact us or call for a free consultation.

970-667-5819

clergy@clergyadvantage.com

What Is a Clergy 403(b) and Why Do I Need One?

A minister's primary retirement plan should *ALWAYS* be a clergy-specific 403b like the Clergy Advantage Plan.

WHY Ministers Need one

1. Secular retirement plans can't give ministers the same tax savings as a *clergy-specific 403(b)* plan or provide housing allowance benefits and strategies.
2. Only a *clergy-specific 403(b)* retirement plan allows you to save Social Security, Federal and State tax on contributions AND distributions. So you can start saving tax immediately, not only on distributions.
3. Traditional retirement plans cost more in administrative fees and time for the church. The Clergy Advantage 403(b) Plan Sponsor assumes all oversight and responsibility, just like a denominational plan.
4. Secular plans lack the ability to give expert, or even accurate advice to their ministry participants. If they did, they'd tell you to use a clergy-specific 403(b) plan.
5. Just as important, qualified clergy retirement advisors can coach you to use housing allowance strategies for maximum effect and a variety of needs, such as a home purchase or down payment and when you separate service or turn 59.
6. You can take your Clergy Advantage 403(b) anywhere, anytime and maintain your housing allowance benefits for financial independence and ***Tax-Free Income For Life.***