



EVERENCE ASSET MANAGEMENT

Planning for your
financial journey



Everence®

Our Unique “ACE” approach to planning:

Alignment: Creating alignment between your mission and how you make financial decisions

Confidence: Increasing your confidence in your financial future

Empowerment: Empowering you to give your time, talent and resources to the people, causes and organizations that are meaningful to you



A path toward financial confidence

Think of the last time you visited a new place. Perhaps it was a road trip to a major city or an international flight to a new country. What was one of the first things you did to prepare for your trip? Perhaps it was looking at a guide or map, or researching possible activities that interested you. It's probably safe to say that you planned ahead.

When it comes to our finances, though, many of us don't plan ahead – and don't have a guide or map to set us in the right direction.

So instead of walking confidently on our financial journeys, we tend to stumble and falter, learning hard lessons along the way. Sometimes, it takes someone else to alert us to potential opportunities, detours and missteps – and to hold us accountable along the way.

That's where Everence can help. Our professional consultants can work alongside you to determine the financial path that fits your dreams, your goals and your values. Together, we can help you gain control of your finances and achieve what many never experience – the chance to have financial confidence.



Your financial journey

Becoming an effective steward of your financial resources is a lifelong and multifaceted journey.

At Everence, our desire is to help you **align** your life mission with how you make financial decisions, increase **confidence** in your financial future, and **empower** you to give your time, talent and resources to the people, causes and organizations that are meaningful to you.

Cash flow planning

By creating margin between your income and expenses, you can reduce stress, live freely and give generously. Margin gives you the opportunity to achieve goals now and in the future.

Protection planning

All of us are building a financial house. Ensuring that you have the appropriate plan in place can protect you from unexpected financial harm.

Investment planning

Once you understand your goals, objectives and your unique risk number, Everence can help you build an investment strategy that matches your specific risk and goals – including the possibility of integrating your values through socially responsible investing.

Retirement planning

Planning for retirement can never begin too early. Retirement is not about an age or a number - it is about helping you discern your “enough” to live a life in retirement that is personalized to you and helps you live out your mission and purpose.

Tax planning

Everyone is affected by taxes. We want you to be tax efficient, meaning you pay the appropriate amount of taxes over the course of your lifetime.

Estate planning

Creating an estate plan can be one of your most important acts of Christian stewardship. It includes the strategies and instructions needed to effectively and efficiently move the assets you leave behind to the people, causes and organizations that are meaningful to you.

Charitable planning

The main reason people do not give is a fear of not having enough. Having this confidence in your financial life frees you to live and give generously – more than you ever thought possible. We walk alongside you to implement the most efficient giving strategies and the creative giving tools to complement your mission and values.



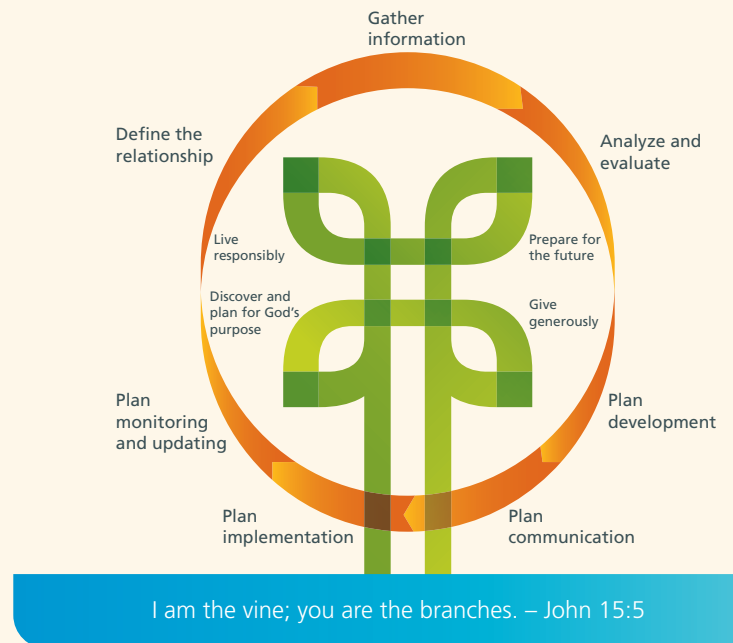


The value of planning

As a financial services organization rooted in faith, we seek to integrate your mission, purpose and decisions regarding your finances. Here are a number of ways our clients have felt the value of engaging in ongoing planning with Everence. This is our **ROADMAP** for success:

- **Relational continuity:** Having someone you know who cares deeply about you and your financial situation and will also help navigate and partner with your existing professional partners.
- **Organization:** Having someone to build and maintain organization and likely simplification of your financial life.
- **Accountability:** Holding your actions accountable to your objectives and ensuring your actions are in alignment with your stated best intentions.
- **Discernment:** Having someone to help you discern and decipher financial decisions and ideas and helping you take your next wise step for your financial future.
- **Moderator:** Having an unemotional third party help weigh decisions and goals build collaboration within your financial journey due to our emotional ties to our own finances.
- **Anticipatory:** Thinking about what's coming next and helping build a plan to prepare for obstacles and opportunities that may be around the bend.
- **Practitioners:** A team of planners who are continually looking to improve and grow their expertise and partners who will be fiduciaries looking out for what's in your best interest.

*Our approach to planning is an **ongoing relationship**, not a one-time event. Regular check-ins will be scheduled to keep up to date with your life and your goals.*



Process and Expectations

We consider it a great privilege that you have entrusted us with helping to meet your stewardship needs. One part of this trust we take very seriously is confidentiality.

When you say “yes” to Everence, here is a brief outline of what will happen next:

ONBOARDING PROCESS

- Welcome Email - Instructions and introduction to Onboarding & Financial Planning Specialist.
- Schedule Zoom meeting with onboarding & Financial Planning Specialist to review documents.
- Online access, link accounts to your customized financial website.

PLANNING PROCESS (POST-ONBOARDING)

- *Analyze and evaluate.*
 - Access to multiple CERTIFIED FINANCIAL PLANNERS™ to collaborate on your financial plan.
- *Plan development by the Financial Planning Team.*
 - Observations in each key area of your plan to provide feedback on your starting point.
 - Addressing any areas of high concern that need attention.
 - Scenarios created to help you visualize the consequences/value of possible changes in your plan.
- *Plan communication.*
 - Dive deeper into your goals, values, dreams and highest concerns.
 - Observations and scenarios presented to show you strengths and opportunities.
 - Prioritize your goals and implementation strategy.
- *Plan implementation.*
 - Creating accountability to make progress towards achieving the changes you would like to implement from our recommendations.
 - Outlining an appropriate timeframe for accomplishing personalized goals.
- *Plan monitoring and updating*
 - Continued progress monitoring after plan implementation to keep pace with your evolving financial life.

Your plan, your way

Choose your path

Once your plan is developed, you may choose to implement your financial recommendations through Everence, on your own, or with someone else. The choice is yours. Your Everence team of professionals is ready and committed to help you realize your goals, no matter which option you choose.

We're here to help

Planning your financial journey may be one of the best gifts you will ever give yourself and those you care about. We're here to walk alongside you - every step of the way - so you don't have to figure it out on your own. We view planning as a long-term relationship – it's the marriage, not the wedding.

Your plan, your team

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Roles and responsibilities

In order to meet your end goals, it's important for you and your Everence planner to have a clear understanding of each of your roles and responsibilities – what you each bring to the journey.

	Planner	You
Roles	<ul style="list-style-type: none">• Provider of financial planning expertise.• Confidant and counselor.• Accountability partner.• Fiduciary.• Unbiased third party.	<ul style="list-style-type: none">• Open-minded.• Goal-oriented.• Willing and coachable participant in the planning process.
Responsibilities	<ul style="list-style-type: none">• Offer advice and recommendations in pursuit of your goals.• Act in your best interest as a fiduciary.• Provide professional service with integrity.• Be fair and responsible in all professional relationships.• Disclose any conflicts of interest.• Protect the confidentiality of your information.• Have a diligent relationship with you.• Integrate the planning recommendations with your faith and values.	<ul style="list-style-type: none">• Seek advice with good faith intentions.• Honestly and fully disclose financial and life situation.• Make planner aware of changes in financial or life situation.• Provide requested information in a timely manner.• Implement jointly agreed upon recommendations.• Pay fees according to the terms set forth between me and my planner.

How we help

Everence is committed to helping you in all stages of your life. Everence representatives can help you make financial decisions that reflect your faith and values.

Save and invest

- Banking services.
- Socially responsible investments.
- Mutual funds.
- Mortgage lending.
- Annuities.
- Financial consultations.

Live responsibly

- Life insurance.
- Health plans for all ages.
- Long-term care insurance.
- Disability insurance.
- Trust services and administration.
- Estate strategies.
- Retirement strategies.

Give generously

- Charitable giving plans.
- Life income and estate gift plans.
- Gifts of complex appreciated assets.
- Volunteer time and talent.

Grow and thrive

- Educational events.
- Books and videos on stewardship issues.
- Sharing Fund grants.
- Debt and credit counseling.

Build your business or organization

- Employee benefits.
- Asset and gift management.
- Business succession planning.

Everence helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence offers banking, insurance and financial services with community benefits and stewardship education.

Everence is a ministry of Mennonite Church USA and other churches.

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