

① General Information *(Please print)*

Full Legal Name _____
Last First Middle Initial

Mailing Address _____
Street or PO Box City State Zip

Phone _____ Work Phone _____

SS# _____ Date of Birth _____ Male Female

Email Address _____

Please contact me regarding consolidating my other retirement plans into my 403(b) by:
 (Check one) Phone Email

Yes, I would like to receive E-statements. I understand that a paper statement will not be mailed.

Yes, please send me periodic reminders to increase my contributions.

Yes, I would like to receive occasional financial updates, new articles and information by email.

Spouse Name _____
Last First Middle Initial

Spouse SS# _____ Spouse Date of Birth _____

Eligibility

Participation requires AG ministerial credentials or AG ministry employment.

A retirement account cannot be opened for enrollees over age 70 with district contributions only.

Status: AG employee AG credentialed minister; if so, minister number _____

Title: Rev. Mr. Mrs. Ms. Dr.

Marital Status: Married Single Widowed

② Employment Information

Employer _____
Church/Ministry Name City State

Date of Hire _____

③ Retirement Investment Elections

Please choose one track and where applicable choose the strategy in which you wish to invest within your chosen track. Investment elections must be in increments of 1%.

All received moneys are invested three times a week and the most recent election on file will be followed. If no selection is indicated, the default investment is the MBA Income Fund.

Track 1: MBA Income Option

The MBA Income Fund pays a fixed rate that is declared quarterly with interest compounding monthly. It has had an attractive stable rate of return since inception nearly 60 years ago. Your investment in this fund is used to build AG churches and ministry facilities across the country.

Track 2: Individual Investment Options

This option allows you to blend the MBA Income Fund with a bond fund or a stock strategy. The MBA Income Fund pays a fixed rate that is declared quarterly with interest compounding monthly. Loans to churches are the primary investment vehicle in the interest bearing MBA Income Fund, allowing you the choice to invest in Kingdom ministry along with or instead of the market.

MBA Income Fund (100% Fixed)	_____	%
Steward Select Bond Fund (100% Bonds)	_____	%
Steward Diversified Equity Strategy (100% Stocks)	_____	%
Steward Global Equity Income Fund (100% Stocks)	_____	%
Steward Large Cap Enhanced Index Fund (100% Stocks)	_____	%
Total Asset Allocation	100	%

Track 3: Target-Date Strategies

Select the strategy below based on your target date of retirement. These **fully-screened** strategies will automatically become more conservative as that date approaches.

- Steward 2020 Strategy
- Steward 2030 Strategy
- Steward 2040 Strategy
- Steward 2050 Strategy

Track 4: Risk-Based Strategies

These pre-mixed strategies, based on levels of risk tolerance, create a well-diversified portfolio with one investment choice.

The Steward strategies offer a **fully-screened enhanced index** investment approach.

- Steward Conservative Strategy (20% Stocks/80% Bonds)
- Steward Moderate Strategy (40% Stocks/60% Bonds)
- Steward Balanced Strategy (60% Stocks/40% Bonds)
- Steward Aggressive Growth Strategy (80% Stocks/20% Bonds)
- Steward Diversified Equity Strategy (100% Stocks)

The Russell strategies offer a **non-screened active manager** investment approach.

- Russell Life Points® Moderate Strategy Fund (40% Stocks/60% Bonds)
- Russell Life Points® Balanced Strategy Fund (60% Stocks/40% Bonds)
- Russell Life Points® Growth Strategy Fund (80% Stocks/20% Bonds)
- Russell Life Points® Equity Growth Strategy Fund (100% Stocks)

Fund prospectuses are available at agfinancial.org/mbaprospectus or by calling 800.622.7526.

④ Designation of Beneficiary

The following individual(s) shall be your beneficiary(ies). The benefit will be paid to your primary or contingent beneficiary(ies) upon your death and in equal shares to each unless otherwise indicated. If any primary beneficiary predeceases you, the contingent beneficiary(ies) shall acquire the designated share of your 403(b) account. If your primary beneficiary is an individual (as opposed to a trust), a contingent beneficiary should be designated. **If you list a trust as your beneficiary, you agree to provide a copy of the trust document and all future amendments in a timely fashion.** If you are married and your spouse is not your primary beneficiary, spousal signature is required. See Section 5 on the next page.

Primary Name _____ SS# _____

Contingent Address _____ Date of birth _____

Share _____% _____ Relationship _____

Primary Name _____ SS# _____

Contingent Address _____ Date of birth _____

Share _____% _____ Relationship _____

Primary Name _____ SS# _____

Contingent Address _____ Date of birth _____

Share _____% _____ Relationship _____

Primary Name _____ SS# _____

Contingent Address _____ Date of birth _____

Share _____% _____ Relationship _____

Primary Name _____ SS# _____

Contingent Address _____ Date of birth _____

Share _____% _____ Relationship _____

Please check one:

If a child of mine is listed as a primary beneficiary or contingent beneficiary and fails to survive me, his or her share shall go to my other children according to their proportional share.

If a child of mine is listed as a primary beneficiary or contingent beneficiary and fails to survive me, his or her share shall go to his or her other issue (my grandchildren) by right of representation.

The administrator may rely fully on this designation, and I agree to promptly notify the administrator if there is any change in the status of any primary or contingent beneficiary.

If this beneficiary section is not completed, the MBA 403(b) Plan's default beneficiaries will be in effect.

Go to Section 5 for required signatures.

⑤ Signatures

Applicant

By signing below, I hereby certify to the following:

I have read the MBA 403(b) Retirement Plan materials and direct MBA to place my retirement plan accumulations and future contributions in the funds and percentages indicated in Section 3 of this form and direct MBA to act as designated under Section 4 of this form. The administrator may rely fully on this designation, and I agree to promptly notify the administrator if there is any change in the status of any primary or contingent beneficiary. I understand that if I fail to provide adequate identifying information for my beneficiaries and the administrator is unable to locate them after due diligence, my account will be paid according to the MBA 403(b) plan document.

X

Signature of Applicant

Date

Spouse (Only required if spouse is not the primary beneficiary.)

Please read the certification below before signing.

I hereby certify that I am the spouse of the applicant and understand that I am not the primary beneficiary of this 403(b) account. I further certify that I am signing this certification of my own free will and am under no influence or duress by my spouse or any other person.

Signature of Spouse

Please keep a copy for your records.