



# THE MASTER'S PLAN

*Biblically Responsible Retirement Plans*



Presented by:

Your Retirement Consultant

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# Welcome

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Reflect the mission of your organization through Biblically Responsible Retirement, by exclusively investing in Timothy Plan investments. Established in 1994, Timothy Plan pioneered Biblically Responsible Investing (“BRI”). For more information about BRI and Timothy Plan, visit [timothyplan.com](https://timothyplan.com).





# Introduction

Biblically Responsible Retirement





# HOW MUCH

money is OK to have invested  
in issues you oppose?

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Abortion    Gambling  
Pornography  
Entertainment  
Tobacco    Lifestyles  
Alcohol



# HOW MUCH

money is OK to have invested  
in issues you oppose?

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The Answer is Simple...  
**NOT A PENNY.**



# Biblically Responsible Retirement

Applying Christian values to investing.

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## What is Biblically Responsible Retirement?

Biblically responsible retirement embraces a subset of Socially Responsible Investing called Biblically Responsible Investing (BRI). An idea whose time had come, BRI is unique in offering a way that investors can be assured their money is not being used to generate profits and dividends through activities that conflict with their convictions.

Timothy Plan, The Master's Plan's exclusive investment vehicle, paved the way to Biblically Responsible Investing back in 1994, by developing a comprehensive software program which filters out companies that violate Biblical principles.



# Biblically Responsible Retirement

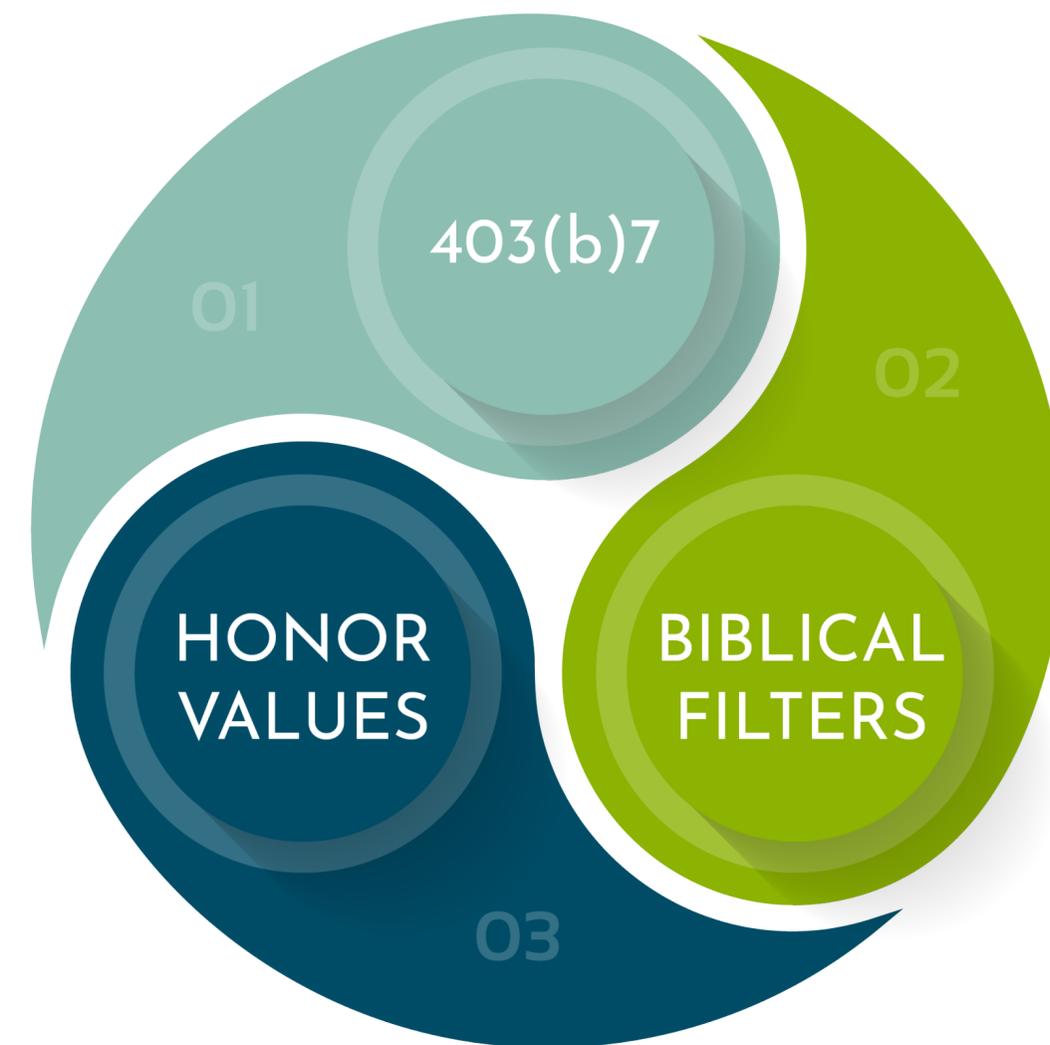
Applying Christian values to investing.

A simple way to honor your ministry's integrity.

Having a retirement plan for any company or organization is a great step toward good stewardship.

By challenging mainstream investing, the BRI philosophy provides a viable alternative for the faith-based investor. Using this investment resource, the principled investor can boldly honor his or her beliefs while investing according to their risk level and goals.

As a ministry with values that extend beyond the average company, having a retirement option that honors those values is essential. The Master's Plan can help guide you through this process.





# About

The Master's Plan

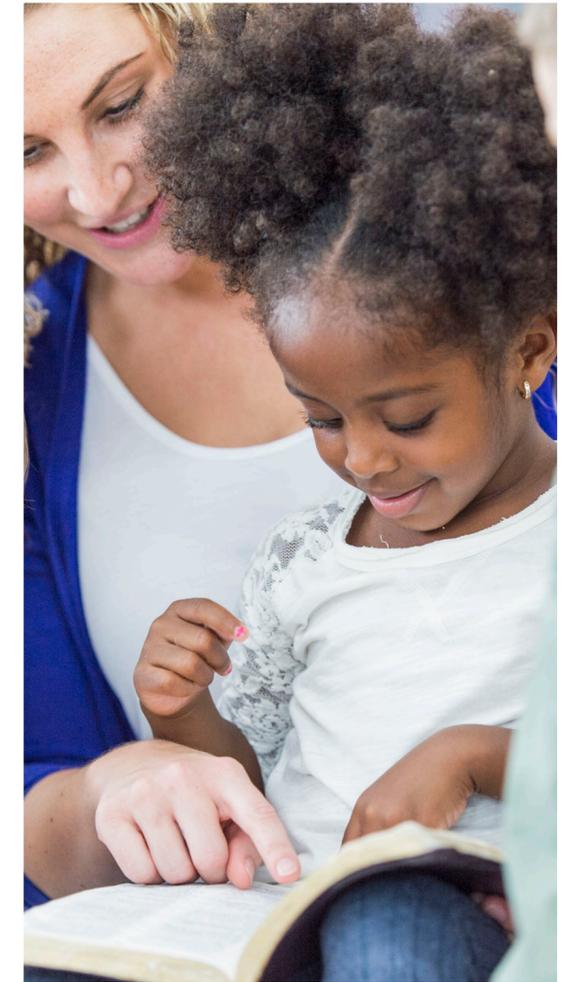


# About

Employer sponsored group retirement plans for non-ERISA organizations

## Who is The Master's Plan?

In 2018, The Master's Plan officially launched as a no cost, Third Party Administrator (TPA), providing services to biblically responsible 403(b)7 plans for churches and other non-ERISA Christian schools and 501(c)3 ministries with fewer than 100 participating employees.





# The Master's Plan 403(b)7

Employer Sponsored Plan

- ✓ Biblically responsible
- ✓ No administration fees
- ✓ Low minimum
- ✓ Helps build the plan document



## Simple

The Master's Plan will work with each employer to help set up a customized 403b plan for there organization.



## No Cost

The Master's Plan has no administrative fees, unlike other TPAs.



## Stewardship

Investments are Biblically screened, helping organizations reflect their mission.

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The Master's Plan is a biblically responsible administrator of 403(b)7 plans. All participant money is invested in the Timothy Plan family of mutual funds, which maintains a rigorous screening process. The screening process is designed to ensure that the securities (stocks/bonds/etc.) in which the funds invest are not offered by companies that support or endorse activities that would promote activities that are contrary to traditional, biblical values.

# What is a 403(b)7?

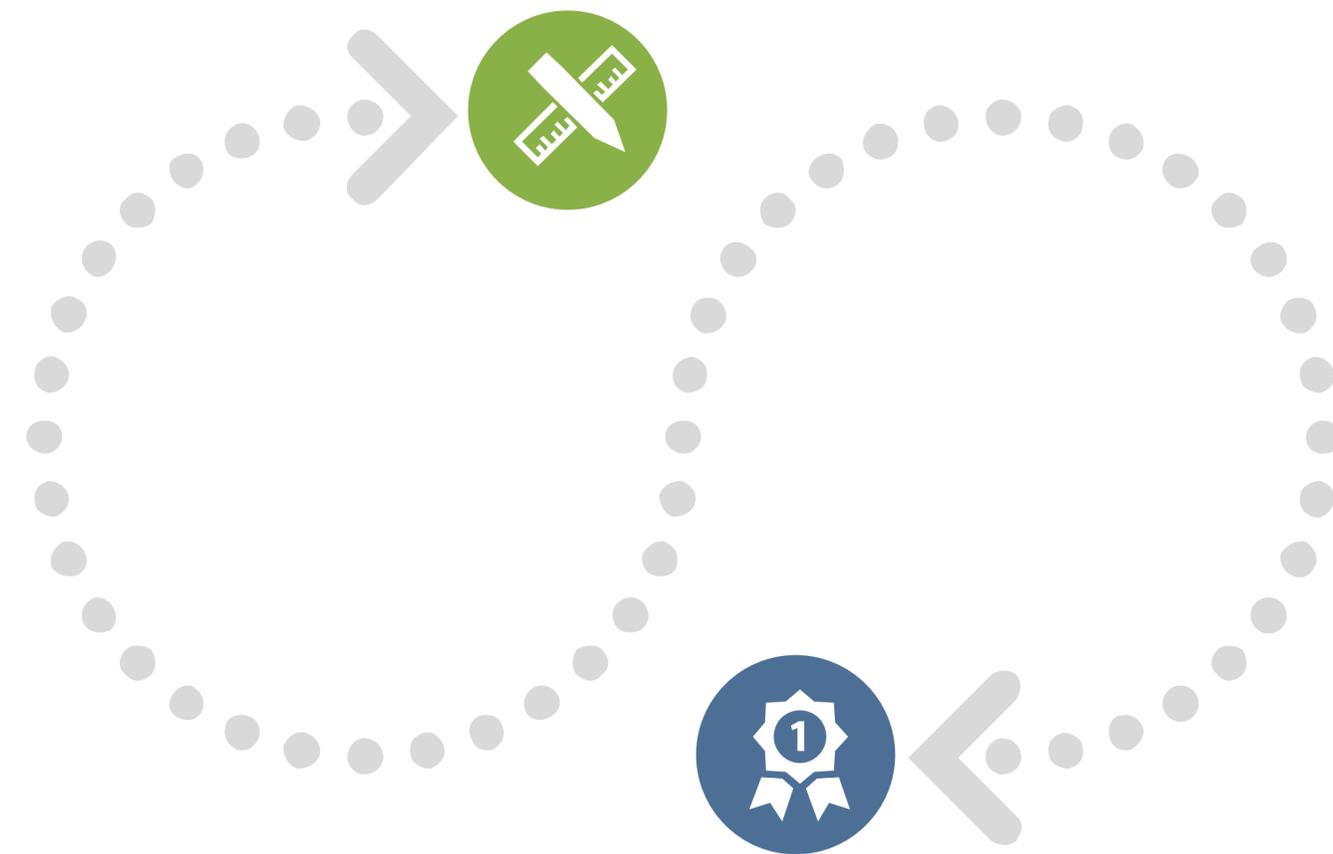
Churches and 501(c)3 ministries can offer retirement plans while adhering to biblical principles.

## Ready, Set, Save with a 403(b)7

Established by the IRS, the 403(b) is a defined contribution retirement plan for nonprofit groups that acts much like the more commonly known 401k.

If the 403(b)7 plan is established by a church, Christian school, ministry or a non-profit with less than 100 participating employees. This plan is exempt from the onerous and expensive ERISA reporting process and invests solely in mutual funds.

The Master's Plan serves as administrator for groups that are exempt from ERISA requirements. At this time, we do not offer loan provisions.





# Our Services

What we do



# Cost

No Cost Administration Services

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How Expensive is it to Set Up this Retirement Plan?

The Master’s Plan provides its services at no cost to the employers or participating employees.

# No Cost 403(b) Administration Services

The benefits of our free service.

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**01** **No Fee**  
Initial Setup

**02** **No Fee**  
Plan Document

**03** **No Fee**  
Service Agreement

**04** **No Fee**  
Summary Plan Document

**05** **No Fee**  
Resolution Agreement

**06** **No Fee**  
Adoption Agreement

**07** **No Fee**  
Monitoring of IRS catchup contributions

**08** **No Fee**  
Monitoring 402(g) limits

**09** **No Fee**  
Monthly Payroll Monitoring

# Eligibility

Churches & non-profit organizations

Is my church/organization eligible?

Generally speaking, all churches, Christian schools, ministries and other nonprofits are eligible if they are non-ERISA. Ask your financial advisor to contact The Master's Plan or contact us directly for more information on your 403(b)7.



# ERISA versus Non-ERISA

Know the differences

## 01 ERISA

ERISA is a federal law enacted in 1974 to set a minimum standard for retirement and health plans in private industries. An ERISA-approved retirement or health plan complies with the standards of the **Employee Retirement Income Security Act**. Under this act, voluntarily established retirement and health plans by employers, including 403(b) and 401(k) plans, must abide by at least the minimum federal standards. These standards are meant to protect the covered employees and the employer.

## 02 Non-ERISA

A non-ERISA retirement plan is a 403(b) plan to which the employer does not contribute. All church plans are non-ERISA. Both types of plans will need to conform to the regulations the Internal Revenue Service (IRS) established, but only ERISA plans will also need to obey Department of Labor regulations under the Employee Retirement Income Security Act. Only certain types of organizations may lawfully use non-ERISA retirement plans.

# Eligible Organizations

Churches, Christian schools, ministries & non-profit organizations

## Non-ERISA Churches

Churches are automatically exempt from discrimination testing and 5500 documents, however, have the option to choose to be an ERISA plan

## Less than 100 Participants

Plans with less than 100 participants are not subject to annual audits by an independent qualified CPA. Subject of the rules of ERISA

## Ministries

Ordained Pastors, Chaplains, Missionaries

## School Affiliated with Churches

Schools affiliated as part of the church or a QCCO attached to a church

## Self Employed Ministers

Available to an ordained, commissioned, or licensed minister of a church

## Non-Profit 501(c)(3)

Non-employer contributions 501(c)(3), non-profit organizations





# Investment Selection

What we offer

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# Types of Investments

Employers have three options

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In a 403(b), employers have the option of designating a plan as a Roth, Traditional or both. Like its IRA counterpart, the difference is in the contribution of pre-tax or post-tax dollars.

## Roth 403(b)

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The plan can be structured as a Roth 403(b) where contributions are deducted after taxes have been paid and the distributions at retirement are tax free.

## Traditional 403(b)

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The plan can be structured as a qualified plan, where contributions are deducted prior to taxation (reducing present tax liability), and the distributions are taxed as income tax.



## Investment Choices

Whether you choose to designate your plan as a Roth, Traditional or both, The Master's Plan offers several biblically responsible mutual funds through Timothy Plan. A participant may choose his or her investment allocation among the funds based on the individual's objectives, age and risk tolerance.



# Investing With Biblical Principles

## LIFE

**ABORTION:** Life is a precious gift from God—even from the moment of conception. This screen seeks to protect the life of the unborn by screening out companies involved in the abortion industry, including fetal tissue research and the manufacturing and distribution of abortifacients.

## FAMILY

**ENTERTAINMENT:** Families are the foundation of our culture, and the values we instill need to be preserved. This screen identifies companies engaged in anti-family entertainment through the promotion of violence, language, sex and drugs through advertisements, media, games, stores, establishments, publications, and the Internet.

## LIBERTY

**RIGHTS:** We are endowed by our Creator with certain unalienable rights—life, liberty, and the pursuit of happiness. These rights are removed from many people across the world. This screen identifies companies that are involved in human oppression, human trafficking, slave labor, terrorism, and Christian persecution.

## LONGEVITY

**TOBACCO:** Known as a silent killer and a common cause of lung cancer, we do not invest in companies that manufacture tobacco. This screen identifies manufacturers of cigarettes, cigars, smokeless tobacco products, tobacco leaf distributors and marketers, and tobacco specific retail stores.



## PURITY

**PORNOGRAPHY:** Our culture has exchanged true beauty and sexuality for the lust of the eyes and impurity—and seeks to make it a commodity. This screen identifies companies engaged in the promotion of adult themes through advertisements, media, games, stores, establishments, publications, and the Internet.

## MARRIAGE

**LIFESTYLE:** Marriage is holy—instituted by God. The lifestyle research seeks to protect the sanctity of marriage by identifying companies engaged in the promotion of lifestyles contrary to biblical beliefs, while seeking to treat all persons with dignity and non-discrimination as to benefits granted to all employees.

## SOBRIETY

**ALCOHOL:** Alcohol addiction hurts and destroys children and families; therefore, we do not invest in companies that manufacture alcohol. This screen identifies companies that enable these abuses, including brewers, distillers, microbrewers, and winemakers.

## STEWARDSHIP

**GAMBLING:** We are called to be wise stewards with all that God has given us—not as one who gambles away his money or brings himself to ruin. This screen identifies gambling related activities, including equipment manufacturers, casinos, riverboats, cruise lines, racetracks, and gambling software.

# US EQUITY

**Small Cap Value**<sup>4</sup>  
VALUE | A: TPLNX C: TSVCX I: TPVIX

**Large/Mid Cap Growth**  
GROWTH | A: TLGAX C: TLGCX I: TPLIX

**Large/Mid Cap Value**  
VALUE | A: TLVAX C: TLVCX I: TMVIX

**Growth & Income**  
TOTAL RETURN | A: TGIAX C: TGCIX I: TIGIX

**Aggressive Growth**  
GROWTH | A: TAAGX C: TCAGX I: TIAGX

# INFLATION SENSITIVE

**Defensive Strategies**  
MULTI-MANAGED | A: TPDAX C: TPDCX I: TPDIX

# NON-US EQUITY

**International**<sup>1</sup>  
INTERNATIONAL | A: TPIAX C: TPIX I: TPIIX

**Israel Common Values**<sup>1</sup>  
ISRAEL | A: TPAIX C: TPCIX I: TICIX



# FIXED INCOME

**Fixed Income**<sup>2</sup>  
GOVERNMENT & CORPORATE | A: TFIAX C: TFICX I: TPFIX

**High Yield Bond**<sup>2</sup>  
HYBRID | A: TPHAX C: TPHCX I: TPHIX

# ASSET ALLOCATION

**Strategic Growth**<sup>3</sup>  
INTERNALLY MANAGED | A: TSGAX C: TSGCX

**Conservative Growth**<sup>3</sup>  
INTERNALLY MANAGED | A: TCGAX C: TCVCX



## TIMOTHY PLAN

*Investing with Biblical Principles*



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Investing involves risk, including the potential loss of principal. Strategies intended to hedge risk may be partly or wholly unsuccessful. Because Timothy Plan funds do not invest in excluded securities, the Funds may be riskier than other funds that invest in a broader array of securities. There are risks when a fund limits its investments to particular sized companies and all companies are subject to market risk.

### MUTUAL FUND RISKS:

- 1 **INTERNATIONAL MUTUAL FUNDS**, compared to domestic funds, have added risk from currency fluctuations and exchange risks, a more relaxed regulatory environment, more rapid and extreme changes in value due to smaller market sizes, or possible adverse political activities. Investment portfolios that are limited to specific geographic regions or countries may also increase the risk of loss, as does limiting the number of companies available for investing. Emerging markets or emerging economies are nations with social or business activity in the process of rapid growth and/or industrialization.
- 2 **BOND MUTUAL FUNDS** are not FDIC insured and are subject to yield and market risk as the interest rates fluctuate, as compared to Certificates of Deposits which offer a fixed rate of return and are FDIC insured. The degree of risk for a security may be reflected in its credit

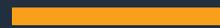
rating. Bonds in the High Yield Bond Fund that are rated at BBB or lower by Standard & Poor's, or that are unrated are subject to greater market risk and credit risk, or loss of principal and interest, than higher rated securities.

- 3 **DIVERSIFICATION** does not guarantee a profit or protect against loss.
- 4 **SMALL CAP MUTUAL FUNDS** invest in smaller company stocks which tend to be more volatile than securities of larger, more established companies. They are generally bought and sold in smaller quantities and may not be as liquid. All of these instances may increase your risk.



# Get Started

We are excited to work with you



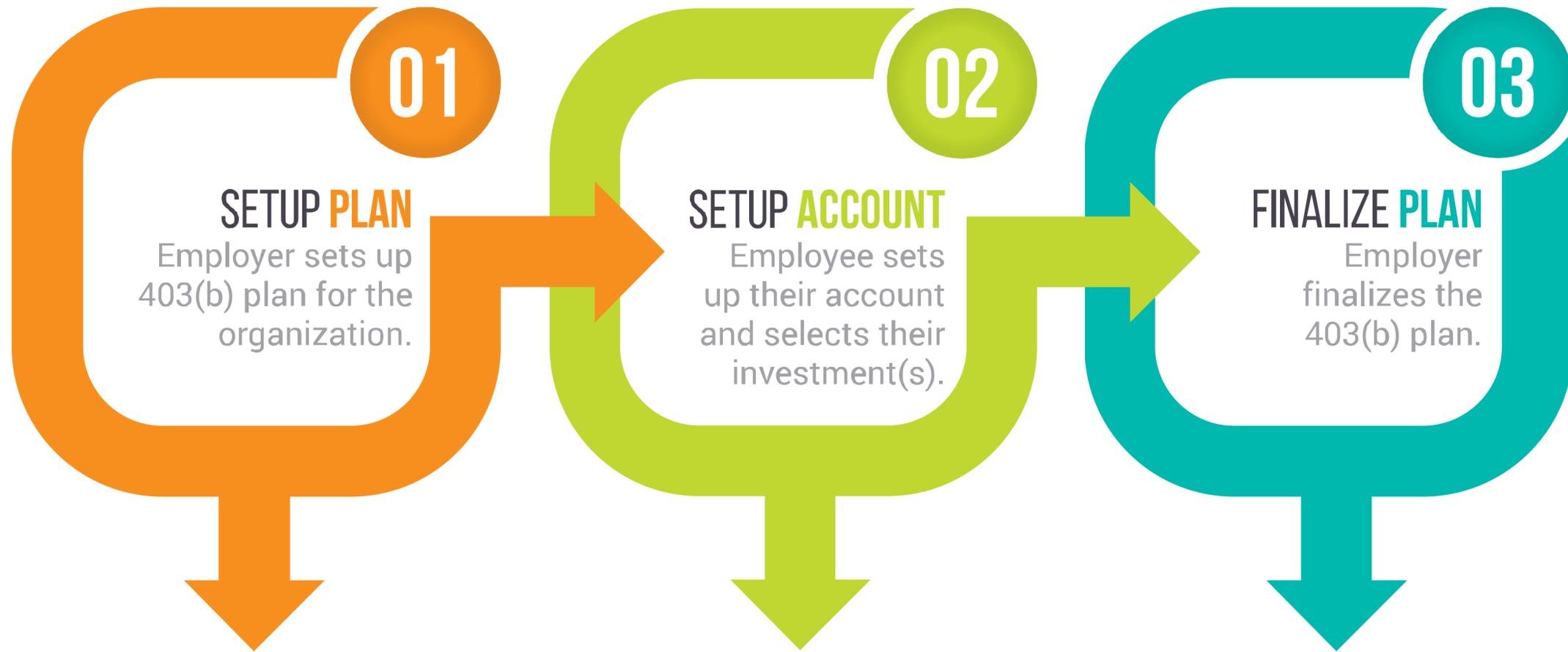
# Getting Started

The process of setting up an Employer Sponsored Plan



Really, it's as simple as a phone call. There is a low minimum investment amount, and the services of The Master's Plan are free of charge, so to determine if it's a good fit for your organization ask your advisor to have The Master's Plan conduct a review. If you do not have an advisor, please feel free to contact us directly.





**EMPLOYER** contacts The Master’s Plan or another TPA of their choosing.

**EMPLOYER** develops a plan document with the help of the TPA.

**EMPLOYER** makes the 403(b) available to their employees.

**EMPLOYEE** carefully reads the Timothy Plan prospectus.

**EMPLOYEE** completes the applications in the Timothy Plan 403(b) kit.

**EMPLOYEE** submits the applications to their employer.

**EMPLOYER** submits employee applications to Gemini Fund Services.

**EMPLOYER** sets up payroll deductions to plan document.

**EMPLOYER** provides all participating employees a summary plan description outlining the plan.



# Get in Touch

Preparing for the future is good stewardship



### PLAN ADMINISTRATOR

local: 321.397.4009  
toll-free: 833.634.8252  
fax: 321.397.4010  
mail@themastersplan.com  
themastersplan.com



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toll-free: 800.662.0201  
geminifund.com





“ Half our life is spent trying to find something to do with the time we have rushed through life trying to save. ”

**Will Rogers**