A Comprehensive Retirement Benefits Program for Ministry Employees

The American Association of Christian Schools makes it easy for those in ministry to get on the RightPath toward retirement.

With the RightPath Retirement Plan, participating AACS ministries and certain non-member ministries can offer their employees:

- Comprehensive retirement savings solutions.
- Payroll deductions for retirement contributions.
- Potential expense savings, thanks to the purchasing power of a large, established plan.
- Professional investment monitoring through Bank of America—Merrill Lynch.*
- World-class technology and planning resources through Transamerica Retirement Solutions.
- Option for retired ministers to use distributions as a tax-free housing allowance.

With the RightPath Retirement Plan, ministry employees can:

- Make pre-tax and/or Roth contributions.
- Select from a menu of dozens of mutual funds.
- Enjoy unbiased, professional investment advice.
- Utilize the combined resources of AACS partners Merrill Lynch and Transamerica.
- Evaluate their retirement readiness with the easy-to-use OnTrack® retirement outlook estimator.

More about Transamerica Retirement Solutions
AACS has chosen Transamerica Retirement Solutions as its provider for the RightPath Retirement Plan. As one of the largest retirement plan providers in the country, Transamerica offers innovative technology and account administration services to thousands of plan sponsors and millions of plan participants. Transamerica’s revolutionary OnTrack® retirement readiness tool can help you determine whether you are on the RightPath toward a fully funded retirement. This tool uses easy-to-understand weather icons.

Did you know?
The American Association of Christian Schools has been providing a retirement plan since 1994 and recently enhanced the options for its members and affiliates. Today, more than 200 ministries and 2,000 employees enjoy the benefits of participation in the RightPath Retirement Plan.

What the OnTrack® Icons Mean
The weather icons (rainy, cloudy, partly sunny, or sunny) on your personalized report or in your account at rightpath.trsretire.com give you a real-time snapshot of your retirement savings status. Each icon represents the portion of your retirement income goal your current strategy is likely to achieve.

What makes OnTrack® such a powerful planning tool?

**Comprehensive.** You can integrate all your household income, retirement assets, and projected expenses into one cohesive retirement planning strategy.

**Intuitive.** The OnTrack® tool is easy to use and easy to update as your financial situation evolves. Most of your personal and account information is there when you first sign up, and you can edit that information and enter outside investments, along with expected income and expenses, anytime your financial situation changes.

Important: The projections or other information generated by the OnTrack® tool (which produces Your Retirement Outlook®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and do not guarantee future results. Results derived from the OnTrack® tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the tool’s limitations and key assumptions, and other important information.
Eligibility and Enrollment

Ministries
- The RightPath Retirement Plan is sponsored by the American Association of Christian Schools. Participating ministries must be churches, Christian schools, or other Christian ministries.
- Before employees can participate, the ministry must complete a Participation Agreement. Contact Jeff Beach for information about the Participation Agreement.

Employees
- You will be eligible to enter the plan and begin salary deferrals at the time of your employment provided your employer is a participating ministry. You may also be eligible for other contributions based on the options selected in your Employer’s Plan Agreement. Specific provisions of the Agreement will be provided once you become a participant in the plan.
- You may join the plan by contacting your payroll administrator and then setting up an account online at rightpath.trsretire.com and clicking on “New User.”

RightPath Contact Information
Transamerica Retirement Solutions has been contracted to assist with the administration of the plan. Contact Transamerica when you have questions about the plan, the requirements for making contributions, or payments from your account.
Transamerica Phone: 800-755-5801
Website: rightpath.trsretire.com

For assistance with investments, consult Jeff Beach.

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*Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. The RightPath Retirement Plan from AACS has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between the RightPath Retirement Plan from AACS, Merrill Lynch Wealth Management, or Transamerica and its affiliate, TISC.
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