

MB RETIREMENT PROGRAM FREQUENTLY ASKED QUESTIONS

Q. WHO IS THE PLAN SPONSOR?

A. MB Foundation is the plan sponsor and is responsible for fiduciary oversight while representing the interests of plan participants, controlling expenses, approving & following the plan documents and providing diversified investment choices.

Q. WHO IS THE PLAN PROVIDER?

A. GuideStone Financial in Dallas, TX. They manage over \$13 billion in assets for over 200,000 participants. They handle plan administration, reporting and investment management.

Q. WHO WILL BE MANAGING MY INVESTMENTS?

A. GuideStone Financial evaluates and contracts with a number of investment management firms from around the world. This allows for diversification of investment styles, which can lower risk.

Q. WHAT INVESTMENT CHOICES DO I HAVE?

A. Participants have access to the GuideStone family of funds which offer three investment approaches including 28 individual mutual funds. Participants can choose from Destination Funds, Asset Allocation or Build-your-own portfolio approaches.

Q. DOES GUIDESTONE INVEST IN MORALLY RESPONSIBLE COMPANIES?

A. Yes. GuideStone was founded on Christian values. They use a disciplined & measured approach to morally responsible investing. The funds do not invest in companies that are involved in alcohol, tobacco, gambling, pornography or the abortion industries.

Q. DOES GUIDESTONE HAVE A REIT FUND?

A. Yes. The GuideStone Global Real Estate Securities Fund (GREZX) seeks long term capital appreciation and current income from investing in Real Estate Investment Trusts (REIT's) in various geographical locations.

Q. DOES GUIDESTONE HAVE BETTER INVESTMENT RETURNS THAN MY CURRENT MRT PLAN WITH EVERENCE?

A. Before selecting GuideStone, we went through an extensive process with our investment consultant, Cornerstone Management to assure the overall historical returns at GuideStone have been superior to the returns of the funds offered in the MRT plan in most asset class categories. Actual results will vary based on asset allocation.

Q. HOW DO RETIREMENT PLAN FEES COMPARE BETWEEN GUIDESTONE & EVERENCE?

A. The net expense + administration fee ratio between GuideStone and Everence is more favorable for GuideStone in most cases, depending on the fund manager selected and their fee. GuideStone charges a .32% administrative fee vs Everence .53% fee.

Q. IS THERE A QUARTERLY PARTICIPANT ADMINISTRATION FEE WITH GUIDESTONE SIMILAR TO MRT?

A. Currently no. As long as the average account balance spread across all participants in the MB Retirement Plan meet the minimum required amount, there will be no fee. We anticipate being able to maintain this level.

Q. CAN I ROLL OVER OTHER RETIREMENT PLAN ASSETS INTO THE NEW PLAN?

A. Yes. You can roll money into your retirement account from other 403(b) or 401(k) plans or from an Individual Retirement Account (IRA). With a direct rollover or a transfer of assets you can consolidate your investments with no adverse tax consequences. If you want to do a rollover from another plan, contact a GuideStone customer relations specialist for a rollover form.

Q. DOES THE MBF PLAN TRACK ROLLOVER FUNDS FOR HOUSING ALLOWANCE WHEN THE INCOME SOURCE WAS NOT PREVIOUSLY TRACKED?

A. If the retirement contributions came from ministerial compensation at the previous entity, the participant can roll the assets to the new plan and claim their retirement distribution as housing allowance.

Q. AM I PERMITTED TO BORROW FUNDS FROM MY RETIREMENT PLAN?

A. There is no provision in the plan to allow loans. Hardship, in-service withdrawals after age 59 ½ and disability distributions are allowed.

Q. WHO DO I TALK TO ABOUT INVESTMENT OR ACCOUNT QUESTIONS?

A. GuideStone Financial has representatives that are trained to answer any questions you may have in addition to your personal online account access, and educational webinars. A representative may be reached by dialing 1-888-98-GUIDE.

Q. HOW DO I TRANSFER MY RETIREMENT ACCOUNT TO THE MB FOUNDATION PLAN WITH GUIDESTONE?

- A. 1. Church communicates their intent to MBF or GuideStone to transfer their plan.
2. GuideStone will send the church a Participating Employer Information Form.
3. GuideStone will set up an Employer account & Employer Access Portal (EAP).
4. A new account is set up at GuideStone to receive plan assets for each participant at MRT.
5. Church Officially notifies MRT of intent to transfer assets to GuideStone.
6. Transfer is completed and verified. Participant is ready to make investment choices.

Q. AM I REQUIRED TO MOVE MY ACCOUNT FROM MRT TO THE NEW PLAN THAT MY CHURCH IS ESTABLISHING WITH GUIDESTONE?

A. The retirement plan is a benefit offered by your church. If your church employer chooses to move their plan to GuideStone as a new provider, then all active participants should move with the church. Any other options must be approved by your church plan administrator. All inactive participants have the following options.

- 1) Move their account to GuideStone with the church.
- 2) Rollover their account to a retirement plan option of their choice.
- 3) Contact Everence about options for continuing in the MRT plan.

Q. WILL WITHDRAWING OUR RETIREMENT PLAN FROM EVERENCE IMPACT OUR ELIGIBILITY FOR THE CHURCH GRANT PROGRAM?

A. We have not received any indication from Everence that leaving the MRT plan at Everence will impact eligibility for the church grant program. We currently have churches who do not participate in MRT that receive benefits from the grant program. We believe this is evidence there is not a 1:1 correlation between the two. It is our understanding that if your church has an Everence advocate, then you qualify for the grants.