



# REPORT OF SIGNIFICANT DEVELOPMENTS

For the CBA 2012 Conference  
Indianapolis, Indiana



# Welcome

- ▣ I've been told by those who've gone before that this report is the most tedious and time consuming of all CBA responsibilities. However I've enjoyed building on the work done by John Pries last year. I continue to be amazed by the creative genius shown by my CBA colleagues.
- ▣ For simplicity sake, this report is organized by questions, not by contributors. If you need to contact a contributor, feel free to contact me for the name of a specific question respondent.
- ▣ There are two separate sections:
  - The report in slide show format as presented at CBA
  - A data dump including all responses to all questions.
- ▣ Thanks to all who participated.
- ▣ Del L Johnson, Adventist Retirement Plans



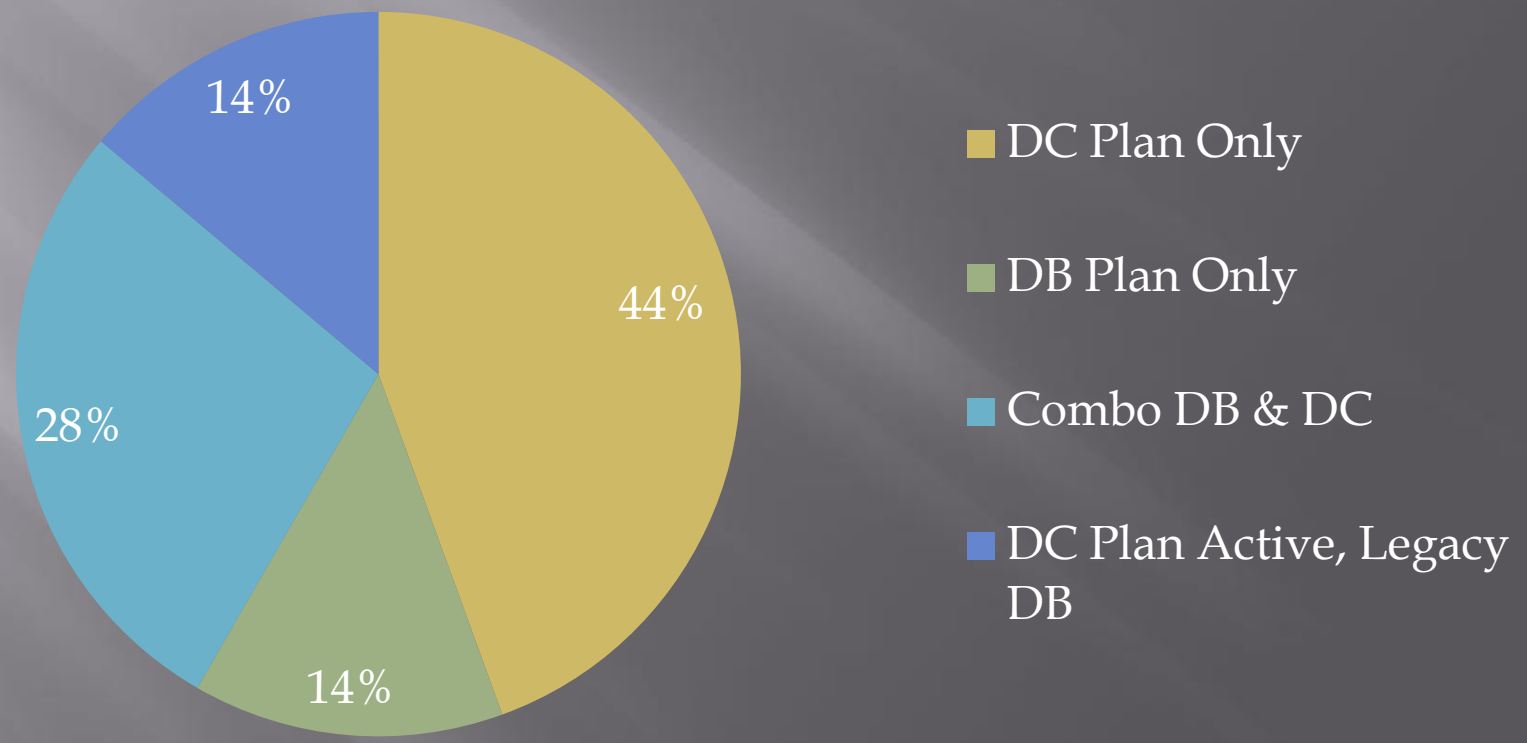
# Reports

- ▣ Reports were filed by 39  
CBA Member  
Organizations



# Types of Plans Managed

Plan Types





# Steps Taken to Protect our Members

- ▣ Seeking Opportunities
- ▣ Defending Against Threats



# Opportunities

- ▣ The Church Pension Fund: Mary Kate Wold\*
  - Purchased New Office Space in NY
  - Denominational Mandates
  - Medical Trust Savings of \$36.5m
- ▣ Unitarian Universalist Association of Congregations: Rev. Peter Morales\*
  - Affordable Care Act as “impetus” to review Healthcare Plan Offerings, educate members, and contingency plan.



# Opportunities

- Wisconsin Evangelical Lutheran Synod: Joshua Peterman
  - New TPA
  - Terminating Medicare Advantage plan\*
  - Implementing a group-sponsored exchange-based program through UnitedHealthcare
- Portico Benefit Service: Jeffrey D. Thiemann
  - E&Y Financial Planner Line for all members\*
- GuideStone Financial Resources: Timothy Head\*
  - GuideStone Funds became the first ever Christian-based, socially screened fund family to win the prestigious Lipper trophy for Best Overall Small Fund Group in the U.S., ranking No. 1 out of 182 eligible companies.
  - Making GuideStone 100 – Strategic Plan - Personal



# Opportunities

- ▣ Church of the Brethren Trust: Nevin Dulabaum\*
  - Changed Accounting Software
  - Improved value & efficiencies reporting
  - New recordkeeping contract
  - Changed Custodian
  - Shifted to fully-insured medical plan
  - Nevin, what did you do in your spare time?





# Opportunities

- Church of the Nazarene: Don Walter\*
  - The "opportunity" of a tight economy has enabled us to stop doing some things that have limited benefit to participants. Shifting more processes to automated transaction vs. high touch/labor intensive processes.
  
- Servant Solutions/Church of God: Jeffrey Jenness
  - Branding Name – Servant Solutions\*
  - Servant Solutions Financial Roadmap



# Threats

- ▣ Categories of Threats
  - Affordable Care Act
  - Declining and migrating membership
  - Aging clergy
  - Market Volatility, diminished returns
  - Long-term funding for legacy plans and annuities
  - Regulatory uncertainty
  - Independent financial advisors
  - Data Security



# Threats

- Servant Solutions: Jim O'Bold\*
  - Independent financial advisors
- The Ministers and Missionaries Benefit Board: Sumner Grant\*
  - Independent financial advisors
- Christian Reformed Church in NA: John Bolt\*
  - Canadian regulations requiring full funding in 5 years. Impact on total funding issues.
- Church of God, Cleveland TN: Art Rhodes\*
  - Growth based funding model changing.



# Changes We Are Proud Of!

- ▣ Categories of Changes:
  - Improving training of customer service – One and Done responses
  - Operational streamlining
  - Additional opportunities for clients to plan and invest
  - Trending away from regular mail communications
    - ▣ Web site refreshment
    - ▣ Social Media
    - ▣ Email



# Changes We Are Proud Of!

- The Church Pension Fund: Mary Kate Wold\*
  - All Client Engagement Rep's trained in a comprehensive approach to client servicing.
- GuideStone Financial Resources: O S Hawkins
  - Participant Panel of 4,000\*
- And My Personal Favorite Change to be Proud Of in Improving Member Services!

□ “Everything is fine!”



# Changes to Benefits

- Mennonite Church USA: Marlo Kauffman
  - Annuity Pool decline and solution\*
- Church of the Brethren Benefit Trust: Nevin Dulabaum\*
  - Sun-Setting the Annuity Grant Program – grants reduced from 100% to 75%
- And my personal favorite:
- **“Working As Designed!”**



# Change to HC Benefits

- ▣ Categories of Change
  - Complied with Health Care Reform requirements
  - Initiation of EGWPs
  - Transitioning to fully insured plans
  - Premium Adjustments ranged from -5% to +12%
- ▣ GuideStone Financial Resources: Christin Laudermilk\*
  - In an effort to strengthen relationships with retired participants, GuideStone introduced the Care Today plan in June. This new Medicare-coordinating plan is designed specifically for the needs of retired pastors and mirrors the most popular Medicare supplement plans in the market. However, it is further enhanced with strong Part D prescription drug coverage. The combination of the medical and prescription drug coverage makes the decision and enrollment process simpler for retiring participants.



# Cost Containment or Managed Care

- General Board of Pension & Health Benefits: Kelly Wittich\*
  - a. Biometric Screening
  - b. Health coaching engagement of 45-49% for moderate and high risk coaching.
  - c. Higher physical activity in walking program (>7,000 steps/day) is associated with lower costs
  - d. Continuation of multi-year incentives (disincentives) strategy to increase participation in key wellness programs
  - e. Established new partnership for evidence-based targeted communications to participants, spouses and dependents for compliance with recommended preventive screenings and gap closure for management of chronic conditions.





# Investments

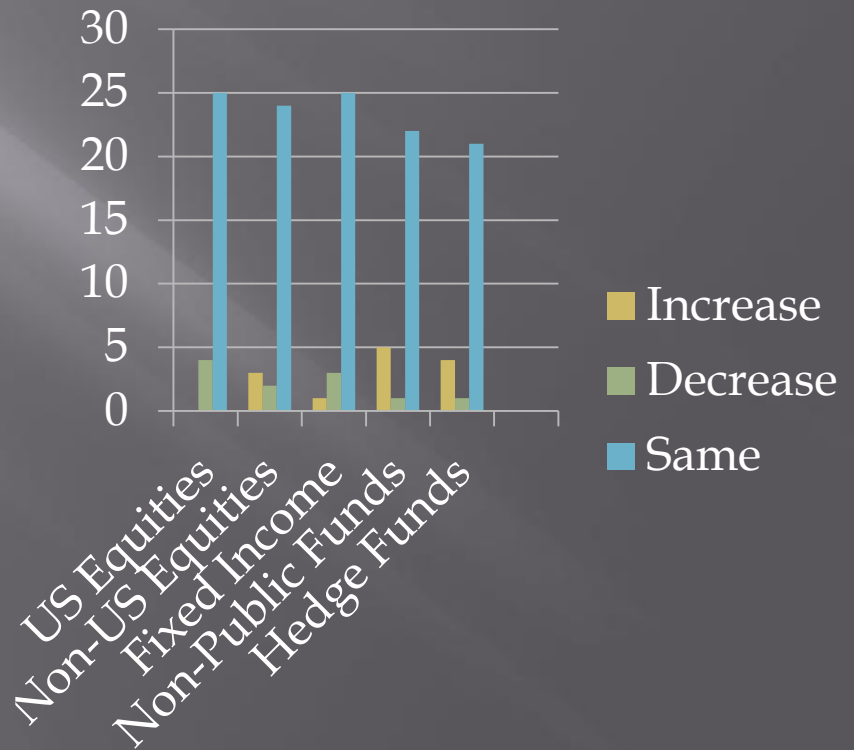
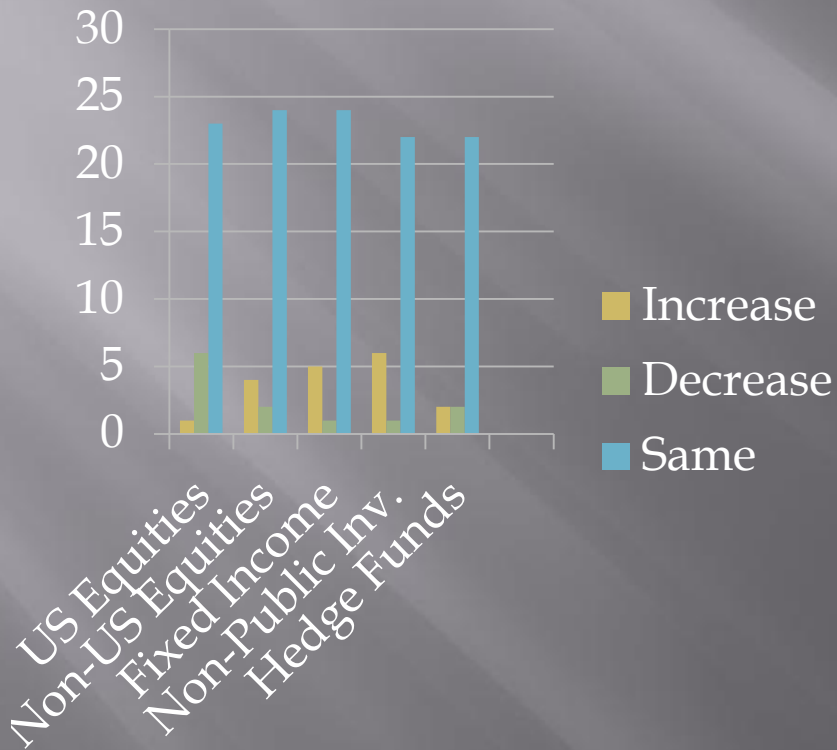
- Reform Pension Board: Robert M Koppel\*
  - Changed our participant choices from asset class based funds (i.e. equities and bonds) to objective based funds.



# Investment Strategies

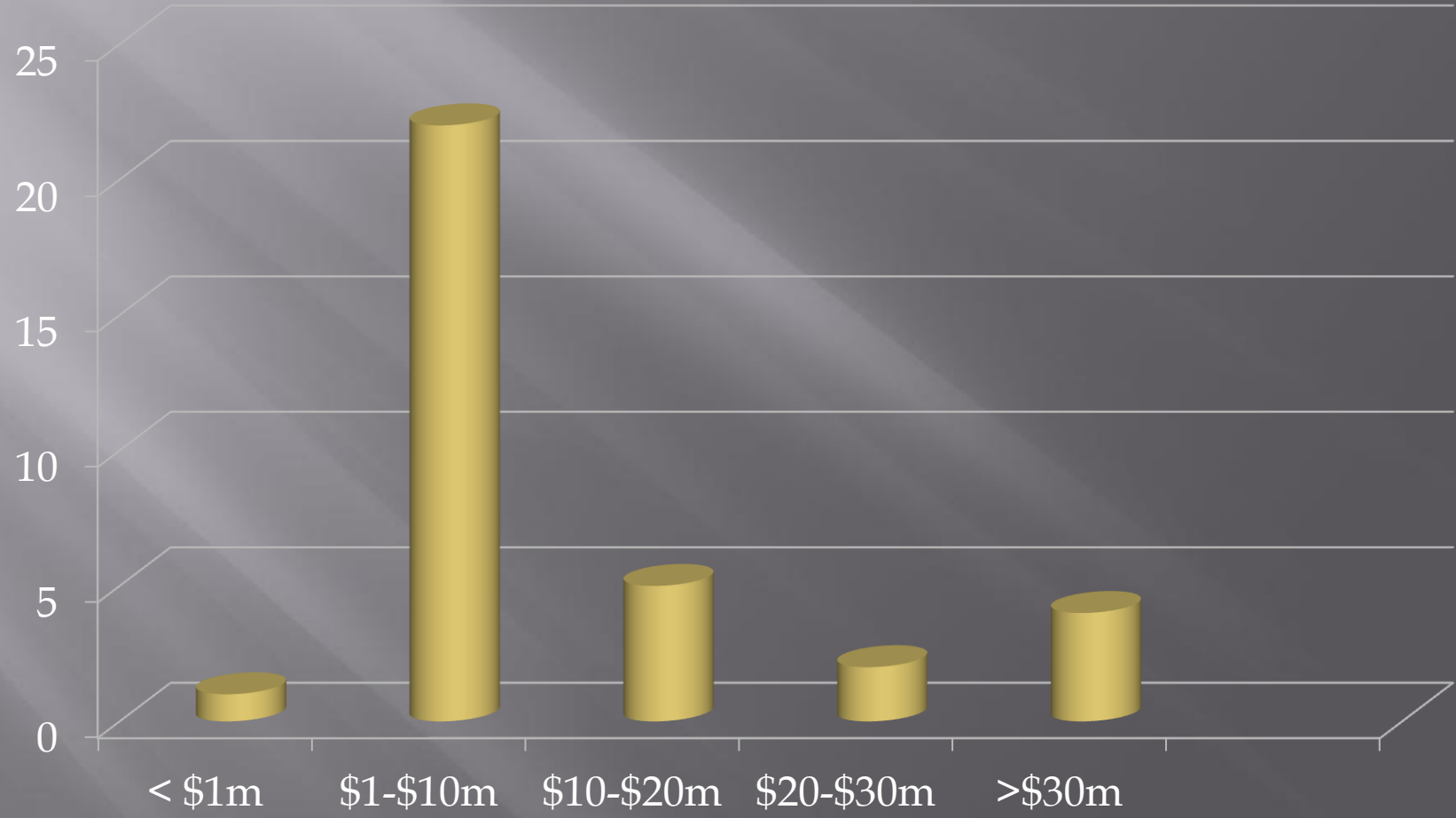
2012

2013 PROJECTION



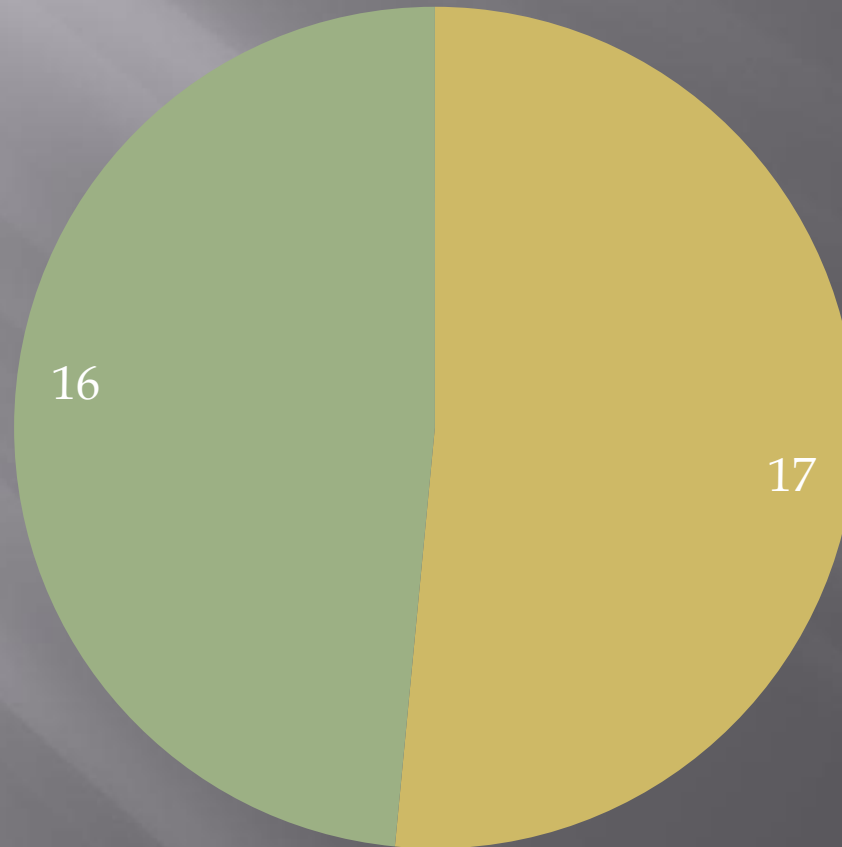


# D&O Liability Levels





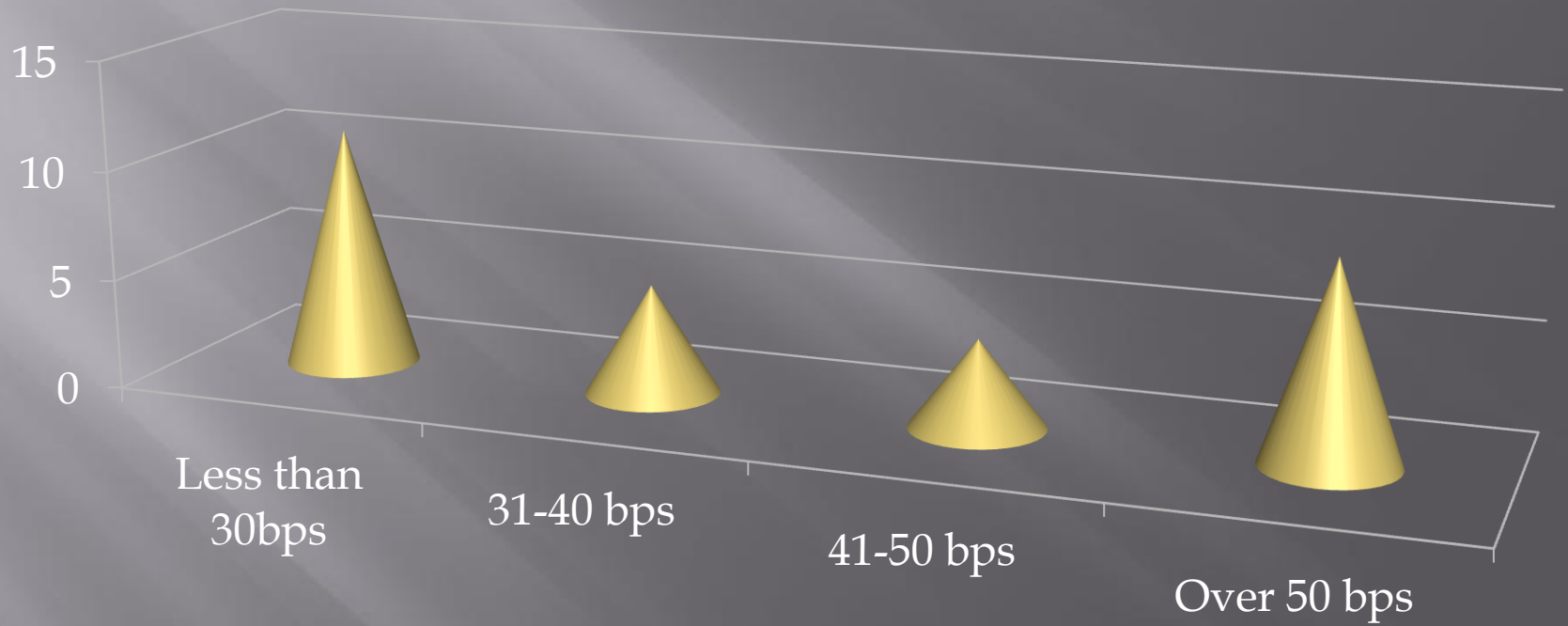
# Do You Have Cyber Liability Coverage?



■ Yes ■ No

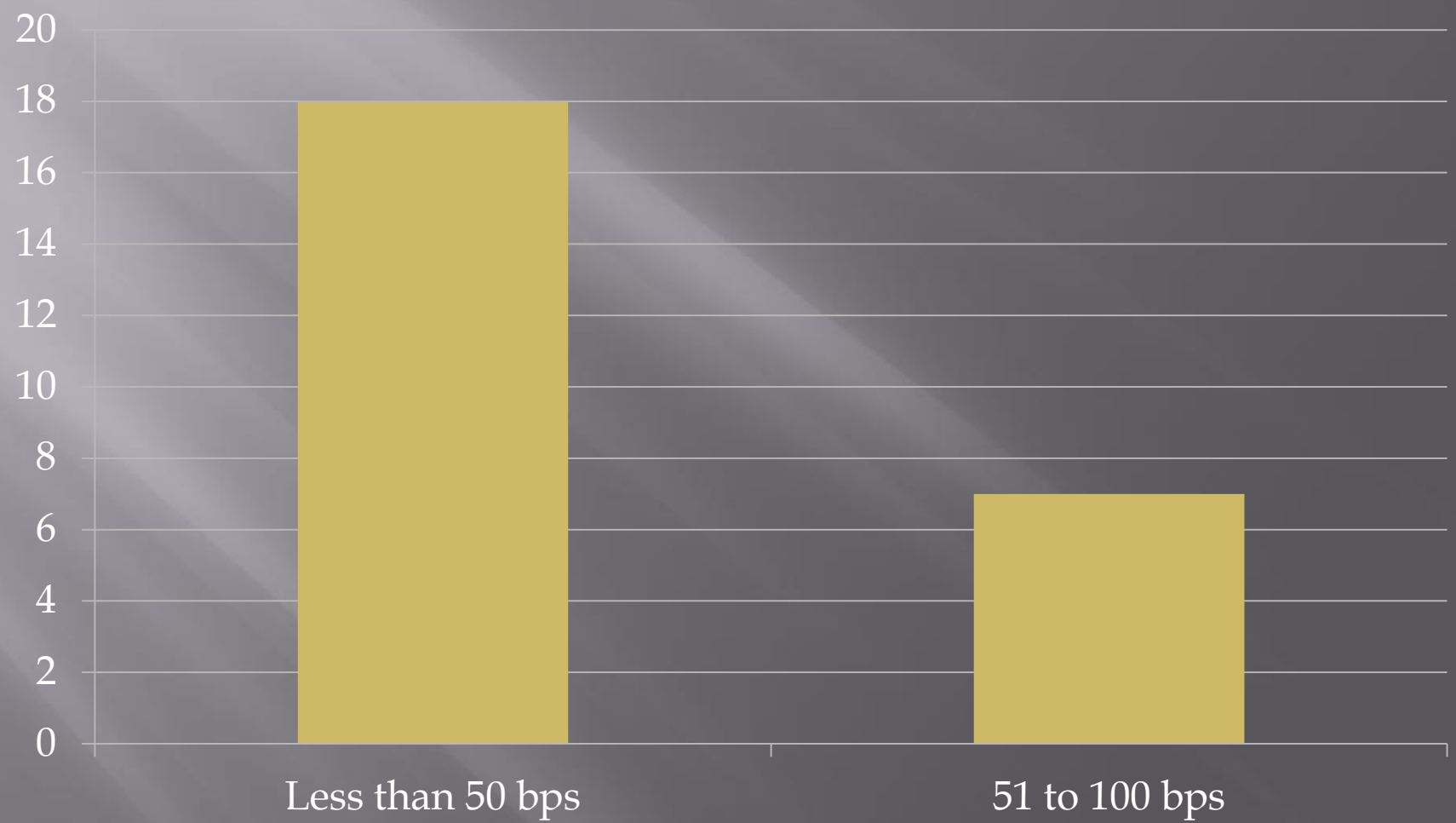


# DC Plan Expenses



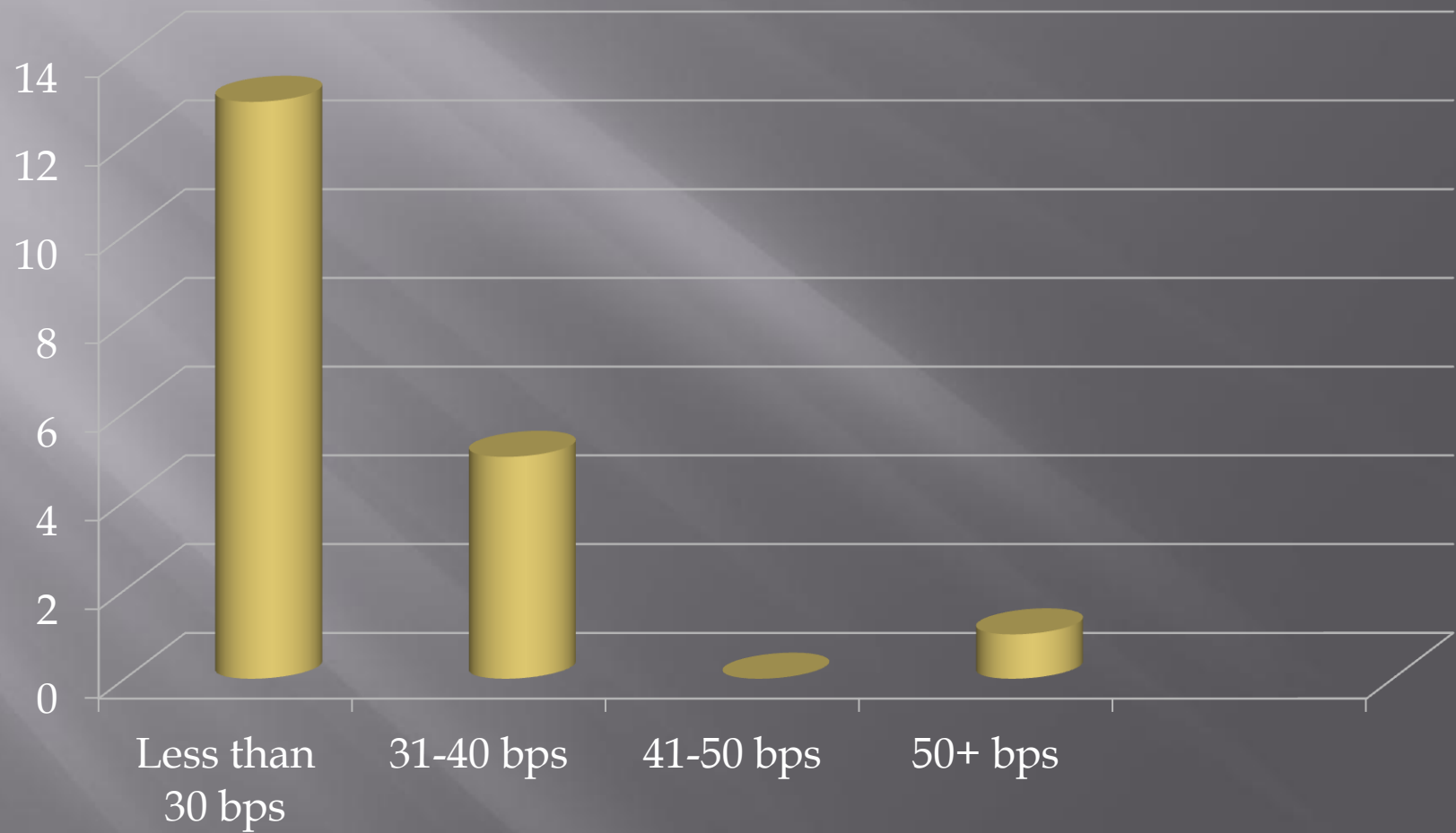


# DC Participant Fees



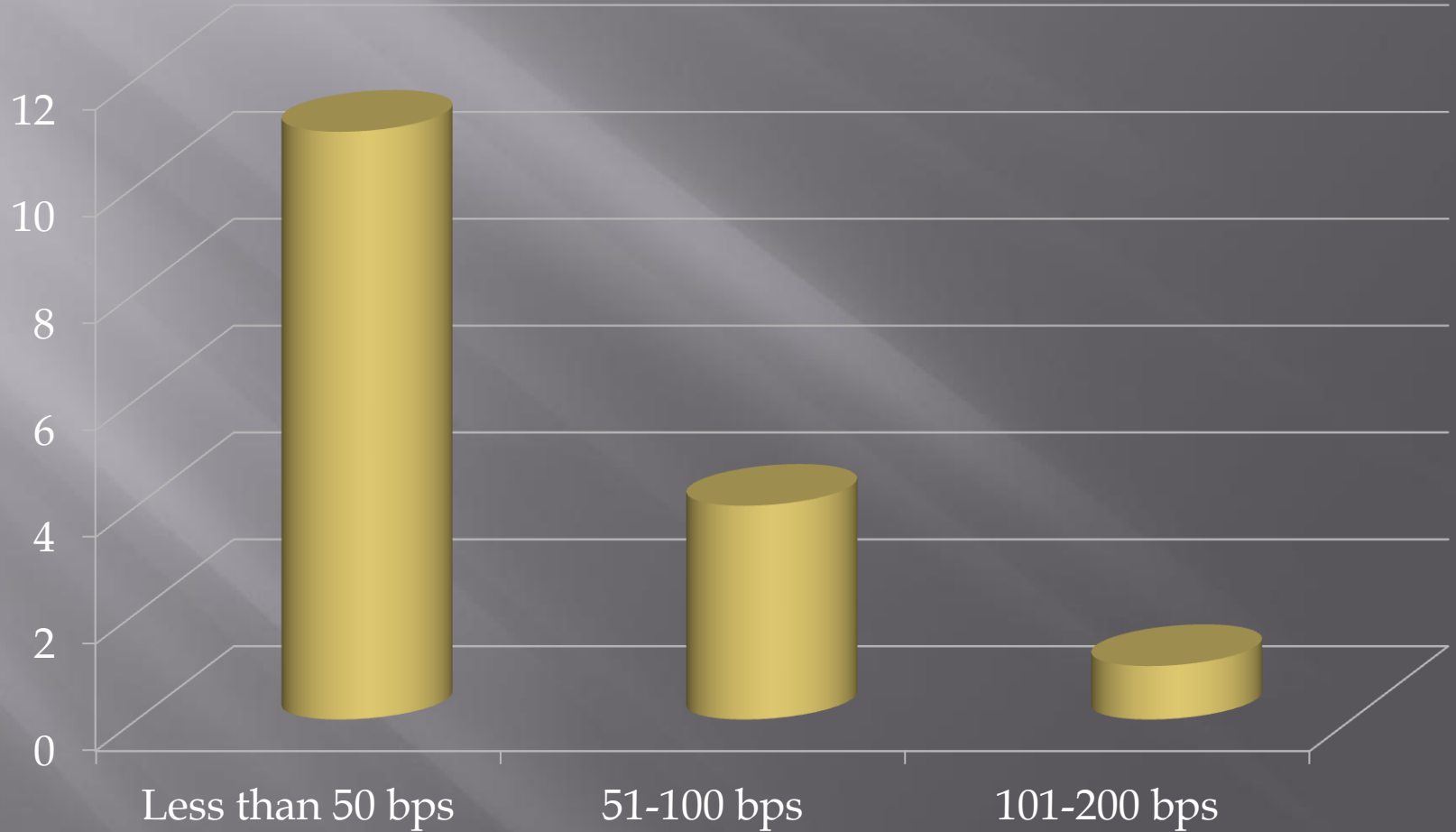


# DB Plan Expenses





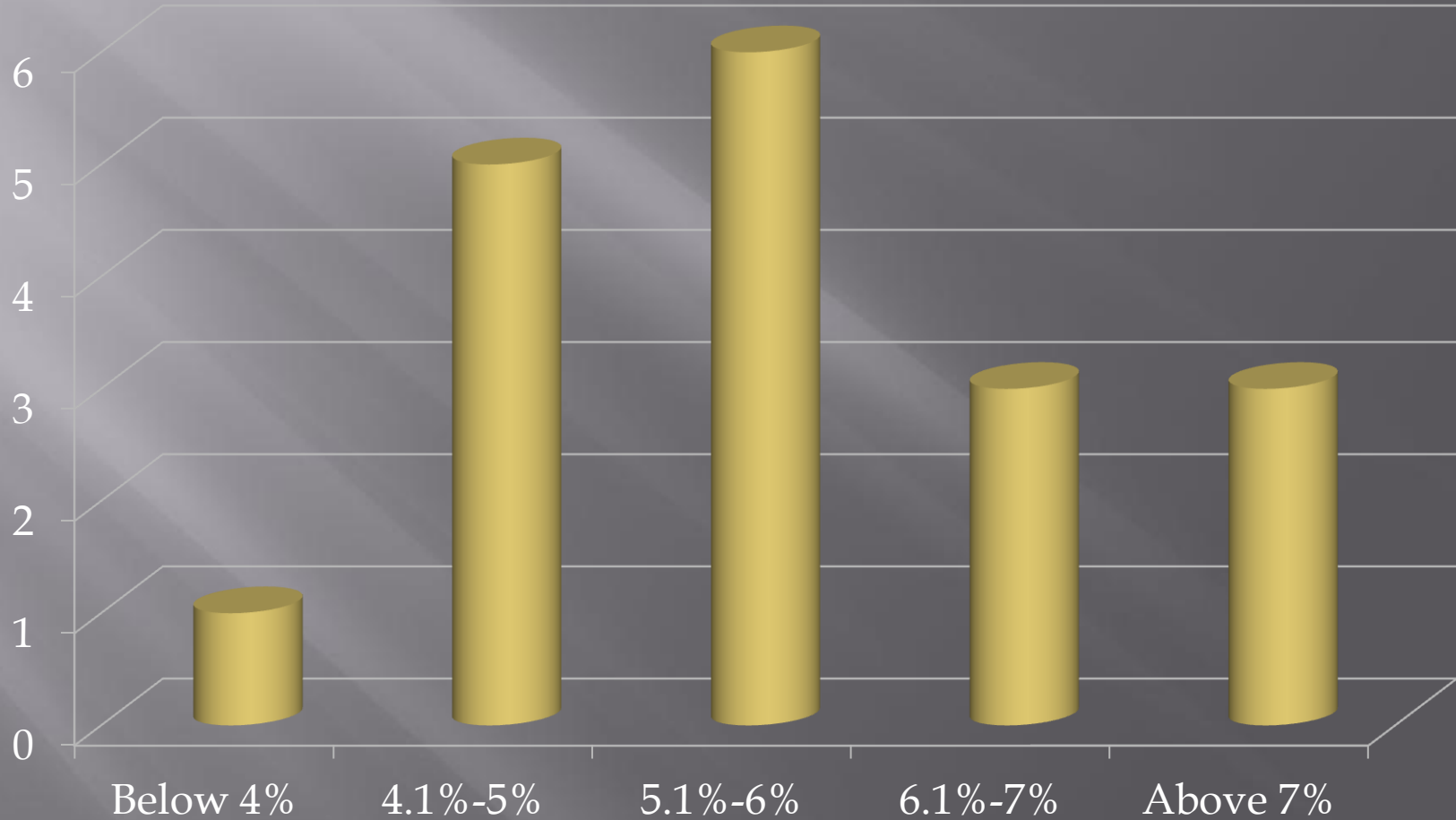
# DB Investment Costs





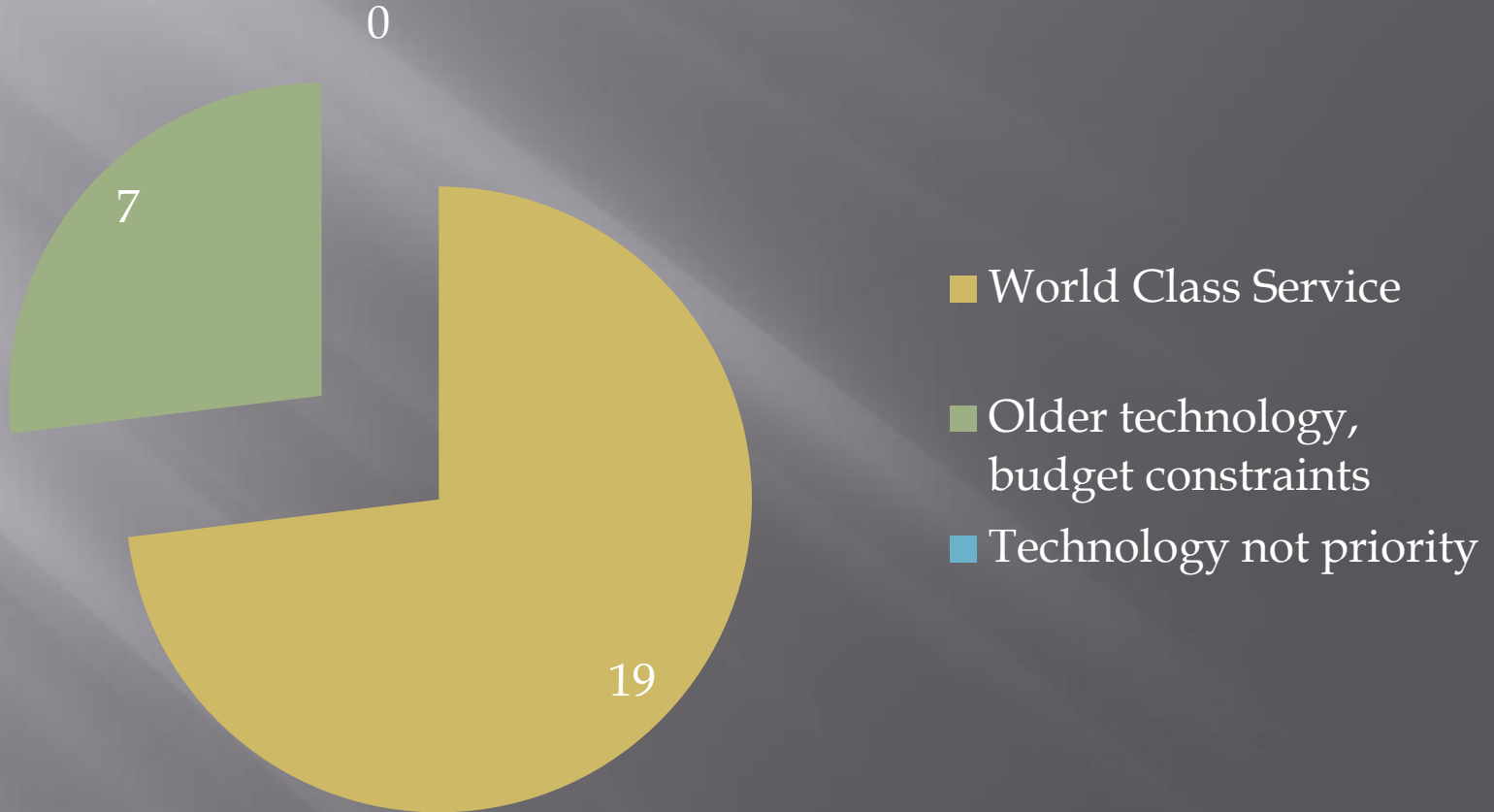


# What is your Actuarial Liability Discount Rate?





# Use of Technology



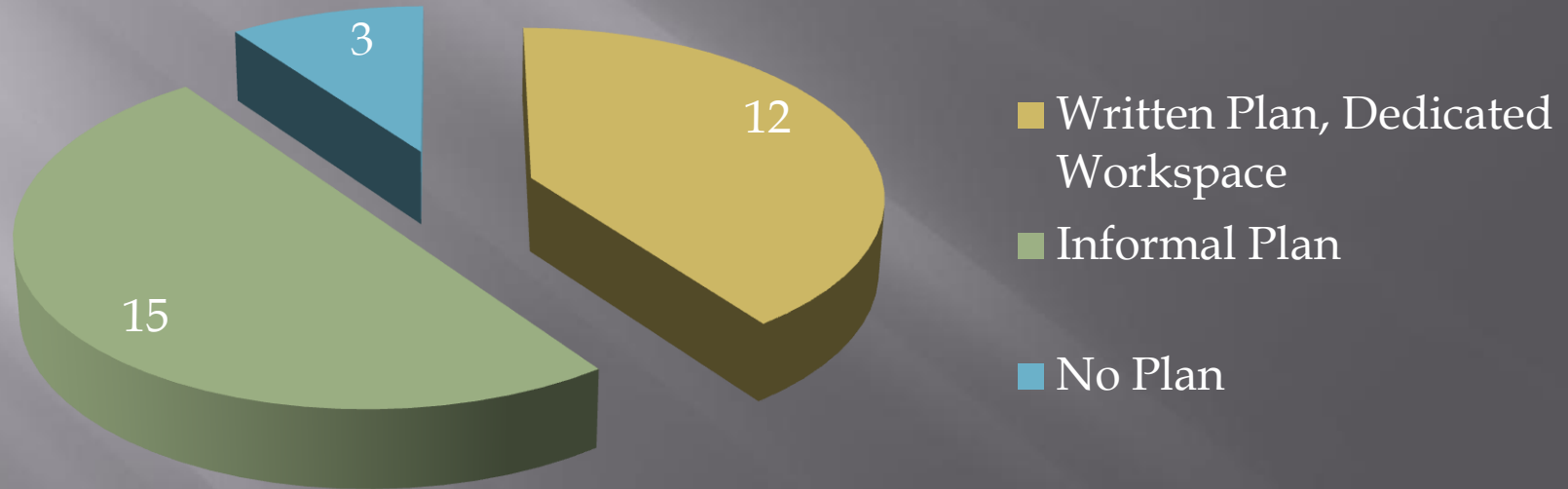


# Technology Notes

- ▣ Constantly monitoring and providing upgrades as necessary
- ▣ We fall between “world class” and “older technology”
- ▣ Not the master of our own ship. We are an “embedded” office at our denominational HQ.
- ▣ At least we are getting there.
- ▣ And my personal favorite:
- ▣ **System works well!**



# Disaster Recovery/Business Continuity Plan



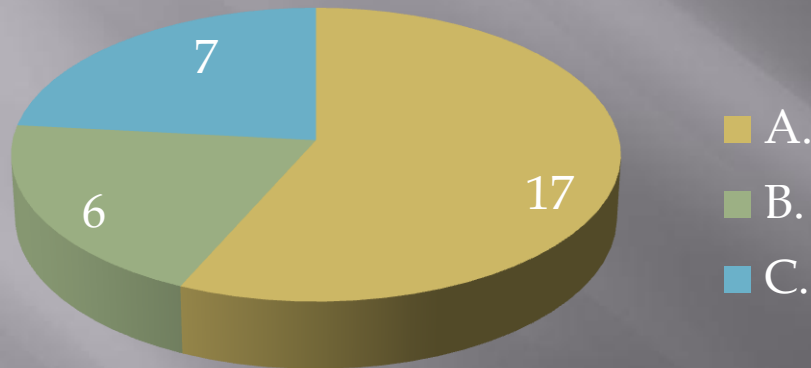


# Disaster Notes

- ▣ Actively test our plans quarterly from employee's homes.
- ▣ Disaster recovery relies more on TPA's for appropriate backup and processes in place.
- ▣ Rudimentary plan that needs to be expanded and practiced.
- ▣ Concordia Plan Services: Bill Hofrichter\*
  - Written plan reviewed bi-monthly
  - Tested with skeleton crew to resume op's
  - Data center in Tier 2 > Tier 3 hardened data center
  - Tested in alternate Sungard facility in Philly
- ▣ And my personal favorite:
- ▣ "We have Backup!"



# Governance

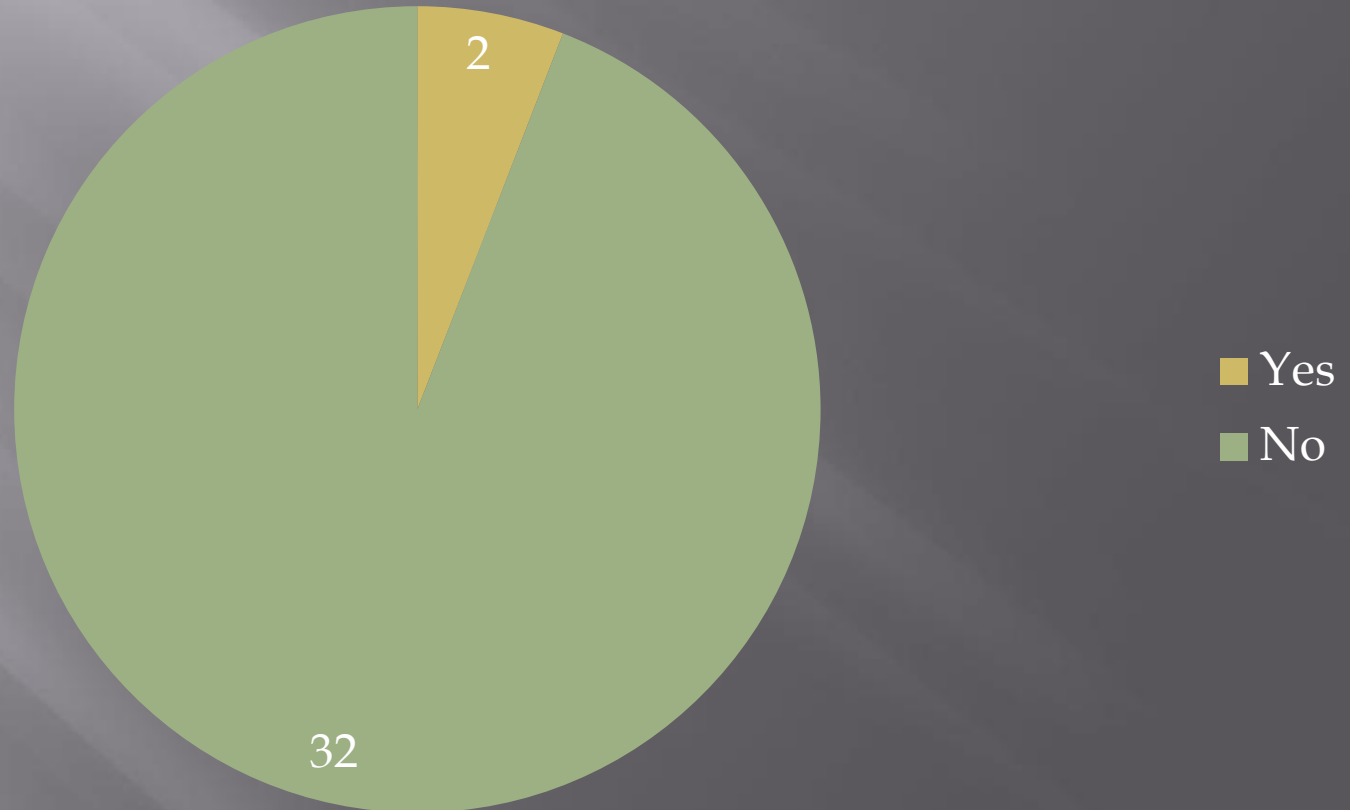


- ▣ A. Unlimited stream of highly qualified, deeply dedicated Directors
- ▣ B. We are assigned highly qualified deeply dedicated Directors
- ▣ C. Dedicated and well-meaning Directors, but sometimes an experience/training gap

And my personal favorite note: "We have access to highly qualified, deeply dedicated Trustees, IF WE CAN FIND THEM."



# Is Staff Turnover a Concern?





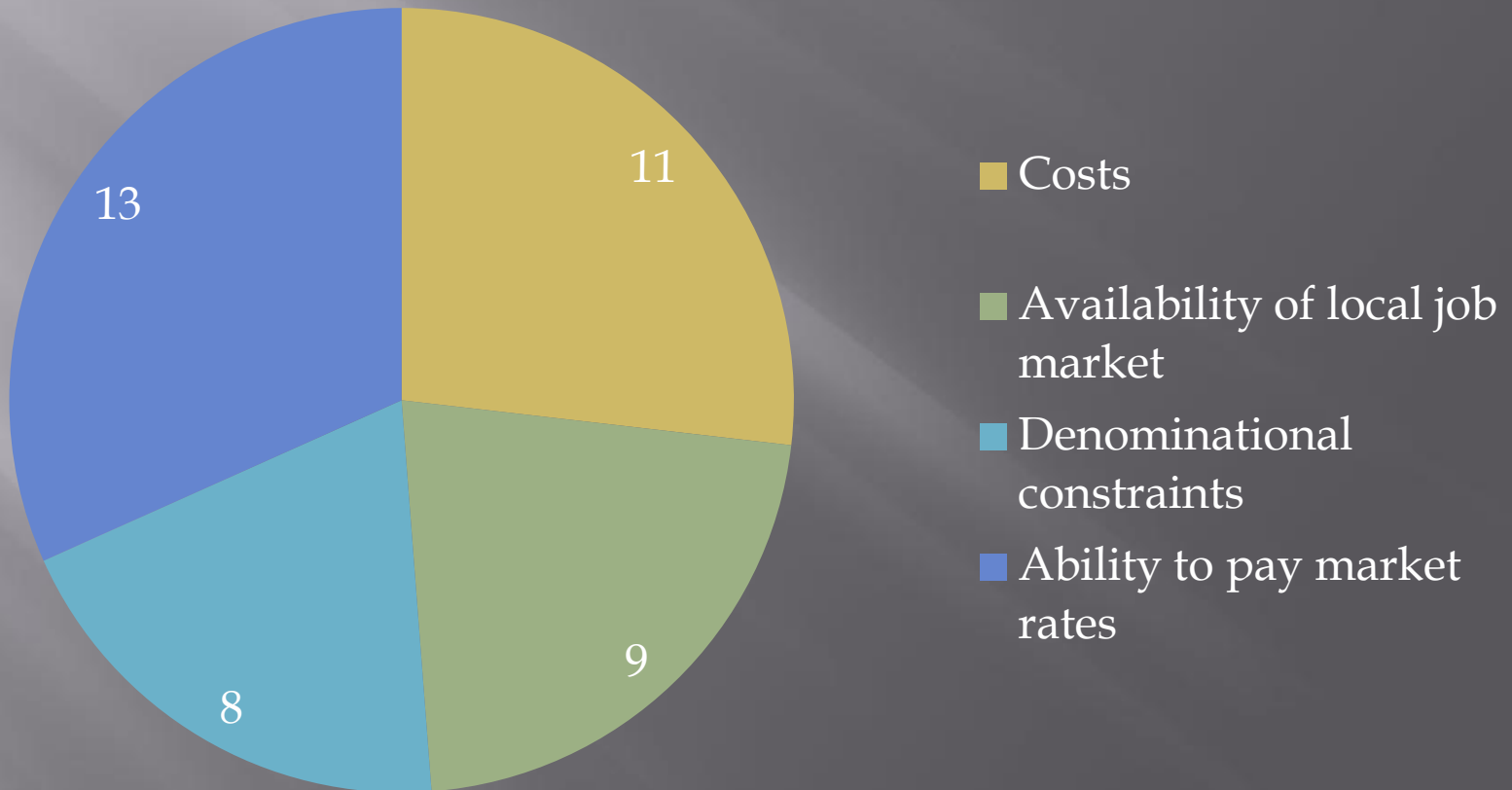
# Is Management Staff Recruitment a Concern?





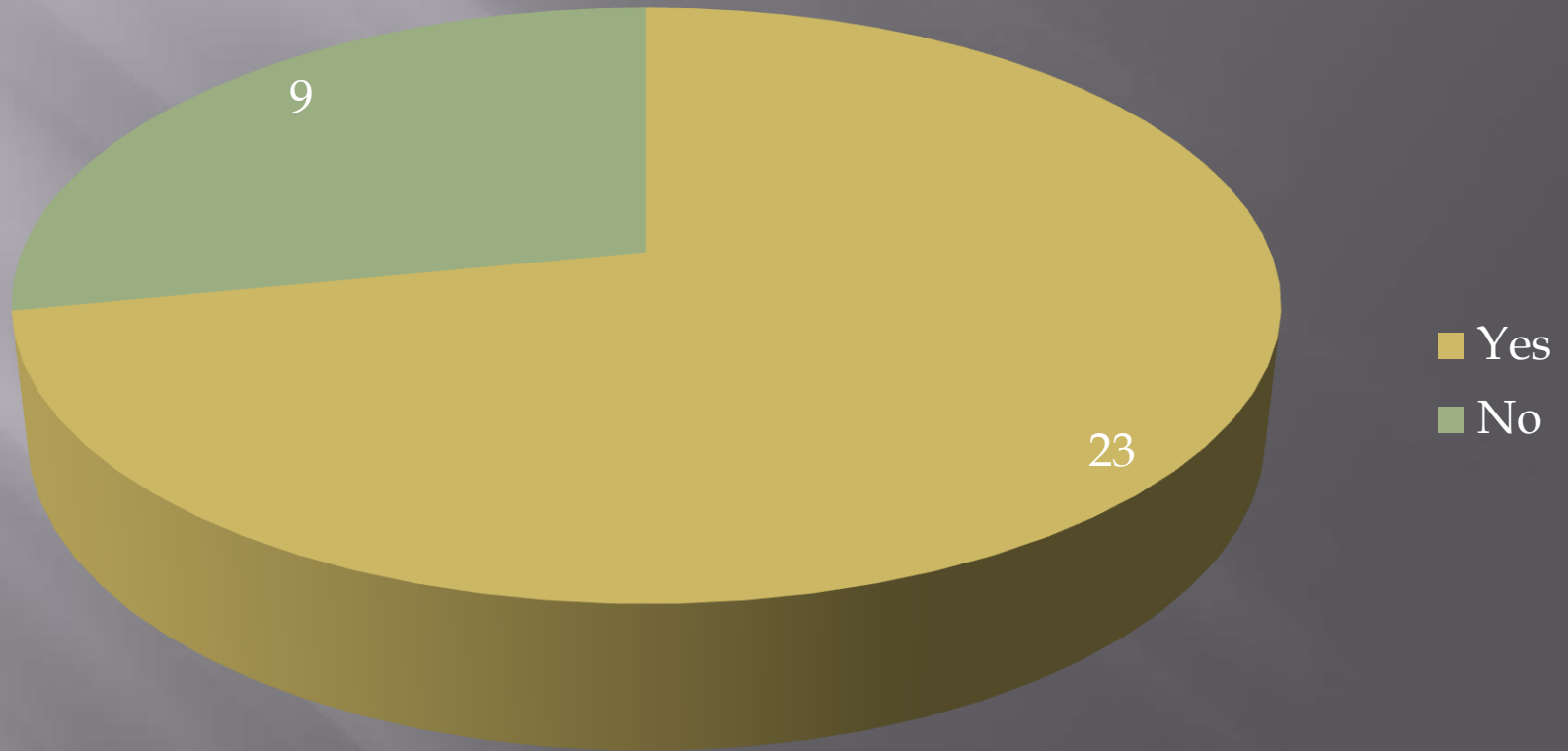


# What Affects Recruiting Decisions?



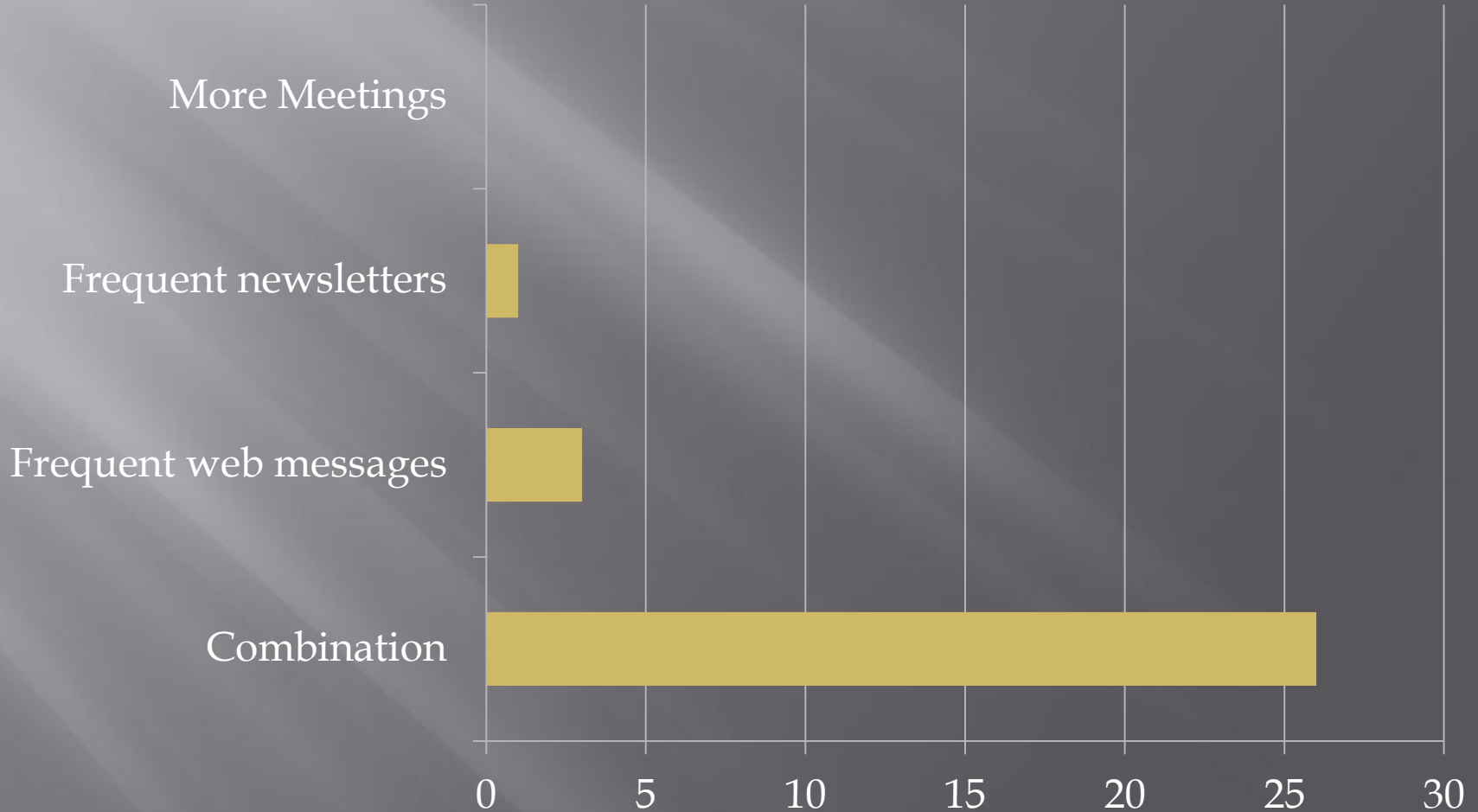


# Do You Have a 'Whistle-Blower' System?



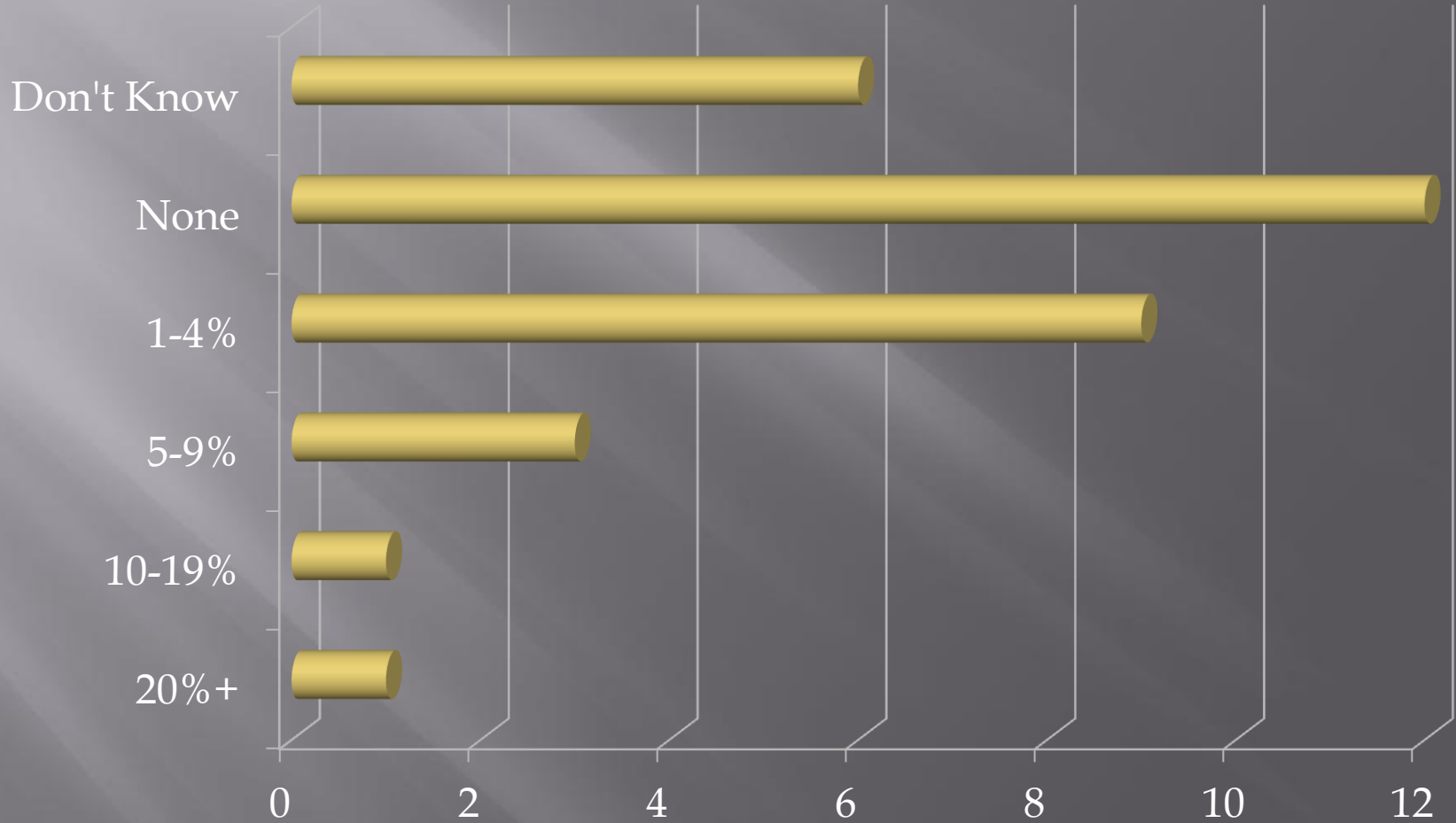


# Most Effective Communication Tool



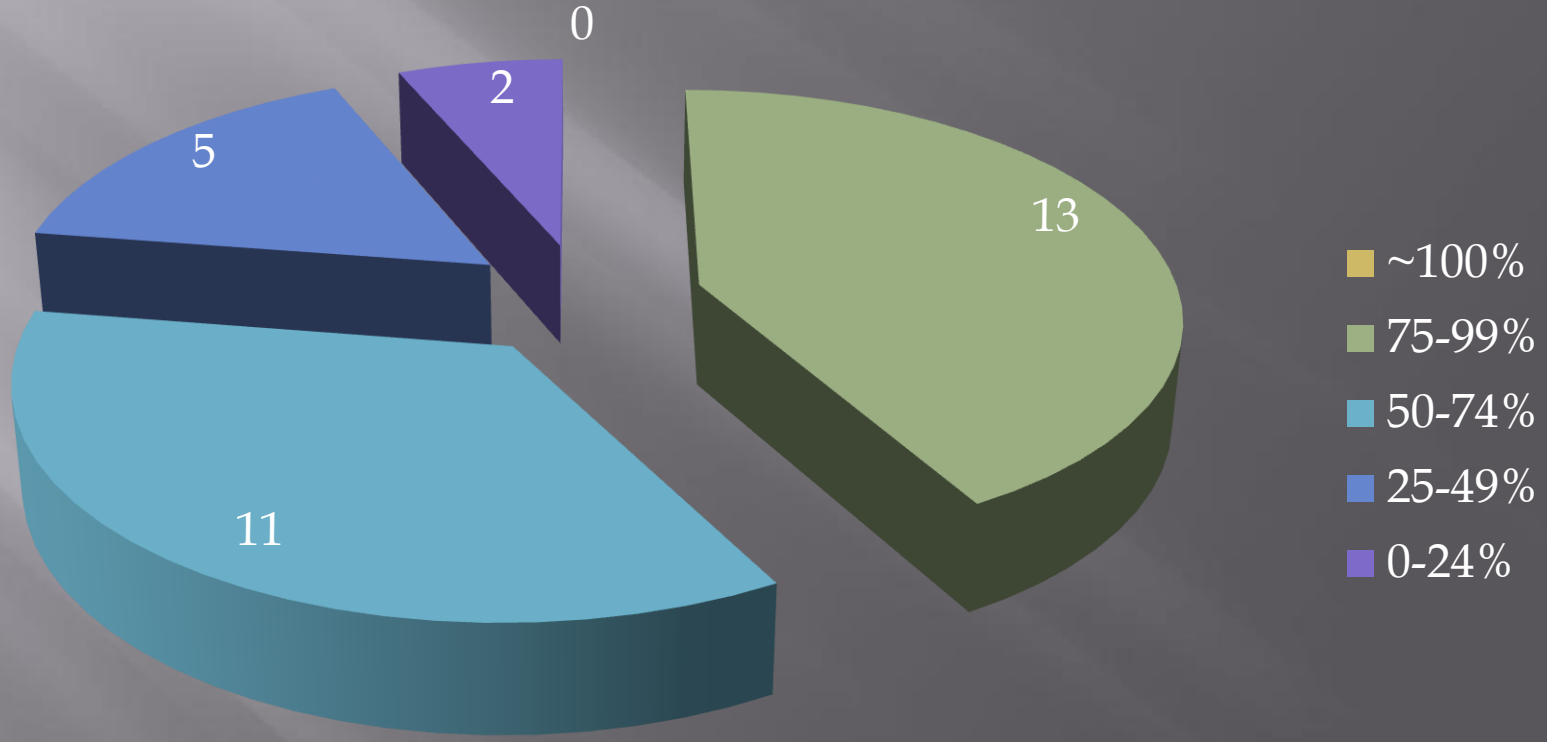


# % of Constituents Follow You on Social Media?





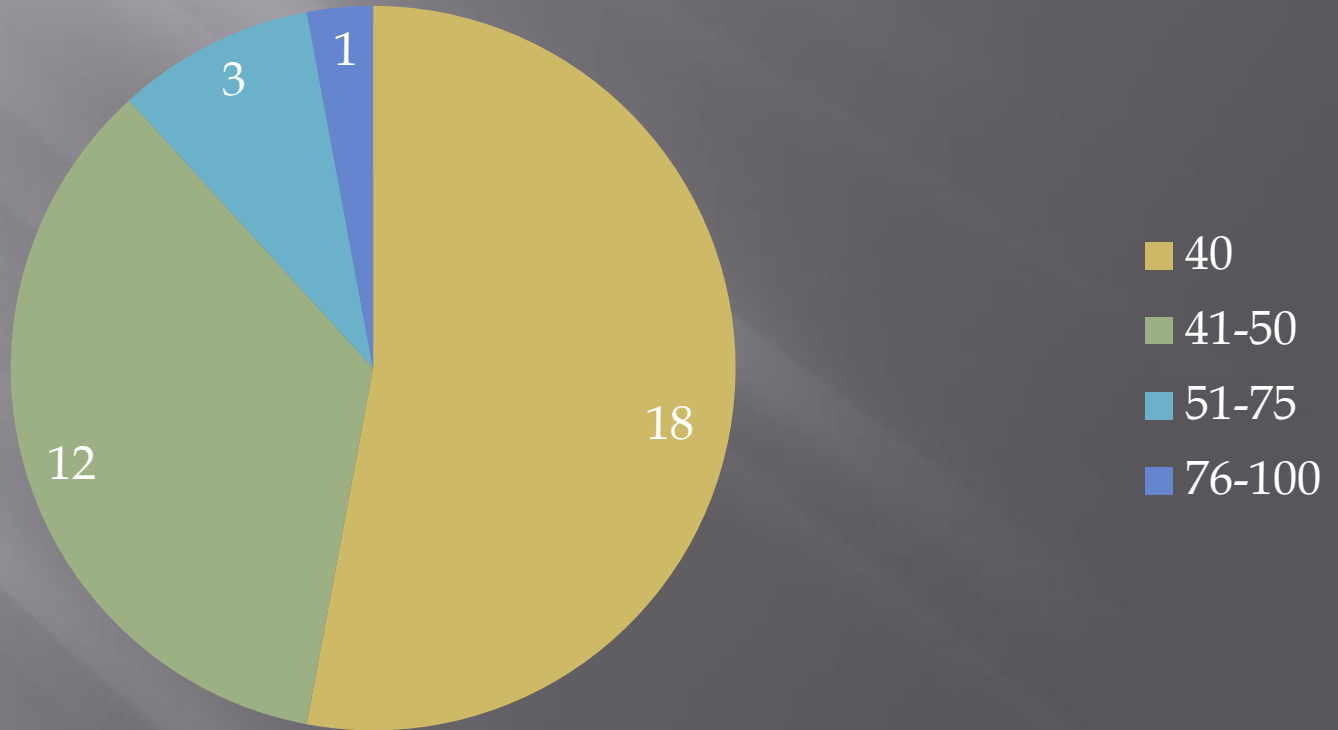
# % of Constituents Provided you with eMail address?





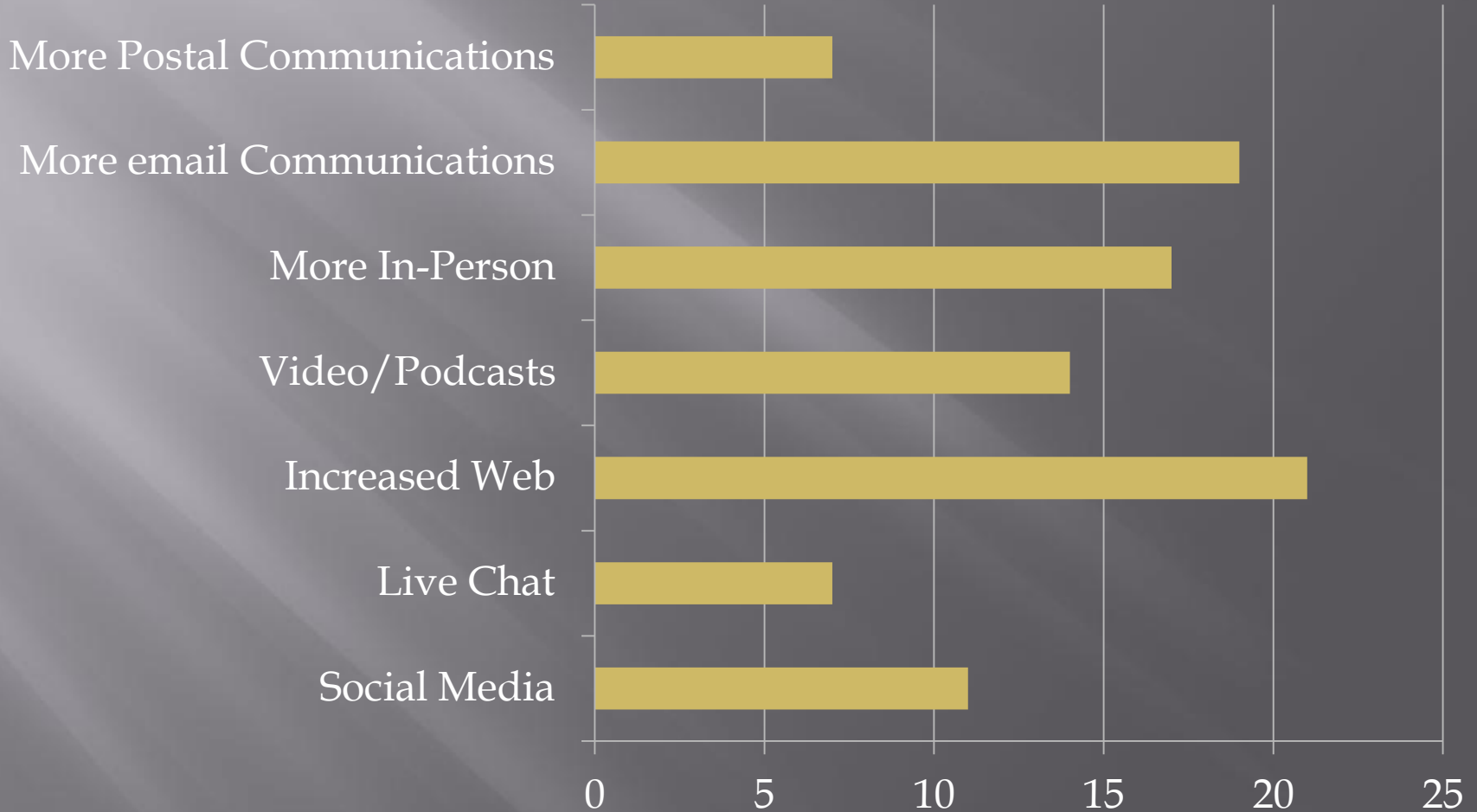
# Hours per Week Customer Service is Open?

Hours





# New Education/Outreach Initiatives?





# Education Notes

- ▣ Concordia Plan Services: Glenn Mahnken\*
  - Library of e-learning modules
- ▣ The Church Pension Fund: Mary Kate Wold\*
  - Survey of how clients prefer to be educated





Thank you for  
responding to the  
Report on Significant  
Developments Survey!

# CBA Report of Significant Developments Questionnaire



## 1. Name of Organization

Response  
Count

37

answered question

37

skipped question

2

## 2. Name of Chief Executive Officer

Response  
Count

37

answered question

37

skipped question

2

## 3. Name of Individual(s) responding to this questionnaire

Response  
Count

37

answered question

37






skipped question

2

#### 4. Email address of person who prepared this report.

	Response Count
	37
answered question	37
skipped question	2

#### 5. Tell us the type of Plan or Plans you provide.

		Response Percent	Response Count
DC Plan Only		44.4%	16
DB Plan Only		13.9%	5
Combination of Active DC and DB Plans		27.8%	10
DC Plan active, legacy frozen DB Plan(s)		11.1%	4
Other, please specify		2.8%	1
	answered question		36
	skipped question		3

#### 6. What key opportunities has your organization taken advantage of within the past year? This could be anything from a plan enhancement to an important collaboration to recruitment of a high-powered Board member or employee.

	Response Count
	31
answered question	31
skipped question	8

**7. What key threats has your organization had to defend against within the past year? This could include communication of benefit reduction or investment returns, a shrinking participant base, etc.**

**Response  
Count**

30

**answered question**

**30**

**skipped question**

**9**

**8. Please describe changes or improvements that you are most proud of in terms of stronger member service delivery within the past year.**

**Response  
Count**

32

**answered question**

**32**

**skipped question**

**7**

**9. Please describe the most significant changes in pension/retirement benefits within the past year.**

**Response  
Count**

29

**answered question**

**29**

**skipped question**

**10**

**10. Please describe the most significant changes in Health Benefits within the past year.**

	Response Count
	26
answered question	26
skipped question	13

**11. Please describe changes in premiums for Healthcare services in the past year.**

	Response Count
	26
answered question	26
skipped question	13

**12. Please describe Cost Containment or Managed Care features added in the past year.**

	Response Count
	22
answered question	22
skipped question	17

**13. Please describe any significant changes in disability benefits within the past year.**

	Response Count
	26
answered question	26
skipped question	13

**14. Please describe changes in Disability Premiums within the past year.**

	<b>Response Count</b>
	27
answered question	27
skipped question	12

**15. Please describe Cost Containment features implemented within the past year.**

	<b>Response Count</b>
	24
answered question	24
skipped question	15

**16. Please describe changes in Death Benefits within the past year.**

	<b>Response Count</b>
	26
answered question	26
skipped question	13

**17. Please describe changes in Premiums for death benefits within the past year.**

	<b>Response Count</b>
	24
answered question	24
skipped question	15

**18. Please describe assistance traditionally provided in Ministerial Assistance.**

	<b>Response Count</b>
	27
<b>answered question</b>	<b>27</b>
<b>skipped question</b>	<b>12</b>

**19. Please describe any changes in Ministerial Assistance within the past year.**

	<b>Response Count</b>
	26
<b>answered question</b>	<b>26</b>
<b>skipped question</b>	<b>13</b>

**20. Please describe any changes in Investment strategy within the past year.**






	<b>Response Count</b>
	29
<b>answered question</b>	<b>29</b>
<b>skipped question</b>	<b>10</b>

## 21. Investment Strategies



	Increase	Decrease	Remain approx the same	Rating Average	Response Count
US Equities, This Year	3.3% (1)	20.0% (6)	<b>76.7% (23)</b>	2.73	30
US Equities, Next Year	0.0% (0)	13.8% (4)	<b>86.2% (25)</b>	2.86	29
Non-US Equities, This Year	13.3% (4)	6.7% (2)	<b>80.0% (24)</b>	2.67	30
Non-US Equities, Next Year	10.3% (3)	6.9% (2)	<b>82.8% (24)</b>	2.72	29
Fixed Income, This Year	16.7% (5)	3.3% (1)	<b>80.0% (24)</b>	2.63	30
Fixed Income, Next Year	3.4% (1)	10.3% (3)	<b>86.2% (25)</b>	2.83	29
Non-Public Inv., This Year	20.7% (6)	3.4% (1)	<b>75.9% (22)</b>	2.55	29
Non-Public Inv., Next Year	17.9% (5)	3.6% (1)	<b>78.6% (22)</b>	2.61	28
Hedge Funds, This Year	7.7% (2)	7.7% (2)	<b>84.6% (22)</b>	2.77	26
Hedge Funds, Next Year	15.4% (4)	3.8% (1)	<b>80.8% (21)</b>	2.65	26
			<b>answered question</b>		<b>30</b>
			<b>skipped question</b>		<b>9</b>






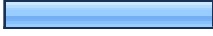
**22. How Much D&O (Directors & Officers Liability) Insurance Coverage do you carry, including umbrella coverage?**

		Response Percent	Response Count
Less than \$1M		2.9%	1
<b>Between \$1M and \$10M</b>		<b>64.7%</b>	<b>22</b>
Between \$10M and \$20M		14.7%	5
Between \$20M and \$30M		5.9%	2
Greater than \$30M		11.8%	4
We don't carry D&O insurance coverage		0.0%	0
<b>answered question</b>			<b>34</b>
<b>skipped question</b>			<b>5</b>





**23. Do you have Privacy Liability/Network Security/Internet Media Liability (Cyber Liability) Insurance Coverage?**

		Response Percent	Response Count
Yes		51.5%	17
No		48.5%	16
Please explain			6
<b>answered question</b>			<b>33</b>
<b>skipped question</b>			<b>6</b>

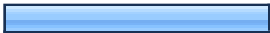




**24. How much are your administrative costs to run your DC Plan(s)? (Do not include investment costs.)**

		Response Percent	Response Count
Less than 30 basis points		37.9%	11
31-40 basis points		17.2%	5
41-50 basis points		13.8%	4
Greater than 50 basis points		31.0%	9
	Please explain		9
<b>answered question</b>			<b>29</b>
<b>skipped question</b>			<b>10</b>





**25. How much on average do your DC Plan participants pay in investment fees?**

		Response Percent	Response Count
Less than 50 basis points		56.3%	18
51 to 100 basis points		21.9%	7
101 to 200 basis points		0.0%	0
Greater than 200 basis points		0.0%	0
NA		6.3%	2
Other, please specify		15.6%	5
<b>answered question</b>			<b>32</b>
<b>skipped question</b>			<b>7</b>

**26. How much are your administrative costs to run your DB Plans? (Do not include investment costs.)**

		Response Percent	Response Count
Less than 30 basis points		39.4%	13
31-40 basis points		15.2%	5
41-50 basis points		0.0%	0
Greater than 50 basis points		3.0%	1
NA		39.4%	13
Other, please specify		3.0%	1
<b>answered question</b>			<b>33</b>
<b>skipped question</b>			<b>6</b>

**27. How much are your investment costs to run your DB Plans (internal and external costs)?**

		Response Percent	Response Count
Less than 50 basis points		34.4%	11
51-100 basis points		12.5%	4
101-200 basis points		3.1%	1
Greater than 200 basis points		0.0%	0
NA		50.0%	16
Please explain			3
<b>answered question</b>			<b>32</b>
<b>skipped question</b>			<b>7</b>




## 28. What do you use as an Actuarial Liability Discount Rate?

		Response Percent	Response Count
Below 4%		5.6%	1
4.1%-5%		27.8%	5
<b>5.1%-6%</b>		<b>33.3%</b>	<b>6</b>
6.1%-7%		16.7%	3
Above 7%		16.7%	3
	Please explain		9
<b>answered question</b>			<b>18</b>
<b>skipped question</b>			<b>21</b>





## 29. Which of the following best states your organization's position on its current technology?

		Response Percent	Response Count
<b>We have everything we need to deliver world class service</b>		<b>73.1%</b>	<b>19</b>
We have older technology, but it's the best we can do now due to budget constraints		26.9%	7
Technology is not a priority for our organization		0.0%	0
	Please explain		16
<b>answered question</b>			<b>26</b>
<b>skipped question</b>			<b>13</b>



### 30. To what extent does your organization have a disaster recovery/business continuity plan in place?

		Response Percent	Response Count
We have a written plan with dedicated workspace apart from our regular office space, and we actively test our ability to use the space.		40.0%	12
<b>We have discussed a recovery plan, everyone knows what to do and we're highly confident that we could continue our operations uninterrupted in the event of a disaster.</b>		50.0%	15
We do not have a disaster recovery plan.		10.0%	3
		Please explain	8
		<b>answered question</b>	<b>30</b>
		<b>skipped question</b>	<b>9</b>



### 31. Which statement best describes your organization's governance situation?

		Response Percent	Response Count
We constantly have access to an unlimited stream of highly qualified, deeply dedicated Directors/Trustees		45.5%	15
We are assigned highly qualified deeply dedicated Directors/Trustees		15.2%	5
We have dedicated and well-meaning Directors/Trustees but there is sometimes a gap between the organizational challenges we face and the experience and training of some members of our Board.		21.2%	7
Other, please specify		18.2%	6
<b>answered question</b>			<b>33</b>
<b>skipped question</b>			<b>6</b>


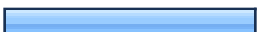


### 32. Is increased staff turnover viewed as an emerging area of concern?

		Response Percent	Response Count
Yes, we are concerned about turnover.		5.9%	2
No, our staff is fairly stable.		94.1%	32
Other (please specify)			1
<b>answered question</b>			<b>34</b>
<b>skipped question</b>			<b>5</b>

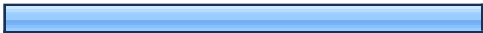

### 33. Is ability to recruit qualified management staff an emerging area of concern?

		Response Percent	Response Count
Yes.		21.2%	7
No, we are able to recruit qualified management staff when needed.		78.8%	26
<b>answered question</b>			<b>33</b>
<b>skipped question</b>			<b>6</b>




### 34. What affects recruiting decisions?

		Response Percent	Response Count
Costs.		45.8%	11
Availability of local job market.		37.5%	9
Denominational employment requirements.		33.3%	8
Ability to pay market rates.		54.2%	13
Other (please specify)			3
<b>answered question</b>			<b>24</b>
<b>skipped question</b>			<b>15</b>

### 35. Do you have a Plan 'Whistle-Blower' system?

		Response Percent	Response Count
Yes		71.9%	23
No		28.1%	9
Other, please specify		0.0%	0
<b>answered question</b>			<b>32</b>
<b>skipped question</b>			<b>7</b>

### 36. The last 4 years have been tough on participants and staff. However, we have worked hard at our communications and think our most successful communication method has been:

		Response Percent	Response Count
Frequent web messages		10.0%	3
Frequent newsletters		3.3%	1
More meetings		0.0%	0
<b>Some or all of the above</b>		<b>86.7%</b>	<b>26</b>
Please explain			8
<b>answered question</b>			<b>30</b>
<b>skipped question</b>			<b>9</b>



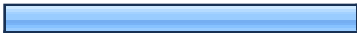



### 37. What percent of your constitutions follow your organization on Social Media (Facebook, Twitter)?

		Response Percent	Response Count
20%+		3.1%	1
10-19%		3.1%	1
5-9%		9.4%	3
1-4%		28.1%	9
<b>None</b>		<b>37.5%</b>	<b>12</b>
We don't know		18.8%	6
	Please explain		2
<b>answered question</b>			<b>32</b>
<b>skipped question</b>			<b>7</b>

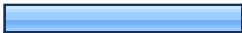






### 38. What percent of your constituents have provided their email address to your organization?

		Response Percent	Response Count
100%		0.0%	0
<b>75-99%</b>		<b>41.9%</b>	<b>13</b>
50-74%		35.5%	11
25-49%		16.1%	5
0-24%		6.5%	2
<b>answered question</b>			<b>31</b>
<b>skipped question</b>			<b>8</b>

### 39. How many hours per week is your Customer Service Department open to handle incoming calls?

		Response Percent	Response Count
40		52.9%	18
41-50		35.3%	12
51-75		8.8%	3
76-100		2.9%	1
101 or more		0.0%	0
	Please explain		5
<b>answered question</b>			<b>34</b>
<b>skipped question</b>			<b>5</b>

**40. What new initiatives have you undertaken in the last year in the areas of Education and Outreach? (Check all that apply)**

		Response Percent	Response Count
Social Media		35.5%	11
Live Chat		22.6%	7
<b>Increased web presence</b>		<b>67.7%</b>	<b>21</b>
Video and/or Podcasts		45.2%	14
More in-person presentations		54.8%	17
More email communications		61.3%	19
More postal communications		22.6%	7
	Please explain		5
<b>answered question</b>			<b>31</b>
<b>skipped question</b>			<b>8</b>



**Page 2, Q1. Name of Organization**

1	The Church Pension Fund	Nov 8, 2012 10:38 AM
2	OCA Pension Plan	Nov 5, 2012 9:32 AM
3	PCA Retirement & Benefits, Inc.	Nov 5, 2012 7:55 AM
4	Unitarian Universalist Association of Congregations	Nov 5, 2012 7:47 AM
5	Free Methodist Church-USA	Nov 1, 2012 10:25 AM
6	Pension Boards - United Church of Christ	Nov 1, 2012 2:23 AM
7	Wisconsin Evangelical Lutheran Synod (WELS)	Oct 31, 2012 1:59 PM
8	Portico Benefit Services	Oct 29, 2012 1:17 PM
9	Concordia Plan Services of The Lutheran Church--Missouri Synod	Oct 28, 2012 5:26 AM
10	GuideStone Financial Resources	Oct 26, 2012 6:30 AM
11	MMBB - The Ministers and Missionaries Benefit Board	Oct 25, 2012 11:47 AM
12	General Board of Pension and Health Benefits of The United Methodist Church	Oct 24, 2012 10:35 AM
13	Reform Pension Board	Oct 24, 2012 8:58 AM
14	Converge (BGC) Retirement Plan	Oct 24, 2012 4:57 AM
15	The Board of Pensions of the Presbyterian Church (U.S.A.)	Oct 22, 2012 10:36 AM
16	Th Association of Uity churches (DBA UWM)	Oct 22, 2012 5:25 AM
17	Joint Retirement Board for Conservative Judaism	Oct 19, 2012 11:33 AM
18	Christian Reformed Church in North America	Oct 19, 2012 6:51 AM
19	Churches of god, General Conference, Board of Pensions	Oct 19, 2012 5:45 AM
20	Church of the Brethren Benefit Trust	Oct 18, 2012 2:04 PM
21	YMCA Retirement Fund	Oct 18, 2012 12:05 PM
22	Reformed Church in America	Oct 18, 2012 7:44 AM
23	National Association of Free Will Baptists	Oct 18, 2012 6:27 AM
24	iphc	Oct 17, 2012 1:27 PM
25	Pension Fund of the Christian Church	Oct 17, 2012 12:25 PM
26	Mennonite Church USA	Oct 16, 2012 11:49 AM
27	The Wesleyan Pension Fund	Oct 15, 2012 6:08 AM

**Page 2, Q1. Name of Organization**

28	Church of the Nazarene, Pensions and Benefits USA	Oct 9, 2012 7:37 AM
29	Benefits Board, Inc. (Church of God, Cleveland, TN)	Oct 8, 2012 12:37 PM
30	Church Benefits Board of CBF	Oct 8, 2012 11:41 AM
31	FCMM - EFCA	Oct 8, 2012 8:27 AM
32	Covenant Pension Plan	Oct 6, 2012 10:04 AM
33	The Church Pension Fund	Oct 4, 2012 10:37 AM
34	Christian Brothers Services	Oct 4, 2012 8:27 AM
35	Adventist Retirement Plans	Oct 4, 2012 5:04 AM
36	Servant Solutions/Church of God (Anderson, IN)	Oct 4, 2012 4:58 AM
37	Moravian Church Northern Province	Oct 4, 2012 4:47 AM



**Page 2, Q2. Name of Chief Executive Officer**

1	Mary Kate Wold	Nov 8, 2012 10:38 AM
2	John Sedor	Nov 5, 2012 9:32 AM
3	Gary D. Campbell	Nov 5, 2012 7:55 AM
4	Rev. Peter Morales, President	Nov 5, 2012 7:47 AM
5	Larry Roberts	Nov 1, 2012 10:25 AM
6	Michael Downs	Nov 1, 2012 2:23 AM
7	Joshua Peterman	Oct 31, 2012 1:59 PM
8	The Rev. Jeffrey D. Thiemann	Oct 29, 2012 1:17 PM
9	James F. (Jim) Sanft	Oct 28, 2012 5:26 AM
10	O.S. Hawkins	Oct 26, 2012 6:30 AM
11	Sumner M. Grant	Oct 25, 2012 11:47 AM
12	Barbara A. Boigegrain	Oct 24, 2012 10:35 AM
13	Robert M. Koppel	Oct 24, 2012 8:58 AM
14	Stephen Schultz	Oct 24, 2012 4:57 AM
15	Robert W. Maggs, Jr.	Oct 22, 2012 10:36 AM
16	Donna Johnson (CEO of the denomination Headquarters)	Oct 22, 2012 5:25 AM
17	Mitchell J. Smilowitz	Oct 19, 2012 11:33 AM
18	Joel Boot	Oct 19, 2012 6:51 AM
19	Pastor William Reist	Oct 19, 2012 5:45 AM
20	Nevin Dulabaum	Oct 18, 2012 2:04 PM
21	John M. Preis	Oct 18, 2012 12:05 PM
22	Kennet Bradsell	Oct 18, 2012 7:44 AM
23	D. Ray Lewis	Oct 18, 2012 6:27 AM
24	A. D. Beacham, Jr.	Oct 17, 2012 1:27 PM
25	James P. Hamlett	Oct 17, 2012 12:25 PM
26	Larry Miller	Oct 16, 2012 11:49 AM
27	Craig Dunn	Oct 15, 2012 6:08 AM



**Page 2, Q2. Name of Chief Executive Officer**

28	Don Walter	Oct 9, 2012 7:37 AM
29	Arthur D. (Art) Rhodes	Oct 8, 2012 12:37 PM
30	Gary Skeen	Oct 8, 2012 11:41 AM
31	Ross I Morrison	Oct 8, 2012 8:27 AM
32	Dean A. Lundgren	Oct 6, 2012 10:04 AM
33	Mary Kate Wold	Oct 4, 2012 10:37 AM
34	Brother Michael Quirk	Oct 4, 2012 8:27 AM
35	Delbert L Johnson	Oct 4, 2012 5:04 AM
36	Jeffrey A. Jenness	Oct 4, 2012 4:58 AM
37	The Rev. Dr. Elizabeth D. Miller	Oct 4, 2012 4:47 AM



**Page 2, Q3. Name of Individual(s) responding to this questionnaire**

1	The Rev. Canon Patricia Coller	Nov 8, 2012 10:38 AM
2	John Sedor	Nov 5, 2012 9:32 AM
3	Chet Lilly	Nov 5, 2012 7:55 AM
4	Jim Sargent	Nov 5, 2012 7:47 AM
5	Willadean Duncan	Nov 1, 2012 10:25 AM
6	Todd Muchnicki	Nov 1, 2012 2:23 AM
7	Joshua Peterman	Oct 31, 2012 1:59 PM
8	The Rev. Robert D. Berg, Ross J. Eichelberger, Curtis G. Fee, Mark L. FosterBradley J. Joern, Stacy A. Kruse, Ross, Wendy L. Mortimer, and Jeffrey D. Thiemann	Oct 29, 2012 1:17 PM
9	Jim Sanft, Tom Neely, Mike Berkley, David Muench, Linda Olsen, Bill Hofrichter, Glenn Mahnken, Bob Cushman	Oct 28, 2012 5:26 AM
10	Tim Head	Oct 26, 2012 6:30 AM
11	Sumner M. Grant	Oct 25, 2012 11:47 AM
12	Cindy Carlson, Rhys Read, Jon Jones	Oct 24, 2012 10:35 AM
13	Robert M. Koppel and Paul T. Rockfeld	Oct 24, 2012 8:58 AM
14	Stephen Schultz	Oct 24, 2012 4:57 AM
15	Susan Reimann	Oct 22, 2012 10:36 AM
16	Young Bae (CFO)	Oct 22, 2012 5:25 AM
17	Mitchell J. Smilowitz	Oct 19, 2012 11:33 AM
18	Marjorie Csomor	Oct 19, 2012 6:51 AM
19	Jim Thomas	Oct 19, 2012 5:45 AM
20	Donna March, John McGough, Tammy Chudy, and Nevin Dulabaum	Oct 18, 2012 2:04 PM
21	John Quinones	Oct 18, 2012 12:05 PM
22	Claude Bussieres	Oct 18, 2012 7:44 AM
23	Ray Lewis	Oct 18, 2012 6:27 AM
24	Brenda Phillips	Oct 17, 2012 1:27 PM
25	James P. Hamlett	Oct 17, 2012 12:25 PM
26	Marlo J Kauffman	Oct 16, 2012 11:49 AM

**Page 2, Q3. Name of Individual(s) responding to this questionnaire**

27	Robert Haymond	Oct 15, 2012 6:08 AM
28	Don Walter	Oct 9, 2012 7:37 AM
29	Art Rhodes	Oct 8, 2012 12:37 PM
30	Gary Skeen	Oct 8, 2012 11:41 AM
31	Ross I Morrison	Oct 8, 2012 8:27 AM
32	Dean Lundgren	Oct 6, 2012 10:04 AM
33	Michelle Langone	Oct 4, 2012 10:37 AM
34	Brother Michael Quirk	Oct 4, 2012 8:27 AM
35	Delbert L Johnson	Oct 4, 2012 5:04 AM
36	Jeffrey A. Jenness	Oct 4, 2012 4:58 AM
37	Mary Ann Hanas	Oct 4, 2012 4:47 AM



**Page 2, Q4. Email address of person who prepared this report.**

1	pcoller@cpg.org	Nov 8, 2012 10:38 AM
2	johnsedor@att.net	Nov 5, 2012 9:32 AM
3	clilly@pcanet.org	Nov 5, 2012 7:55 AM
4	jsargent@uua.org	Nov 5, 2012 7:47 AM
5	willadean.duncan@fmcusa.org	Nov 1, 2012 10:25 AM
6	tmuchnicki@pbucc.org	Nov 1, 2012 2:23 AM
7	joshua.peterman@wels.net	Oct 31, 2012 1:59 PM
8	jthiemann@porticobenefits.org	Oct 29, 2012 1:17 PM
9	sherri.morris@concordiaplans.org	Oct 28, 2012 5:26 AM
10	Tim.Head@GuideStone.org	Oct 26, 2012 6:30 AM
11	sumner.grant@mmbb.org	Oct 25, 2012 11:47 AM
12	mfigueredo@gbop.org	Oct 24, 2012 10:35 AM
13	prockfeld@rpb.org	Oct 24, 2012 8:58 AM
14	steve.schultz@convergeww.org	Oct 24, 2012 4:57 AM
15	sreimann	Oct 22, 2012 10:36 AM
16	young@unity.org	Oct 22, 2012 5:25 AM
17	mittchell.smilowitz@jrbcj.org	Oct 19, 2012 11:33 AM
18	mcsomor@crcna.org	Oct 19, 2012 6:51 AM
19	jthoma19@ashland.edu	Oct 19, 2012 5:45 AM
20	dmarch@cobbt.org	Oct 18, 2012 2:04 PM
21	quinonesj@ymca.org	Oct 18, 2012 12:05 PM
22	cbussieres@rca.org	Oct 18, 2012 7:44 AM
23	ray@nafwb.org	Oct 18, 2012 6:27 AM
24	bphillips@lphc.org	Oct 17, 2012 1:27 PM
25	jhamlett@pensionfund.org	Oct 17, 2012 12:25 PM
26	marlo.kauffman@everence.com	Oct 16, 2012 11:49 AM
27	haymondb@wesleyan.org	Oct 15, 2012 6:08 AM

**Page 2, Q4. Email address of person who prepared this report.**

28	dwalter@nazarene.org	Oct 9, 2012 7:37 AM
29	artrhodes@benefitsboard.com	Oct 8, 2012 12:37 PM
30	gskeen@churchbenefits.org	Oct 8, 2012 11:41 AM
31	ross.morrison@efca.org	Oct 8, 2012 8:27 AM
32	dean.lundgren@covchurch.org	Oct 6, 2012 10:04 AM
33	mlangone@cpq.org	Oct 4, 2012 10:37 AM
34	michael.quirk@cbservices.org	Oct 4, 2012 8:27 AM
35	delbert.johnson@nad.adventist.org	Oct 4, 2012 5:04 AM
36	jjeness@servantsolutions.org	Oct 4, 2012 4:58 AM
37	maryann@mcnp.org	Oct 4, 2012 4:47 AM

**Page 3, Q5. Tell us the type of Plan or Plans you provide.**

1	Defined Benefit Plan, and a Defined Contribution plan that is frozen- supporting the remaining participant benefits	Nov 1, 2012 10:26 AM
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**Page 3, Q6. What key opportunities has your organization taken advantage of within the past year? This could be anything from a plan enhancement to an important collaboration to recruitment of a high-powered Board member or employee.**

1	<p>- In June 2012, CPG purchased new office space at 19 East 34th Street in New York City. Efficient operation of the business now requires the additional space, which we hope to move into in late 2013. - The 2012 General Convention of the Episcopal Church affirmed CPG's role as the sole provider of medical benefits and lay pensions. The implementations, which began in 2009 for both mandates, continue. The Denominational Health Plan (DHP) as of January 2013 will have 97% of dioceses participating, with the remaining 3 dioceses in conversation for implementation in 2014. Approximately 90% of eligible employees are enrolled. By January 2013, 63% of dioceses are projecting to have a cost-sharing policy in place to take effect between 2013 and 2015. Through 2012, the Medical Trust has delivered \$36.5 million in cost containment savings to participating employers and they have compressed the rating structure from 14 pricing bands to seven beginning January 2013 for greater equality between dioceses. The Lay Pension System (LPS) as of January 2013 will have 95% of dioceses participating, with the remaining five in conversation for implementation sometime during the year. As for parishes and institutions 77% or approximately 2,066 employers with eligible lay employers provide pensions through CPG and 71% or approximately 9,500 employees are working for an employer that is using a CPG sponsored lay pension plan. Conversations with dioceses, parishes, institutions, and schools continue with monthly progress being made toward full participation.</p>	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	Opportunity to champion pastoral compensation, working with presbyteries to monitor and ensure adequate levels of salary and benefits.	Nov 5, 2012 7:58 AM
4	We have used the ACA as an impetus to review our self-insured Health Plan offerings, educate our membership on the quality of our plans, and lay the groundwork for implementing changes under the various possible ACA scenarios.	Nov 5, 2012 7:58 AM
5	Effective with this year we are transitioning to a new pension actuarial firm after being with the Hay Group for several years. Our new actuarial firm is The Nyhart, and they are located in Indianapolis, IN. We are in the customization and implementation stage presently, but the goal is to have everything functional by January. This will be a full pension administrative system that will bring all functions into one system. Beginning November 1, Larry Roberts, will begin as the new denominational COO. Larry was previously the FMCUSA Board Chair for many years. Dale Hill, who has been CFO for the last four years, will be leaving.	Nov 1, 2012 10:26 AM
6	- Continuing momentum all during a time of transition in senior staff positions of COO, CIO and Director Member Services. - Continue to pay annuities with no decreases - Below trend increases in health care premiums	Nov 1, 2012 2:23 AM
7	1. WELS has implemented and formed a strong partnership with an outside vendor for enrollment and billing administration. 2. Given the changing economics of Medicare, WELS is terminating its "one size fits all" fully-insured group Medicare Advantage plan and implementing a group-sponsored exchange-based program through UnitedHealthcare under which retirees can	Oct 31, 2012 2:01 PM

**Page 3, Q6. What key opportunities has your organization taken advantage of within the past year? This could be anything from a plan enhancement to an important collaboration to recruitment of a high-powered Board member or employee.**

select from the full menu of individual Medicare plans available in their geographic area at reduced rates from the commercial market. 3. WELS is improving its communications capabilities in advance of the 2014 PPACA provisions and also converting to an enterprise financial management/accounting system.

8	One of the key opportunities that Portico Benefit Services has taken advantage of is the addition of the E&Y Financial Planner Line for all of our members. The E&Y Financial Planner Line offers the services of an independent financial planner to all of our members through Ernst & Young, LLC. Our members are able to get help from experts in all areas related to financial planning. The E&Y Financial Planner Line is promoted through the Retirement Readiness Report, which is integrated into myPortico, the member portal into their benefits--released in Summer of 2012 (see questions #8).	Oct 29, 2012 1:48 PM
9	-Introduced the Account Options, a new benefit under our Concordia Retirement Plan designed to provide benefit and budget flexibility for employers who have non-rostered workers, many of which experience higher worker turnover. - Expanded our benefit consulting emphasis with the addition of a new benefit consultant. -Continued the Be Well Rewards health and wellness incentive programs to strengthen the health of Concordia Health Plan members of the LCMS ministries. -Initiated the development of "MyCPS.org" a member and employer-centric web portal to provide an individualized view of benefit information, including the ability to report and perform certain transactions through online self-service.	Oct 28, 2012 5:49 AM
10	GuideStone's theme for 2012 has been the "Year of Engagement." Speaking from Acts 16:9-10, GuideStone Financial Resources President O.S. Hawkins challenged employees this year to engage GuideStone's vision, which is our strategic plan, GuideStone 100. He encouraged each and every employee to make GuideStone 100 personal, to make it pressing in their daily activities, and ultimately to make it productive in their work as they serve our participants. Also in 2012, GuideStone Funds became the first ever Christian-based, socially screened fund family to win the prestigious Lipper trophy for Best Overall Small Fund Group in the U.S., ranking No. 1 out of 182 eligible companies. (Lipper classifies fund families with up to \$40 billion in assets under management in its Small Fund Group.)	Oct 26, 2012 6:44 AM
11	MMBB has built out a wealth management unit. This unit, staffed by Certified Financial Planners, is now offering investment advice to members and their families.	Oct 25, 2012 11:53 AM
12	We enhanced the participant account management tool called Benefits Access to give participants the ability to update beneficiary designations online.	Oct 24, 2012 11:18 AM
13	Restructured Participant Investment Choices	Oct 24, 2012 9:01 AM
14	Online access to accounts and detailed history of contributions to both DB and DC plans and earnings details for the DC plan. Obtaining marketing assistance from a sister organization who has more resources in this area.	Oct 24, 2012 5:01 AM

**Page 3, Q6. What key opportunities has your organization taken advantage of within the past year? This could be anything from a plan enhancement to an important collaboration to recruitment of a high-powered Board member or employee.**

15	During the last year the Board appointed three senior executives as Officers. One individual was recruited externally, another was promoted to the Officer position from his current position and a third was an internal promotion to replace a retiring Officer. These actions further demonstrated the Board's commitment to overall effective Leadership; critical to carrying out our business and ensuring we can act on our Mission for generations to come. Internally, the Board promoted development of staff at every level: From management training on the Servant Leadership model, management development sessions on Leading in times of uncertainty, to more generally deployed learning initiatives on Adapting to Change. Within our denomination, the Board continued collaborative efforts, strengthening our commitment to partnership for a stronger Church.	Oct 22, 2012 10:46 AM
16	A new contract with Great-West Retirement Services for pension administration	Oct 22, 2012 5:48 AM
17	With its knowledge, expertise and fiduciary status, The Joint Retirement Board for Conservative Judaism, offers a comprehensive, low-cost retirement vehicle to congregations and affiliated organizations of the Conservative Movement. We have continued to emphasize this to the Movement and, accordingly, several employers have terminated their individual plans and adopted The JRB 403(b)(9) Retirement Plan this past year. Other significant enhancements were the addition of a complete Index Array of passively managed mutual funds covering the major assets classes to complement the actively managed offerings in the Plan's investment line-up. In addition, the JRB added a Cyber-liability Policy to its insurance coverage this year.	Oct 19, 2012 11:39 AM
18	In April 2012, there were two enhancements made to the Christian Reformed Church in North America's defined contribution plan--target date funds as well as an auto-enrollment feature were added.	Oct 19, 2012 6:52 AM
19	Completely rewrote plan to bring in compliance with 403(b) regs, to allow annuity purchases through outside companies, and to add a Roth provision.	Oct 19, 2012 5:49 AM
20	Recruitment of new Trustees	Oct 19, 2012 4:59 AM
21	Changed accounting software, receiving better value and improved efficiencies & reporting. Contracted with vendor to outsource Pension Plan recordkeeper - implementation process is just beginning. Changed custodian. Shifting to a fully-insured medical plan.	Oct 18, 2012 2:09 PM
22	* Recruitment of board members with relevant experience to RCA Boards of Benefits mission * Undertaken major audit of our DC plan, past administration	Oct 18, 2012 8:03 AM
23	Pension Plan was enhanced as follows: - Death benefit for retirees increased to 3 times annual pension up to \$10,000 from \$5,000 - Minimum pension for surviving spouse increased to \$400 per month from \$300 - Child pension increased to \$500 per month to age 21 from \$300 - Child education benefit for college or trade school increased to \$5,000 per year for up to four years from \$3,000 - Members retiring from active service later than age 65 will receive a .5% increase in pension for each month retirement is delayed up to age 70 - new feature - Surviving spouse benefits based upon state law rather than federal	Oct 17, 2012 12:37 PM

**Page 3, Q6. What key opportunities has your organization taken advantage of within the past year? This could be anything from a plan enhancement to an important collaboration to recruitment of a high-powered Board member or employee.**

	law. Roth IRA was introduced as a new program April 1, 2012 Complete replacement of data system project is underway and on time and budget. Conversion date March 31, 2013.	
24	We converted Mennonite Retirement Trust from our own record-keeping system to Great-West Retirement Services. At the same time, we moved from a monthly valuation model to a daily valuation environment.	Oct 16, 2012 11:50 AM
25	The "opportunity" of a tight economy has enabled us to stop doing some things that have limited benefit to participants. Shifting more processes to automated transaction vs. high touch/labor intensive processes.	Oct 9, 2012 7:48 AM
26	Enhanced investment options	Oct 8, 2012 11:47 AM
27	Incorporated, Added three new trustees, including a CPA.	Oct 8, 2012 8:31 AM
28	Significant improvement in DB Plan Pension Funding % as a result of revised asset allocation and strong investment markets	Oct 6, 2012 10:10 AM
29	Refreshing of web-site and brand. First time addition of call-center manager in customer service.	Oct 4, 2012 8:40 AM
30	Servant Solutions added a financial planning service designed to assist ministry personnel with long term planning. We have attached the name "Servant Solutions Financial Roadmap" to the process which is internet based with resulting action points and follow-up. The program is maintained by our Director of Financial Planning.	Oct 4, 2012 5:13 AM
31	Recruitment of a solid new Chief Financial Officer.	Oct 4, 2012 5:08 AM



**Page 3, Q7. What key threats has your organization had to defend against within the past year? This could include communication of benefit reduction or investment returns, a shrinking participant base, etc.**

1	We continue to face the challenges of declining and migrating membership, the global economic crisis, the aging of our clergy population, the increasing use of bi-vocational and part-time clergy and the introduction of mandatory participation of the church's lay employees in our retirement and health programs, which have produced a new landscape for the church and for our organization. We must understand the trends and be proactively prepared to reconsider our value proposition and serve our clients in the best manner possible for the church of today. In addition, there were challenges made to our mandatory pension and health benefits programs for lay employees at this year's General Convention of the Episcopal Church, but the church affirmed the importance of continuing these important programs on a mandatory basis.	Nov 9, 2012 4:51 AM
2	Continued misunderstanding about fees within the marketplace.	Nov 5, 2012 7:58 AM
3	The major threat has been the uncertainty in how the ACA will play out.	Nov 5, 2012 7:58 AM
4	There is concern for those churches, and pastors, who are unable to pay their pastor's pension contribution due to the economic situation their church is under do to the lack of income coming in to support the church.	Nov 1, 2012 10:26 AM
5	- Market threats in the form of volatility, low interest rates, diminished returns - Misinformation regarding church plans in general - Churches with small budgets find it difficult to sustain full-time ministerial leadership and lack capacity to offer complete compensation and benefit package	Nov 1, 2012 2:23 AM
6	1. Continued monitoring of health care reform regulations and compliance activities have consumed a fair amount of staff resources. Uncertainties resulting from the Supreme Court case and November elections have delayed long-term strategic planning efforts. Compliance with contraceptive coverage mandate beyond 2013 poses a significant challenge. 2. The relatively unstable economic conditions and financial markets have caused WELS to question if current target investment returns are attainable long-term. Modifying the return objectives would substantially decrease the pension plan's funding status, which still has not recovered from the 2008-09 market downturn. The health plan significantly reduced its investment return assumption for 2013, which resulted in a greater-than-projected rate increase. 3. Participant demographics, mainly within the pension plan, have turned unfavorable. The plan has operated "cash flow negative" (i.e. benefits paid exceed contributions received) at an increasing rate for the past 3 years, as the number of workers who retire and go into benefit status continues to outpace the number of active workers to replace the retirees.	Oct 31, 2012 2:01 PM
7	One of the key threats facing Portico Benefit Services is loss of assets under management. As our demographic ages and a greater percentage of our membership retire, we expect that a greater percentage of our assets will decline (i.e., through normal distribution) or will be subjected to competitive pressure (i.e., through rollovers). As a result, we have been bolder about educating our members about the value that our organization provides to them and are positioning our organization to be their preferred partner during their lifetime.	Oct 29, 2012 1:48 PM
8	-Increased regulatory healthcare environment and changing landscape due to reform. -Volatile global economy and challenging investment markets. - Undervalued importance of collectively participating in Synod's self-funded	Oct 28, 2012 5:49 AM

**Page 3, Q7. What key threats has your organization had to defend against within the past year? This could include communication of benefit reduction or investment returns, a shrinking participant base, etc.**

benefit plans.

9	GuideStone continues to monitor threats that are common to other similarly situated organizations - such as the impact of healthcare reform, the effects of uncertainty in global and domestic financial markets and current or potential developments related to minister's tax issues and church plans. GuideStone has a formal enterprise risk management program which enhances GuideStone's ability to consider such threats in a strategic and comprehensive manner.	Oct 26, 2012 6:44 AM
10	MMBB members continue to fall prey to financial advisors who advise them to roll over their unrestricted funds.	Oct 25, 2012 11:53 AM
11	Pressure from key stakeholders to abandon historical value of church to provide defined benefit element in plans and transition to all defined contribution.	Oct 24, 2012 11:18 AM
12	None	Oct 24, 2012 9:01 AM
13	Reduced number of participants due to ongoing effects of recession.	Oct 24, 2012 5:01 AM
14	Volatile investment valuations and low interest rates continue to cause concerns regarding the current funding of the defined benefit pension plan. In response, we have conducted an Asset-Liability Study to evaluate the plan liabilities, investment return assumption, capital market assumptions, asset allocation, funding and potential for benefit improvements (experience apportionments). Preliminary conclusions have affirmed the current investment strategies and actuarial principles and offer the potential for smaller, but more frequent benefit improvements. Security over the data we collect, create, manage and transmit has become a greater focus due to exponential increases in general external threats and increased regulations. We have created classifications of our data and developed appropriate controls for each classification, improved the management of computer log data to assess appropriate access, provided secure email for members and vendor partners and evaluated data solutions to prevent data "leakage". We have also conducted vulnerability tests of our external facing computer systems and security reviews of our internal computer network and systems. Rapidly increasing medical costs threaten the long-term funding of our medical plan and our current pricing structure (family coverage for all participants billed as a percent of salary). We are currently exploring modifications to our Dues model to close the medical plan's funding gaps.	Oct 22, 2012 10:46 AM
15	The key threat remains the challenging economic environment which continues to affect the financial health of the employers who contribute to the JRB Plan on behalf of their employees. Several employers have had to reduce or eliminate their employer contribution. In addition, many employees have reduced or suspended their salary deferrals due to a family member's unemployment/underemployment. In addition, challenges to the parsonage allowance remain a vital concern.	Oct 19, 2012 11:39 AM
16	The Christian Reformed Church in North America currently has two benefit plans in the U.S., a defined benefit plan for the ordained staff and a 401(k) plan for the non-ordained staff. The CRCNA also maintains two similar plans in Canada. The Canadian regulators are requiring a fully-funded position within five years for the Canadian DB plan. Since the CRCNA's two DB plans mirror each other, this	Oct 19, 2012 6:52 AM

**Page 3, Q7. What key threats has your organization had to defend against within the past year? This could include communication of benefit reduction or investment returns, a shrinking participant base, etc.**

	financial burden became a shared issue and some reductions in benefits were necessary.	
17	Our annuity pool is severely underfunded. To protect new annuitants we added the feature mentioned above of allowing retirees to annuitize outside of our pool.	Oct 19, 2012 5:49 AM
18	Investment environment characterized by low returns and high volatility	Oct 19, 2012 4:59 AM
19	Shrinking denomination. Reduced staff by one-fifth.	Oct 18, 2012 2:09 PM
20	* Communication remains a constant challenge, ensure that employee participants perceive the value of the plan and paying employers/churches perceive the importance of the plan to their pastors	Oct 18, 2012 8:03 AM
21	Planning for health care implementation	Oct 17, 2012 12:37 PM
22	We participated in a RFP with our biggest participating employer that had recently acquired another retirement community that had a plan with another vendor. We were able to keep that business and added the new employer group. We are now participating in a RFP with another of our employer groups that has been with us for a long time. We anticipate that this trend will continue.	Oct 16, 2012 11:50 AM
23	Raising more funding form USA congregations to support "legacy" DB plan.	Oct 9, 2012 7:48 AM
24	Our plan has always been a growth plan - taking in more money than we were paying out. We have seen that change over the past 24 months. We are now seeking new ways to increase contributions among younger participants.	Oct 8, 2012 12:43 PM
25	Decrease in funding from sponsoring entity	Oct 8, 2012 11:47 AM
26	Possible benefit reduction in Defined Benefit plan	Oct 8, 2012 8:31 AM
27	Challenges associated with preparation for 2014 implementation of Health Reform Legislation, given the continued abounding unresolved uncertainties.	Oct 6, 2012 10:10 AM
28	Challenges from the organizations' boards to reduce or eliminate defined benefit plans. Highlighted when there is change of local leadership & management.	Oct 4, 2012 8:40 AM
29	Increasing sales approaches by brokers and investment firms calling on our members. These are usually individuals who attend the churches we serve.	Oct 4, 2012 5:13 AM
30	Actuarial demographic bubble threatens fund viability over the next decade.	Oct 4, 2012 5:08 AM





**Page 3, Q8. Please describe changes or improvements that you are most proud of in terms of stronger member service delivery within the past year.**

1	- In 2012, we trained all the Client Engagement Representatives to handle all benefit product related questions rather than the prior approach in which each benefit area had their own group of associates handling client inquiries. In addition to providing a comprehensive approach to client servicing, we also gained efficiencies by combining the groups. - In addition to the cross-training noted above, we implemented a separate toll-free number for our B2B clients - the diocesan and parish benefit administrators - along with streamlining their verification process. This had been something our clients were asking for, and it was delivered in 2012.	Nov 9, 2012 4:51 AM
2	Everything is fine	Nov 5, 2012 9:34 AM
3	Expansion of our online benefits management system.	Nov 5, 2012 7:58 AM
4	We have spent the last year transitioning to a new back office vendor for our billing and collection services, significantly streamlining the billing process. Internally, we have restructured positions to provide better coordination across product lines.	Nov 5, 2012 7:58 AM
5	Beginning with this year, we have moved several of our conferences and churches to a monthly billing of pension contributions. We previously have processed contribution bills quarterly, but due to the need to help our conferences not be the "middle billers", we have a process that will enable the local church to be direct billed automatically by ACH and electronic billings. The benefits range from keeping the information gathering cleaner and more up-to-date as well as maintaining the funds so that the local church stays up-to-date. Overall the process has gone smoothly and we anticipate more conferences to change to this billing process.	Nov 1, 2012 10:26 AM
6	- New training for member representatives - Expansion of team approach to conducting pre-retirement seminars	Nov 1, 2012 2:23 AM
7	Through the website of our outside enrollment and billing vendor, our participants have 24/7 access to view their current benefit elections, report life events and make self-service election changes. Through this partnership we also provide annual and ad hoc benefit confirmation statements, and are also implementing the capability to receive benefit contribution payments via ACH.	Oct 31, 2012 2:01 PM
8	Web portal implementation for sponsoring employers and members--transitioning from paper-based to on-line operating model.	Oct 29, 2012 1:48 PM
9	Believing in the notion that our member service staff (ALL staff) 'cannot give away what we don't possess,' CPS invested significant time, energy and resources in training, coaching, and modeling of a values-centered, customer service approach. Anecdotal and documented evidence indicates that both internal and external 'customers' (employers and members) have benefited from this investment in all CPS staff - improvements are evident in the following areas: --Valuing our members for all they represent - they are 'the reason we are here!' --Effective communication to enhance/build existing member relationships and secure new members and employers. --Solving problems, innovating, and developing creative solutions to challenging member needs. --Building discipline and consistency in all aspects of member experience. We have initiated an	Oct 28, 2012 5:49 AM

**Page 3, Q8. Please describe changes or improvements that you are most proud of in terms of stronger member service delivery within the past year.**

organizational alignment -- structure and staff -- that will provide further support this transformation into 2013 and beyond.

10	<p>GuideStone launched new functionality in 2012 that allows participants and eligible family members to open Individual Retirement Accounts (IRAs) and Personal Investment Accounts online. The new account tool on GuideStone's website takes participants through an easy, step-by-step process to open and fund a new investment account. Previously, participants could fill out an online form to open a new account but were required to print, sign and mail the new account application to complete the process. GuideStone also enhanced the retirement and insurance silos of GuideStone's public website. The primary focus of this initiative was to reorganize content and resources to make it easier for participants and employers to find the information they are seeking. Information targeted at churches, institutions and other ministries was also reorganized to improve access and navigation. Additionally, action steps – such as opening a new account with GuideStone – were more prominently positioned and presented to participants in more places on the new web pages. The new web pages will also facilitate usage statistics and other analytics that will allow GuideStone to identify additional opportunities for enhancement. GuideStone has created a customer panel made up of participants who have voluntarily agreed to provide feedback on current and potential products and services primarily through short online surveys. Members of the panel may receive up to two brief surveys per month and will be eligible to enter drawings for gift cards or other rewards when they share their opinions. Findings from these surveys will enable GuideStone to make decisions that positively impact all participants. Currently, over 4,000 individuals have registered to participate in the panel representing a broad spectrum of GuideStone's participant base. When registering to join the panel, participants provide basic information about themselves and their employers that can help GuideStone segment and study participants using this supplementary demographic information. During 2012, GuideStone entered into an alliance with Brotherhood Mutual Insurance Company to endorse them as the nationwide Property &amp; Casualty insurance provider for Southern Baptists. GuideStone Agency Services was also appointed by Brotherhood Mutual as its exclusive agent to serve churches and ministries in Texas and Alabama. A new Property &amp; Casualty website highlights the Brotherhood Mutual relationship and promotes more effective risk management through the use of online safety tools and articles.</p>	Oct 26, 2012 6:44 AM
11	<p>MABB has integrated all of its service components. All now report to one director. Included in the service function, as mentioned above, is the new wealth management unit.</p>	Oct 25, 2012 11:53 AM
12	<p>We have changed our communications to more aggressively solicit our participants to increase savings, elect electronic delivery of statement, take advantage of our online retirement readiness and retirement benefits projection tools, and consult with our financial planners.</p>	Oct 24, 2012 11:18 AM
13	<p>Continued improvements in our website. Presented our first webinar on the new participant choices available.</p>	Oct 24, 2012 9:01 AM
14	<p>Online access.</p>	Oct 24, 2012 5:01 AM

**Page 3, Q8. Please describe changes or improvements that you are most proud of in terms of stronger member service delivery within the past year.**

15	During the year, we embarked on an exciting initiative that we are deeming our "Consultative Approach to Service Delivery." Recognizing the changing landscape in which we serve, our delivery model is aimed at strengthening and expanding the skills and approach of our current Member Service organization. Our ultimate goal is to continue to build capabilities in staff that can best serve our members by increasing their knowledge base to focus on the interconnectedness and the overall value of our Benefits Plan.	Oct 22, 2012 10:46 AM
16	Enhanced services through Reality Investing Advisory Services with Online Investment Guidance & managed Account Services	Oct 22, 2012 5:48 AM
17	One of the major improvements with respect to member service delivery was enhancing participant communication using email. This year we began sending participant contribution confirmations and monthly notices by email. Participants have responded favorably to these notifications which are more timely and easier to read than regular mail-delivery. It also has helped reduce the JRB's postage costs and allowed the staff to have more time available for participant inquiries.	Oct 19, 2012 11:39 AM
18	There have not been any significant changes in member service delivery.	Oct 19, 2012 6:52 AM
19	N/A	Oct 19, 2012 5:49 AM
20	- Development and launch of a new and improved website - Introduction of iPhone/iPad App - Development of a Retirement Goal Calculator on our website - Implemented "Go Paperless" option for electronic delivery of information - Expanded on-site education - Developed courses, videos and webinars on financial/retirement planning for participants age 50 and over - Offered courses and provided a web-based tool for employers to evaluate their total compensation/benefits strategy	Oct 19, 2012 4:59 AM
21	No changes.	Oct 18, 2012 2:09 PM
22	Major projects were undertaken to communicate the importance of the plan to participants and key stockholders in the RCA organization.	Oct 18, 2012 8:03 AM
23	Addition of field representatives to service employers.	Oct 17, 2012 12:37 PM
24	Moving to Great-West Retirement Services allowed us to instantly upgrade our presence on the web.	Oct 16, 2012 11:50 AM
25	Targeted reports for DC only participants giving them a projection of what their current behavior (or lack thereof) will provide them in the form a future retirement.	Oct 9, 2012 7:48 AM
26	We have implemented a new document management system that also assists in our efforts at document retention and disaster recovery. Such allows us to more rapidly communicate with participants and see their entire file with a few clicks.	Oct 8, 2012 12:43 PM
27	Better social media communication and TPA communication with members	Oct 8, 2012 11:47 AM
28	Service Visits to largest EFCA churches in plan	Oct 8, 2012 8:31 AM

**Page 3, Q8. Please describe changes or improvements that you are most proud of in terms of stronger member service delivery within the past year.**

29	Enhanced monthly Pension Newsletter	Oct 6, 2012 10:10 AM
30	More member organizations utilizing online administration for benefits.	Oct 4, 2012 8:40 AM
31	Our name changed from The Board of Pensions of the Church of God to Servant Solutions. This change was made to signal the broader base of member and church services that have developed over the years. A new website, <a href="http://servantsolutions.org">servantsolutions.org</a> , was launched and is designed to provide significant support to churches and individuals in areas of finance, taxes, planning and administration. The addition of a more comprehensive financial planning service for members has been a highlight and is being extensively used. The financial planning services are provided at no direct cost to the member.	Oct 4, 2012 5:13 AM
32	None	Oct 4, 2012 5:08 AM



**Page 3, Q9. Please describe the most significant changes in pension/retirement benefits within the past year.**

1	<p>- Beginning in 2013, all clergy who earn the Hypothetical Minimum Compensation of \$18,200 will receive a full year of Credited Service in the Clergy Pension Plan, with Credited Service pro-rated for all clergy who earn less than \$18,200; - All clergy who are first eligible to retire after July 1, 2013 and who have between 10 – 20 years of Credited Service will be subject to a new subsidy schedule for their Medicare Supplement benefit. The subsidy will equal 50% of the cost of the Medicare Supplement benefit for clergy with 10 years of Credited Service and will increase by 5% for each additional year of Credited Service, grading to a 100% subsidy for clergy with 20 years of Credited Service. The same subsidy schedule is applicable to the eligible spouses.</p>	Nov 9, 2012 4:51 AM
2	Working as designed	Nov 5, 2012 9:34 AM
3	The plan itself has been stable. We are currently in the process of doing a complete review and rewrite of Plan documents.	Nov 5, 2012 7:58 AM
4	No changes.	Nov 1, 2012 10:26 AM
5	no change	Nov 1, 2012 2:23 AM
6	<p>WELS is increasing the pension plan's normal retirement age effective 1/1/2014 to a schedule resembling the Normal Retirement Age schedule for Social Security benefits. The NRA for some participants will remain age 65 but will increase to age 66 or age 67 for others. The new NRA will be entirely prospective and will not apply to benefits accrued prior to 1/1/2014. The change is expected to reduce benefit costs by 8% long-term. The early retirement age will remain age 55 for all participants.</p>	Oct 31, 2012 2:01 PM
7	<p>On April 1, 2012, we introduced a new relationship with Ernst &amp; Young to provide telephonic financial planning resources to help plan members achieve financial wellness. This service is available to all members through the EY Financial Planner Line™ which a member can call and objectively discuss comprehensive financial planning issues with a professional financial planner regarding both savings/accumulation to retirement and distribution of assets. Additionally, members can access a complete suite of support tools and calculators on the Financial Planning Center Website. Since the implementation, more than 1,200 members have called and engaged with an EY planner, each discussing, on average, more than three separate financial topics. We are pleased to see that our members are taking advantage of this feature in our plan and pleased that member on average rate the satisfaction a 4.5 out of 5. During the first half of 2012, we designed and developed a member-specific Retirement Readiness Report (RRR), which we sent to our active members in July 2012. Our intent in creating the RRR was to enhance member awareness of their potential financial picture at retirement, and help them identify ways to enhance their outlook. The RRR encouraged members to call the EY Financial Planner Line™ to discuss the results with a professional. The report contained personal financial information about a member's current compensation, contribution rates (employer and member), and retirement account balance in the ELCA Retirement Plan. We then projected this information to the member's projected retirement date using assumptions regarding future compensation, contribution rates, and investment returns. The account balance at retirement was then converted to an ELCA Participating Annuity to which we added an estimate of the member's Social Security benefit. This sum was compared to the member's</p>	Oct 29, 2012 1:48 PM

**Page 3, Q9. Please describe the most significant changes in pension/retirement benefits within the past year.**

	<p>projected compensation to illustrate the potential “gap” in retirement income relative to the member’s final salary. We also illustrated the impact of the member contributing more to his/her retirement account through pre-tax contributions, working three additional years, or both. Consistent with our goal of driving member financial well-being, Portico Benefits Services has integrated asset conservation as part of the Member Services Team. Often members are confronted with options outside of a 403(b) plan. The conservation team contacts members to outline the unique benefits of our plan and the potential negative financial impacts of rolling money out to a non 4013(b) plan.</p>	
8	<p>Increased flexibility in defined benefit plan for employers by introducing a reduced cost cash balance option.</p>	Oct 28, 2012 5:49 AM
9	<p>There were no significant changes in pension/retirement benefits in 2012. However, GuideStone has seen continued growth in its retirement program with respect to its outreach to like-minded organizations.</p>	Oct 26, 2012 6:44 AM
10	<p>MMBB guarantees that annuities will not drop more than 5% in the first underperforming year, or more than 10% in each subsequent underperforming year. The guarantee provided a cushion for members during the Great Recession, but created a funding challenge for MMBB. Through 5% step downs in annuity payments and favorable investment experience we are slowly closing the gap between the unit based payouts extended to our members and the actual value of those units. There will be one more reduction in 2013 to move MMBB to full valuation.</p>	Oct 25, 2012 11:53 AM
11	<p>We brought two alternative proposals to General Conference 2012 to decrease costs. Delegates to General Conference chose the alternative that keeps our combined defined benefit/defined contribution structure. The defined benefit formula was reduced to save costs and new flexibility was provided to the conferences regarding eligibility. Also, participants with disabled adult children can now designate them a secondary contingent annuitants. The defined contribution component of the plan was changed to make part of the contribution a match. A predecessor plan that requires participants to annuitize at least 65% of their account balances upon retirement was changed to restrict annuitization to 65% to limit the growth of liabilities. Most of the changes go into effect January 1, 2014.</p>	Oct 24, 2012 11:18 AM
12	<p>None</p>	Oct 24, 2012 9:01 AM
13	<p>No changes.</p>	Oct 24, 2012 5:01 AM
14	<p>Pension Plan: While we have had no significant changes, we did perform an Asset/Liability Study. Retirement Saving Plan (RSP): To enhance the participant experience, we modified plan operations to allow for the following: Introduced online beneficiary capability. Introduced single sign-on capability from our secure member portal directly into a participant’s RSP account with Fidelity.</p>	Oct 22, 2012 10:46 AM
15	<p>A wider range of free educational seminars in the regional meetings</p>	Oct 22, 2012 5:48 AM
16	<p>Although the decision had been made last year, the most significant change in benefits was the implementation of a new stable value fund this year. (The delay was caused by the issues involved in converting the prior manually-traded</p>	Oct 19, 2012 11:39 AM



**Page 3, Q9. Please describe the most significant changes in pension/retirement benefits within the past year.**

	system to an automated electronic trading platform.) The change not only improved trading efficiency but the new stable value manager was able to secure adequate "wrap contract" insurance for the portfolio.	
17	Beginning in July 2011, the retirement age was increased from age 65 to age 66 in the defined benefit plan. Also, the normal form of retirement was changed from joint and survivor to single life with five years certain. Upon retirement, a participant has additional options with various levels of survivor benefits from which they can choose. In the defined contribution plan, there is an employer match (up to 4%) as well as an employer base contribution. The employer base contribution was increased from 3% to 6% in July 2011.	Oct 19, 2012 6:52 AM
18	Added a Roth provision.	Oct 19, 2012 5:49 AM
19	There were no significant changes	Oct 19, 2012 4:59 AM
20	Sunsetting the Annuity Grant Program - grants reduced from 100 percent to 75 percent.	Oct 18, 2012 2:09 PM
21	No change.	Oct 18, 2012 8:03 AM
22	Pension Plan was enhanced as follows: - Death benefit for retirees increased to 3 times annual pension up to \$10,000 from \$5,000 - Minimum pension for surviving spouse increased to \$400 per month from \$300 - Child pension increased to \$500 per month to age 21 from \$300 - Child education benefit for college or trade school increased to \$5,000 per year for up to four years from \$3,000 - Members retiring from active service later than age 65 will receive a .5% increase in pension for each month retirement is delayed up to age 70 - new feature - Surviving spouse benefits based upon state law rather than federal law.	Oct 17, 2012 12:37 PM
23	For the past two years we have discussed with our Trustees the challenges associated with managing our own annuity pool. Because we were seeing fewer participants selecting an annuity option, the retired pool was shrinking, making it more difficult to manage. Because of those concerns, we no longer allowed new participants into the pool effective January 1, 2010. Our annuity payout structure was such that participants benefits would go up or down depending on what the portfolio earned. Over the past 10 years, participant benefits had been declining because of the market. The trustees recently decided to purchase a fixed annuity on behalf of the remaining participants with a fixed 1.5% increase. This will give retired participants certainty in the income they can expect to receive. This change will take effect Jan. 1, 2013.	Oct 16, 2012 11:50 AM
24	Greater focus on matching personal contributions through employer provided funding.	Oct 9, 2012 7:48 AM
25	Electronic access to quarterly statements and all account information and forms	Oct 8, 2012 11:47 AM
26	None, this year - looking toward dealing with Defined Benefit funding shortfall	Oct 8, 2012 8:31 AM
27	Change in actuary, from Aon to USI Change in actuarial assumptions for DB plan Addition of real estate as part of investments Publication of White Paper on Defined Benefit Plans	Oct 4, 2012 8:40 AM

**Page 3, Q9. Please describe the most significant changes in pension/retirement benefits within the past year.**

28	No changes in retirement benefits	Oct 4, 2012 5:13 AM
29	None	Oct 4, 2012 5:08 AM



**Page 3, Q10. Please describe the most significant changes in Health Benefits within the past year.**

1	<p>Our goal for the 2013 plan year was to minimize disruption for our benefits administrators as well as our members in terms of out-of-pocket expenses, while maintaining average cost increases below market levels. The result is that there will be no plan design changes that result in an increase to members' cost share. We have enhanced the Women's Preventive Health benefits in accordance with the Affordable Care act. Our two primary dental plans have received a \$500 increase to the annual benefit maximum which can now also be used towards dental implants.</p>	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	<p>The Health Plan has also been stable for the past year, with growing membership and stable reserves. In August we implemented all of the changes to women's health services under ACA.</p>	Nov 5, 2012 7:58 AM
4	<p>We have no denominational medical plan. In an effort to help provide coverage to our pastors that may need it we have recently partnered with GuideStone Insurance plans to make available a personal medical plan for our pastors.</p>	Nov 1, 2012 10:26 AM
5	<p>• PBUCC continues to administer the health plan as a "grandfathered health plan" under the Patient Protection and Affordable Care Act • As of January 1, 2012, health plan rates for the first time are based upon the age of the participant • Preventive services (exam/cleanings) under the Dental Plan are covered at 100%, without deductible or co-insurance • The Annual Maximum coverage under the Health Plan increased to \$1,250,000 in accordance with the healthcare reform law</p>	Nov 1, 2012 2:23 AM
6	<p>1. No changes were made to the health benefit plan design for 2012 or 2013, with the exception of implementing coverage for preventive benefits mandated by PPACA. Coverage of contraceptives remains excluded under the plan for 2013 through a combination of the exemption for religious employers and one-year enforcement safe harbor for affiliated non-profit employers. 2. As mentioned earlier in the report, the fully-insured group Medicare Advantage plan is being terminated and replaced with a group-sponsored exchange-based program through UnitedHealthcare under which retirees can select from the full menu of individual Medicare plans available in their geographic area at reduced rates from the commercial market.</p>	Oct 31, 2012 2:01 PM
7	<p>On January 1, 2012, we implemented an Employer Group Waiver Program through Express Scripts to take advantage of the additional subsidies available from the federal government. We retained our three-tier pharmacy copay benefit design, so there is little disruption to plan members from this change. In anticipation of approximately \$5 million of additional federal subsidy over the RDS program, we reduced the monthly contribution from Medicare-eligible retirees by \$22 per month. In August 2012, we finished the design and pricing work on new 2013 health plan features for our retiree population. Our current offering of a single supplement to Medicare plan will be replaced by an offering of three plans, one of which will be the continuation of the current plan design. The two new alternatives include a lower benefit-lower cost option and a higher benefit-higher cost option compared to our current plan. We have a new high deductible health coverage option for the ELCA seminaries to recognize that seminaries have different demographics and market forces than congregations. Seminaries are given the option of offering one or both of the new coverage and</p>	Oct 29, 2012 1:48 PM

**Page 3, Q10. Please describe the most significant changes in Health Benefits within the past year.**

the existing PPO coverage options. The new coverage takes effect January 1, 2013.

- |    |  |                       |
|----|--|-----------------------|
| 8  | <p>-Health Care Reform - complying with current regulations; strategy for 2014. - Migration from \$0 deductible and \$300 deductible to plan options with higher deductibles ---25% increase in Option HDHP ---39% decrease in Option A --- 15% decrease in Option B -Increase in number of employers offering personal spending accounts like Health Savings Accounts, Health Reimbursement Accounts and Flexible Spending Accounts. -Added coverage of Applied Behavioral Analysis for members with a diagnosis of autism or related autism spectrum disorders (Missouri Law). -Offering new IMG health plan for short-term international missionaries. -Purchased stop loss coverage.</p>   | Oct 28, 2012 5:49 AM  |
| 9  | <p>In an effort to strengthen relationships with retired participants, GuideStone introduced the Care Today plan in June. This new Medicare-coordinating plan is designed specifically for the needs of retired pastors and mirrors the most popular Medicare supplement plans in the market. However, it is further enhanced with strong Part D prescription drug coverage. The combination of the medical and prescription drug coverage makes the decision and enrollment process simpler for retiring participants. GuideStone also provides one-on-one assistance to help near-retirees with the Medicare supplement plan evaluation and enrollment process. During 2012, GuideStone also implemented a suite of international health benefits through Cigna Global. The new Cigna Global platform provides an enhanced level of global health coverage and services, and will allow GuideStone to better serve the needs of evangelical mission-sending organizations. Several benefit design options will be offered to meet the needs of missionaries working overseas and those who may be temporarily stationed in the United States. With a wide variety of plan designs available, participants continue to have the opportunity to control costs by choosing a benefit/cost design that meets their needs and their budgets.</p>  | Oct 26, 2012 6:44 AM  |
| 10 | No significant changes   | Oct 25, 2012 11:53 AM |
| 11 | <p>Continued execution of multi-year wellness and incentive programs strategy, including the following key elements in 2012: 1. Maintained national biometric screening program, with data import into online health risk assessment (\$100 incentive for participant and spouse each, 50% completion (up from 40% in 2011) 2. Maintained "disincentive" for health risk assessment in 2012-a higher medical plan deductible (\$250 individual/\$500 family) for participants and spouses in active medical plan who did not complete the health risk assessment in a prescribed timeframe-(third consecutive year with completion rate between 78-82%) 3.Implemented enhancements to walking program for 2012 to include quarterly activity goals, targeted based on prior activity level (up to \$150 cash for meeting goals) 4. Implemented points-based rewards program in 2012, \$150 cash incentive for activities including participation rewards for coaching, walking and engaging in other activities to actively promote health. 5. Eventual goal (beyond 2013) is to transition to outcomes-based incentives for points accumulation, possibly providing plan sponsor choice to award via Health Reimbursement Account deposit or cash. Awarded the Best Employers for Health Lifestyles Platinum award from the National Business Group on Health in 2012 for the comprehensive wellness program associated with the denominational health plan. A. Changes in Benefits 1. Continued second year rollout of Retiree "Exchange/Connector" model; with approximately 50% of our</p> | Oct 24, 2012 11:18 AM |

**Page 3, Q10. Please describe the most significant changes in Health Benefits within the past year.**

	<p>plan sponsors (who offer retiree coverage through our health plan) currently adopting by 1-1-13. The "Exchange/Connector" model complements existing group Medicare Companion plan offerings; and provides participants of participating plan sponsors with access to individual plans market, including access to a variety of Medicare offerings, coupled with a health reimbursement account (HRA) for plan sponsor funding. B. Continued execution of final stages of multi-year active plans strategy to streamline plans; including: 1. elimination of richest EPO,PPO and prescription drug benefit plans, to protect "shared risk pool", and expanded focus on Consumer Driven Health Plan (CDHP) offering. The CDHP complements existing PPO and EPO plan offerings; and is comprised of a high deductible PPO plan coupled with a health reimbursement account (HRA). 2. Continuation of Health Reimbursement Account (HRA) as overlay option to all PPO health plans (not just for CDHP); allowing plan sponsors the ability to fund/offset a portion of increased participant out of pocket costs by moving to a higher deductible plan 3. As of January 1, 2013, 48% of all plan sponsors will offer the Consumer Driven Health Plan as an option or the main plan offering; and 71% of all plan sponsors will offer a plan with at least a \$750 deductible as an option or the main plan offering.</p>	
12	N/A	Oct 24, 2012 9:01 AM
13	We do not have a health plan.	Oct 24, 2012 5:01 AM
14	<p>As part of our work in 2011, we considered both the short-term incremental impact of Healthcare Reform and longer term decisions about continued sponsorship of the Medical Plan in its current form. The impact of Healthcare Reform in 2012 was relatively nominal, though we did: Transition our prescription drug coverage for Medicare-eligible retirees to a qualified Part D Plan, effective 1/1/2012, in order to secure higher subsidies from the Federal government. Estimated first year savings, net of a significant increase in administrative fees payable to Express Scripts, are approximately \$3 mil. These projected savings enabled us to impose a much more modest increase in dues (premium) expense to our retirees. Relinquish our Grandfather status (in order to increase specialty co-pay and annual deductibles), which resulted in a modified appeals process, and more liberal eligibility terms for adult children.</p>	Oct 22, 2012 10:46 AM
15	N/A	Oct 19, 2012 11:39 AM
16	<p>This was the second year that the CRCNA has offered two medical insurance options to employees. The first is a PPO plan and the second option is a high deductible plan, which includes a Health Savings Account (HSA). We've made a small matching contribution to each participating employee's HSA with this plan. Beginning January 1, 2013, the CRCNA will only offer the High Deductible Healthcare Plan. Significant educational sessions were offered to enable participants to be fully informed about the change in plan design.</p>	Oct 19, 2012 6:52 AM
17	N/A	Oct 19, 2012 5:49 AM
18	Not Applicable	Oct 19, 2012 4:59 AM
19	<p>Transitioning to a fully-insured medical plan. Becoming knowledgeable about how the Affordable Care Act impacts church plans.</p>	Oct 18, 2012 2:09 PM

**Page 3, Q10. Please describe the most significant changes in Health Benefits within the past year.**

20	Introduction of STD insurance on a voluntary basis New options for supplemental life new options for spouse/child life insurance	Oct 18, 2012 8:03 AM
21	Plan designs remained stable in 2012.	Oct 17, 2012 12:37 PM
22	Moving retirees from participation in the active worker plan to their own stand alone HRA with market place shopping service. This is for a small plan which covers about 600 lives for those serving in the Kansas City area.	Oct 9, 2012 7:48 AM
23	No real change, but better success with church participation	Oct 8, 2012 11:47 AM
24	Creationof new internal operations division to serve all health customers/members. Conversion from Principal to Allied on claims payment and adjudication systems. Enagement of SNG Research of Rochester MN to conduct a religious health insurance survey.	Oct 4, 2012 8:40 AM
25	The Church of God does not currently have a health plan. In 2012 we worked closely with GuideStone Financial Services to provide access to their health plans for Church of God ministry personnel. A portal for voluntary application to these plans was created.	Oct 4, 2012 5:13 AM
26	No significant changes	Oct 4, 2012 5:08 AM





**Page 3, Q11. Please describe changes in premiums for Healthcare services in the past year.**

1	Our active plan participants received a median 2013 average rate increase of 5.75% for traditional plans and 4.25% for HDHP plans. The combination of these median rate increases and actions taken to address certain historic cost disparities for some of our plans and participating groups resulted in an overall average 2013 rate increase across Medical Trust plans of 4.3%. This includes the impact of certain plan design enhancements recently required by the Affordable Care Act. Our retiree Medicare Supplement plan participants received an increase of \$5 PMPM on our primary Comprehensive plan and the subsidy for qualified retirees increased at the same level. Our Premium and Plus plan participants received increases of \$10 PMPM and \$15 PMPM respectively. Our Dental plan participants in our two primary plans received a rate increase of 5%, after plan design enhancements. Our limited benefit plan members received a 10% rate increase.	Nov 9, 2012 4:51 AM	
2	none	Nov 5, 2012 9:34 AM	
3	Our Plan's rates change on January 1. For 2012, we decreased our rates by 5%; for 2013, we are raising them by 4 1/2 %.	Nov 5, 2012 7:58 AM	
4	No denominational plan	Nov 1, 2012 10:26 AM	
5	<ul style="list-style-type: none"> <li>• For the 2012 Plan Year (compared to 2011 rates):</li> <li>Health Plan: 2.3% Increase</li> <li>2.5% Increase</li> <li>Supplement Plan: 4.5% Increase</li> </ul>	<ul style="list-style-type: none"> <li>* Non-Medicare</li> <li>* Pharmacy: No Change to co-payments for either retail or mail order medications</li> <li>* Vision Plan: No Change</li> <li>* Medicare</li> </ul>	Nov 1, 2012 2:23 AM
6	Health plan rates increased by 8% across-the-board for 2012 and will increase by 11% across-the-board for 2013.	Oct 31, 2012 2:01 PM	
7	Health plan contribution rates changed as follows:	2011-2012	
	2012-2013 Active members 3.0%	4.0% Medicare –eligible	
	retirees -7.0%*	4.0% *reflects impact of EGWP	
8	Contribution rates for the Concordia Health Plan increased January 1, 2013, for active workers (and any other members or dependents whose contribution rates are based on geographic pricing) as follows: Increase deductible rates by the following percent (overall rate increase 7.9%): ---Option (zero deductible) -- +12.9% ---Option (\$300 deductible) -- +9.9% ---Option (\$500 deductible) -- +7.9% ---Option (\$1,000 deductible) -- +7.9% ---Option (\$1,500 deductible) -- +6.9% ---Option HDHP -- +6.9% ---HMO -- +6.9% ---Low deductible plans are continuing to have higher combined ratios year over year. ---High deductible plans continue to run extremely well. ---Plan option HDHP has historically had a higher than desired combined ratio but has continued to improve year over year. ---The HMO plan options are running at a higher than desired combined ratio but they are still a small block and are being influenced greatly by a few large claimants. Increasing the rates could hurt further growth of those plans in an area that is trying to achieve an increased penetration percentage.	Oct 28, 2012 5:49 AM	
9	Premiums were adjusted to reflect experience and expected medical inflation for 2013.	Oct 26, 2012 6:44 AM	
10	Medical Increases scheduled for 2013: Preretired Medical: 7.5% Dental PPO	Oct 25, 2012 11:53 AM	

**Page 3, Q11. Please describe changes in premiums for Healthcare services in the past year.**

	7.1% Dental HMO 3.8% Co-payments for preferred and non-preferred brand prescriptions will increase to: Retail per 30 day supply: \$45 and \$60 Mail order per 90 day supply: \$113 and \$150 PremierHealth 2013 Plan Changes: Monthly medical premiums increased 7.5% Hartford 2013 Plan Changes: 3.75% to 4.91% depending on plan type and state of res.	
11	Overall rate increase - 2012 over 2011 a. 3.0% - PPO b. 2.7% - EPO c. <1.6>%- Medicare	Oct 24, 2012 11:18 AM
12	N/A	Oct 24, 2012 9:01 AM
13	Based on projected claims and expense, the Board of Directors approved the first increase in dues assessed to employing organizations in five years. Specifically, dues increased from 19% of salary, regardless of family status to 20.25% of salary effective 1/1/2012. They will be further increased to 21% of salary, effective 1/1/2013. This increase was necessary following two consecutive years in which expenses exceeded revenues, resulting in the depletion of some of our reserve fund. Under current policy and practice, members do NOT contribute to the dues cost; rather it is entirely absorbed by their employers. Members share in the coverage cost through co-pays and deductibles.	Oct 22, 2012 10:46 AM
14	The average annual premium increases for last 5 years has been around 8%	Oct 22, 2012 5:48 AM
15	N/A	Oct 19, 2012 11:39 AM
16	As is the case in all self-insured medical plans, it has been a challenge to balance claims and premiums. With the continual climb of medical costs, it was necessary to pass along a 10% increase in costs to the employees at the beginning of 2012.	Oct 19, 2012 6:52 AM
17	N/A	Oct 19, 2012 5:49 AM
18	Not Applicable	Oct 19, 2012 4:59 AM
19	Premiums increased in double-digit percentages for both active and Medicare supplemente plans.	Oct 18, 2012 2:09 PM
20	Choice Plus 750 Plan employee only basis:+7% Choice Plus HDHP employee only basis: +3%	Oct 18, 2012 8:03 AM
21	Rate hold for 2012. Rate increase of 12% for 2013.	Oct 17, 2012 12:37 PM
22	Within health care trend for our region.	Oct 9, 2012 7:48 AM
23	Unavailable	Oct 8, 2012 11:47 AM
24	Premium increase of 5% for year 2013.	Oct 6, 2012 10:10 AM
25	N/A	Oct 4, 2012 5:13 AM
26	Modest reduction in one 'Cadillac' option, modest increase in Rx option.	Oct 4, 2012 5:08 AM



**Page 3, Q12. Please describe Cost Containment or Managed Care features added in the past year.**

1	Our lower than market 2013 rate action for our active membership was driven primarily by the continued increasing purchasing power and economies of scale that we have collectively achieved by growing Medical Trust participation. Since 2008, the number of participating groups has grown from 101 to 139 (as of July 2012), representing a total of 13,100 active employee households, almost a 60% increase from 2008 levels, currently enrolled in Medical Trust plans. Key Medical Trust objectives continue to focus on containing and stabilizing costs, providing savings to the Church, reducing volatility, and making the continued provision of healthcare benefits by the Church sustainable.	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	We continue to review the structure of our prescription drug plans.	Nov 5, 2012 7:58 AM
4	N/A	Nov 1, 2012 10:26 AM
5	<ul style="list-style-type: none"> <li>• The PBUCC Healthy Stewards Wellness Program moved the administration of the program to Highmark Blue Cross Blue Shield in 2012. Key features of the program are as follows: <ul style="list-style-type: none"> <li>*Participation in the program remains voluntary</li> <li>*Focus is on maintaining wellness/healthy lifestyles and providing support and education to at-risk participants through personalized coaching and web-based educational materials</li> <li>*The following financial incentives for plan participants and spouses/partners are offered: <ul style="list-style-type: none"> <li>* Completion of Wellness Profile = \$100.00</li> <li>* Completion of Bio-metric Screening = \$100.00</li> <li>* Completion of Preventive Health Exam = \$50.00</li> <li>* Completion of Personal Health Record = \$50.00</li> <li>* Total Potential of Individual Incentives = \$300.00</li> </ul> </li> </ul> </li> </ul>	Nov 1, 2012 2:23 AM
6	Citing very low participation levels and inability of the health care management vendor to provide an ROI, WELS decided to discontinue the majority of its health condition care management programs for 2013. This will save the health plan approximately \$200,000 per year which will be used mainly to enhance communication efforts. Cost containment programs for prescription drug benefits remain in place and generally beneficial.	Oct 31, 2012 2:01 PM
7	We added additional pharmacy step therapy programs, as well as Express Scripts' Select Home Delivery (SHD) program. The SHD program is designed to raise awareness of the savings available to members and the plan by obtaining maintenance medications through home delivery rather than retail.	Oct 29, 2012 1:48 PM
8	--Maintaining grandfathered status under Health Care Reform limits ability to make substantial changes to benefits. --Be Well Rewards incentive program focuses on obtaining preventive services and physical activity. --Effective 1/1/2013, will offer SilverSneakers Fitness Program to members in the Medicare supplemental option.	Oct 28, 2012 5:49 AM
9	No new significant programs were introduced in 2012.	Oct 26, 2012 6:44 AM
10	a. Biometric Screening through national organization with results populated directly into Health Risk Assessment b. Health coaching engagement of 45-49% for moderate and high risk coaching. Participation in coaching is associated with reduction in health risk and improved readiness to change health behaviors, with	Oct 24, 2012 11:18 AM

**Page 3, Q12. Please describe Cost Containment or Managed Care features added in the past year.**

	greater risk reduction associated with more coaching calls completed. c. Higher physical activity in walking program (>7,000 steps/day) is associated with lower costs and lower cost trend compared to those who did not engage at all or those who participated at a lower level. d. Continuation of multi-year incentives (disincentives) strategy to increase participation in key wellness programs designed to measure risk and support participants in taking action toward well-being. Have seen an impact on health risks and/or costs depending on the program targeted. e. Established new partnership for evidence-based targeted communications to participants, spouses and dependents for compliance with recommended preventive screenings and gap closure for management of chronic conditions.	
11	N/A	Oct 24, 2012 9:01 AM
12	Our focus this year was on gauging the effectiveness of our Health Management initiatives, including both condition and care management programs and services provided through our partnership with ActiveHealth Management. Using available data analytics, we were able to confirm improved clinical metrics and risk scores for those members who were actively engaged with AHM nurses. We continue to actively promote prevention, wellness and individual accountability for health. This year's "What's My Story" communication campaign featured videotaped messages from members on stress management, weight management and the importance of preventive health.	Oct 22, 2012 10:46 AM
13	N/A	Oct 19, 2012 11:39 AM
14	There were no cost containment or managed care features added in the past year.	Oct 19, 2012 6:52 AM
15	N/A	Oct 19, 2012 5:49 AM
16	Not Applicable	Oct 19, 2012 4:59 AM
17	No new features were added.	Oct 18, 2012 2:09 PM
18	These remained constant in 2012.	Oct 17, 2012 12:37 PM
19	Implemented Qualified High Deductible plan a few years ago. It is still working to control costs. Switched ASO due to Principal (former ASO) leaving the business. That required a change in PPO network.	Oct 9, 2012 7:48 AM
20	N/A	Oct 8, 2012 11:47 AM
21	ESRD Allied/Advocate (stage renal disease) was added in 2012.	Oct 4, 2012 8:40 AM
22	None added.	Oct 4, 2012 5:08 AM



**Page 4, Q13. Please describe any significant changes in disability benefits within the past year.**

1	None to report.	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	None	Nov 5, 2012 8:00 AM
4	No change	Nov 1, 2012 10:26 AM
5	No change	Nov 1, 2012 2:23 AM
6	The cost of living feature of our plan will result in a 1.3% increase in continuing monthly benefits starting January 1, 2013.	Oct 29, 2012 1:53 PM
7	--Conducted a thorough review of the disability plan with input from an outside consultant and disability administration to ascertain best practices in corporate plans. ---No changes to the basic benefit design of the disability plan (consistent with CPS's mission of caring for workers and their families throughout their careers). ---Implemented policy changes to better assist disabled workers and ease administration of the disability plan.	Oct 28, 2012 6:04 AM
8	There were no significant changes in disability benefits in 2012.	Oct 26, 2012 6:47 AM
9	No significant changes.	Oct 25, 2012 11:53 AM
10	CPP disability benefit changes "passed" at 2012 General Conference; for implementation effective January 1, 2013 - Add 24 month Mental Health Limitation for certain treatable and returnable conditions. - Add participant disincentive (reduction in long-term disability benefit) and Plan Sponsor incentive (gratn) for participation in return to work plan - Change to Other Income offset for those clergy on disability greater than 24 months and are working part time. The change will allow clergy to keep more of their earned income prior to offset. None to report for our elective plan (UMLifeOptions) that provides long-term disability and death benefits for lay employees and supplemental death benefits for clergy.	Oct 24, 2012 11:44 AM
11	None	Oct 24, 2012 9:03 AM
12	No changes	Oct 24, 2012 5:02 AM
13	A 3% increase was granted in the disability benefit for all members receiving disability benefits as of 12/31/2011.	Oct 22, 2012 10:51 AM
14	N/A	Oct 22, 2012 6:42 AM
15	N/A	Oct 19, 2012 11:39 AM
16	There have been no changes to the plans' disability benefits this past year.	Oct 19, 2012 7:34 AM
17	N/A	Oct 19, 2012 5:50 AM
18	None	Oct 19, 2012 4:59 AM
19	None.	Oct 18, 2012 2:11 PM

**Page 4, Q13. Please describe any significant changes in disability benefits within the past year.**

20	introduction of std option on a voluntary basis	Oct 18, 2012 8:44 AM
21	None	Oct 17, 2012 12:40 PM
22	Improved coverage under the "basic" benefit we provide, without change in premium.	Oct 9, 2012 7:52 AM
23	Carrier change but essentially the same benefits	Oct 8, 2012 11:52 AM
24	None	Oct 4, 2012 8:41 AM
25	N/A	Oct 4, 2012 5:17 AM
26	Not provided.	Oct 4, 2012 5:08 AM





**Page 4, Q14. Please describe changes in Disability Premiums within the past year.**

1	None to report.	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	None	Nov 5, 2012 8:00 AM
4	N/A	Nov 1, 2012 10:26 AM
5	No change	Nov 1, 2012 2:23 AM
6	Decreased rates by 44% for 2012-2014.	Oct 31, 2012 2:02 PM
7	Premium Changes: 2011-2012 -39% 2012-2013 -50%	Oct 29, 2012 1:53 PM
8	none	Oct 28, 2012 6:04 AM
9	Premiums were adjusted to reflect current experience.	Oct 26, 2012 6:47 AM
10	No significant changes.	Oct 25, 2012 11:53 AM
11	-Continuation of the disability plan premium holding to assist Plan Sponsors with the underfunded pension liabilities, ending 2012 or 2013, depending on Plan Sponsor election. -Regardless of premium holiday, changes noted above will yield no change in premium in 2012 or 2013 -None to report for the elective lay plan (UMLife Options); rate guarantee through December 31, 2013.	Oct 24, 2012 11:44 AM
12	We changed carriers and negotiated a 15% premium reduction.	Oct 24, 2012 9:03 AM
13	No change.	Oct 22, 2012 10:51 AM
14	N/A	Oct 22, 2012 6:42 AM
15	N/A	Oct 19, 2012 11:39 AM
16	None	Oct 19, 2012 7:34 AM
17	N/A	Oct 19, 2012 5:50 AM
18	None	Oct 19, 2012 4:59 AM
19	Increased 6 percent.	Oct 18, 2012 2:11 PM
20	no increase in LTD rates	Oct 18, 2012 8:44 AM
21	None	Oct 17, 2012 12:40 PM
22	Generally left premiums unchanged and opted to improve benefit.	Oct 9, 2012 7:52 AM
23	Significant reduction in premium	Oct 8, 2012 11:52 AM
24	None	Oct 6, 2012 10:12 AM
25	None	Oct 4, 2012 8:41 AM

**Page 4, Q14. Please describe changes in Disability Premiums within the past year.**

26	N/A	Oct 4, 2012 5:17 AM
27	NA	Oct 4, 2012 5:08 AM



**Page 4, Q15. Please describe Cost Containment features implemented within the past year.**

1	None to report.	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	1. Begun implementation of an online electronic remittance system. 2. Better use of e-mail communication.	Nov 5, 2012 8:04 AM
4	None	Nov 5, 2012 8:00 AM
5	N/A	Nov 1, 2012 10:26 AM
6	No change	Nov 1, 2012 2:23 AM
7	None	Oct 29, 2012 1:53 PM
8	Changed administrative provisions of the plan that may have impeded a disabled member's return to work on more than a half-time basis (i.e., disability plan will now pay for the cost of the disabled's members health coverage until member is no longer considered disabled; previously, payment for the cost of health coverage was discontinued when member started earning at least 50% of pre-disability income; administratively complex for CPS and the employer and disabled member may have been disincented to return to work more than half-time because he/her would no longer have the benefit of free health coverage.)	Oct 28, 2012 6:04 AM
9	No new significant programs were introduced in 2012.	Oct 26, 2012 6:47 AM
10	No significant changes.	Oct 25, 2012 11:53 AM
11	CPP Plan enhanced the Return to Work process -Creation of roundtable discussions between General Board, Plan Sponsor and Carrier to assist with clergy transistion back into Church -Enhanced tools by Carrier to assist clergy who wish to return to work outside the Church.	Oct 24, 2012 11:44 AM
12	None	Oct 24, 2012 9:03 AM
13	N/A	Oct 22, 2012 10:51 AM
14	N/A	Oct 22, 2012 6:42 AM
15	N/A	Oct 19, 2012 11:39 AM
16	None	Oct 19, 2012 7:34 AM
17	N/A	Oct 19, 2012 5:50 AM
18	None	Oct 19, 2012 4:59 AM
19	None.	Oct 18, 2012 2:11 PM
20	None	Oct 17, 2012 12:40 PM
21	None	Oct 9, 2012 7:52 AM
22	Reduction in agent commissions and supervision	Oct 8, 2012 11:52 AM

**Page 4, Q15. Please describe Cost Containment features implemented within the past year.**

23	None	Oct 4, 2012 8:41 AM
24	NA	Oct 4, 2012 5:08 AM



**Page 4, Q16. Please describe changes in Death Benefits within the past year.**

1	None to report.	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	None	Nov 5, 2012 8:00 AM
4	none	Nov 1, 2012 10:26 AM
5	No change	Nov 1, 2012 2:23 AM
6	None	Oct 29, 2012 1:53 PM
7	No significant developments	Oct 28, 2012 6:04 AM
8	There were no significant changes in death benefits in 2012.	Oct 26, 2012 6:47 AM
9	No significant changes.	Oct 25, 2012 11:53 AM
10	-CPP death benefit changes "passed" at General Conference 2012 -Change in Retiree Death Benefit Eligibility (retiree death benefit will be linked to length of service rather than mode of retirement) - Change in Retiree Death Benefit amount (moving from a percentage of Denominational Average Compensation to a flat dollar amount) -None to report for our elective plan (UMLifeOptions) that provides long-term disability and death benefits for lay employees and supplemental death benefits for clergy.	Oct 24, 2012 11:44 AM
11	None	Oct 24, 2012 9:03 AM
12	No changes	Oct 24, 2012 5:02 AM
13	No change.	Oct 22, 2012 10:51 AM
14	N/A	Oct 22, 2012 6:42 AM
15	N/A	Oct 19, 2012 11:39 AM
16	There were no changes to either of the plans' death benefits during the past year.	Oct 19, 2012 7:34 AM
17	We have eliminated death benefits.	Oct 19, 2012 5:50 AM
18	None	Oct 19, 2012 4:59 AM
19	None.	Oct 18, 2012 2:11 PM
20	New options for supplemental life new options for spouse/child life insurance	Oct 18, 2012 8:44 AM
21	Death benefit for retirees essentially doubled to \$10,000	Oct 17, 2012 12:40 PM
22	Nothing significant.	Oct 9, 2012 7:52 AM
23	Increased death benefits by one additional times compensation and added spouse and dependent coverage	Oct 8, 2012 11:52 AM



**Page 4, Q16. Please describe changes in Death Benefits within the past year.**

24	None	Oct 6, 2012 10:12 AM
25	N/A	Oct 4, 2012 5:17 AM
26	No changes.	Oct 4, 2012 5:08 AM



**Page 4, Q17. Please describe changes in Premiums for death benefits within the past year.**

1	None to report.	Nov 9, 2012 4:51 AM
2	nonw	Nov 5, 2012 9:34 AM
3	None	Nov 5, 2012 8:00 AM
4	none	Nov 1, 2012 10:26 AM
5	No change	Nov 1, 2012 2:23 AM
6	Premium changes: 2011-2012 0% 2012-2013 -20%	Oct 29, 2012 1:53 PM
7	No significant developments	Oct 28, 2012 6:04 AM
8	Premiums were adjusted to reflect current experience.	Oct 26, 2012 6:47 AM
9	No changes.	Oct 25, 2012 11:53 AM
10	-Continuation of the CPP Premium Holiday to assist Plan Sponsors with the underfunded pension liabilities;ending 2012 or 2013 depending on Plan Sponsor election. -Regardless of premium holiday, changes noted above will yield no change in premium in 2012 or 2013. -None to report for elective lay plan (UMLife Options)	Oct 24, 2012 11:44 AM
11	None	Oct 24, 2012 9:03 AM
12	None.	Oct 22, 2012 10:51 AM
13	N/A	Oct 22, 2012 6:42 AM
14	N/A	Oct 19, 2012 11:39 AM
15	Survivor benefits are offered as part of the benefits available through participation in the DB plan and there was an increase in those plan participation costs.	Oct 19, 2012 7:34 AM
16	N/A	Oct 19, 2012 5:50 AM
17	None	Oct 19, 2012 4:59 AM
18	Increased 4 percent.	Oct 18, 2012 2:11 PM
19	no change in basic coverage introduction of multi-tier rates (age and salary) for supplemental compared to a single flat rate in the previous year.	Oct 18, 2012 8:44 AM
20	None	Oct 17, 2012 12:40 PM
21	Nothing significant in premiums. Did repeat an open enrollment for a limited group.	Oct 9, 2012 7:52 AM
22	Significant decrease in premium	Oct 8, 2012 11:52 AM
23	None	Oct 6, 2012 10:12 AM

24 NA

Oct 4, 2012 5:08 AM



**Page 4, Q18. Please describe assistance traditionally provided in Ministerial Assistance.**

1	- The Fund for Special Assistance is available to assist in the relief of occasional extraordinary financial needs of retired clergy, surviving spouses and dependent children; - The Fund for Medical Assistance is available to assist in the relief of medical expenses of active clergy and lay employees in financial need in non-domestic dioceses.	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	1. subsistence assistance to widows and elderly pastors 2. temporary medical premium assistance for without call pastors 3. immediate cash assistance for survivor of pastor (regardless of life insurance) 4. one-time cash assistance for emergency and/or hardship needs.	Nov 5, 2012 8:04 AM
4	We have a variety of programs in place to identify ministers with special financial needs and help them with a combination of grants and loans.	Nov 5, 2012 8:00 AM
5	Our Retiral Assitance program comes from our operational general budget and not the pension plan. The program is for those who have been employed for 15-25 years and make an income less than \$10,700 for singles and \$13,900 for a couple.	Nov 1, 2012 10:26 AM
6	Pension Supplementation Health Premium Supplementation Emergency Grants Gift Checks at Christmas Scholarships to children of deceased clergy Health Premiums for widows of those who dies while on disability Monthly Grants to lower income special needs clergy and widows Target 2030 – educational program for young clergy	Nov 1, 2012 2:23 AM
7	Retired pastors, lay rostered workers, lay churchworkers, and surviving spouses may apply for supplemental monthly assistance from the ELCA Special Needs Retirement Fund, co-administered by Portico Benefit Services and the ELCA churchwide organization. Members may be eligible to receive assistance if all of the following criteria are met: 1) retired prior to 2006 and had at least 10 years of ELCA or predecessor church retirement plan participation (unless precluded by disability); 2) have reached full Social Security retirement age; 3) were sponsored in the ELCA or predecessor church retirement plan on the date of retirement; 4) total monthly income from all sources is less than \$1,800 a month if single, and \$2,050 a month if married; 5) value of assets is less than \$150,000 (of which no more than \$40,000 may be cash or investments). Note: the monthly income limits are used to determine payment. For example, a single person meeting all other criteria, who has a monthly income of \$1,500 would be eligible for a Special Needs Retirement Fund payment of \$300. This fund has been supported by gifts from individuals, undesignated gifts to Portico Benefit Services, and gifts from congregations, synods, the churchwide organization, and other ELCA organizations. Future payments from this fund are not guaranteed. If, for some reason, this fund cannot continue to provide monthly income, payments could be discontinued or partial funding could be available and the amount of additional income would be adjusted for all recipients.	Oct 29, 2012 1:53 PM
8	The Lutheran Church--Missouri Synod provides funding for a Support Program that gives financial assistance through monthly or one-time grants to retired ordained and commissioned ministers and their spouses based on demonstrated financial need. Concordia Plan Services administers the program by reviewing applications, determining grant amounts, and issuing the approved payments.	Oct 28, 2012 6:04 AM

**Page 4, Q18. Please describe assistance traditionally provided in Ministerial Assistance.**

9	As of January 1, 2008, GuideStone doubled the amount of monthly assistance to our recipients with the most limited resources. In some cases, this amounts to as much as \$530 per month. Since 1997 this benefit has increased from \$50 per month to as much as \$530 per month.	Oct 26, 2012 6:47 AM
10	MABB has a large ministerial assistance program funded by income from our \$150 million endowment. It includes the following: emergency financial assistance, premium assistance for unemployed members, premium assistance for pastors in new church starts, and tuition subsidies for children of deceased or disabled members,	Oct 25, 2012 11:53 AM
11	We provide a financial information help line for all of our pension participants.	Oct 24, 2012 9:03 AM
12	Our denomination provides benevolent assistance for our pastors.	Oct 24, 2012 5:02 AM
13	In 2011, more than 1,250 grants totaling more than \$5.3 million were made to active and retired church workers through our Assistance Program. The Assistance Program focuses on three general areas of need: Church Workers urgent financial need, Retire Church Workers financial and housing needs, and Pastors vocational and leadership needs.	Oct 22, 2012 10:51 AM
14	N/A	Oct 22, 2012 6:42 AM
15	Ministerial Assistance is provided through The Schiff Fund, a special endowment established by Jacob H. Schiff to provide financial assistance to superannuated rabbis and cantors. Several new and continuing grants were approved for ministers seeking aid upon the recommendations of the Rabbinical Assembly and Cantors Assembly, the associations representing the clergy of the Conservative Movement.	Oct 19, 2012 11:39 AM
16	The CRCNA has a Special Assistance Fund that will assist with retirement moving expenses as well as specific financial hardship cases.	Oct 19, 2012 7:34 AM
17	N/A	Oct 19, 2012 5:50 AM
18	The YMCA Retirement Fund's Retiree Emergency Assistance Program (REAP) provides grants to help YMCA retirees who find themselves in a financial crisis. Grants are provided for medical, housing and catastrophic expenses.	Oct 19, 2012 4:59 AM
19	Eligibility - retired Brethren Medical Plan participants. Requirement- Out-of-pocket medical costs must be 19 percent or higher of income. Assistance - \$150 to \$400/month, based on charted increments.	Oct 18, 2012 2:11 PM
20	Ad hoc assistance can be provided upon demonstration of needs. Assistance grants are limited due to budget constraint and reviewed annually.	Oct 18, 2012 8:44 AM
21	Ministerial Assistance Pensions Supplemental Gifts Pensions Healthcare Premium Assistance Emergency Aid Student Gift Health Insurance	Oct 17, 2012 12:40 PM
22	Our "benevolence" programs provide help with out of pocket medical, funeral expenses, and temporary disability. One needs to show financial need, and benefits are not better than the insurance we provide for similar events.	Oct 9, 2012 7:52 AM
23	Minimal assistance	Oct 8, 2012 11:52 AM

**Page 4, Q18. Please describe assistance traditionally provided in Ministerial Assistance.**

24	Supplemental benefit of \$1,000 paid each December to those who apply and meet eligibility requirements.	Oct 6, 2012 10:12 AM
25	N/A	Oct 4, 2012 8:41 AM
26	In 2011, we partnered with the Church of God Foundation to improve ministerial assistance to retired ministers with financial needs. financial assistance to retired ministers was set as one of three primary goals for the Foundation.	Oct 4, 2012 5:17 AM
27	NA	Oct 4, 2012 5:08 AM





**Page 4, Q19. Please describe any changes in Ministerial Assistance within the past year.**

1	None to report.	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:34 AM
3	Enabled online donations.	Nov 5, 2012 8:04 AM
4	None	Nov 5, 2012 8:00 AM
5	none	Nov 1, 2012 10:26 AM
6	No change	Nov 1, 2012 2:23 AM
7	2011 to 2012 changes: Monthly income eligibility levels went from \$1,675 to \$1,800 for single persons, and from \$1,925 to \$2,050 for married persons. The year of retirement went from 2000 to 2006.	Oct 29, 2012 1:53 PM
8	Within the past year, CPS has: --launched the relationship with St. Louis Behavioral Medicine Institute as a new provider serving the psychological medical, and spiritual needs of ministers. --Hosted a working group of District Presidents to learn of specific difficulties related to disabled ministers and how we can assist in times of transition related to disability. --Received approval and support from a working group of District Presidents for encouraging a wider use of the instrument, Campbell Interest and Skill Survey in situations where ministers stand to benefit from various levels of "vocational re-alignment." --Pursued aggressive "on-site" visitation with District Presidents and other Synod leaders to learn of particular nuances of need for ministerial support in respective situations and connecting them to resources through CPS. --Participated (through Director of Ministerial Care) in several professional gatherings of ministers (LCMS and others) to strengthen relationships with ministers and learn firsthand of challenges and triumphs. --Provided another level of "cultural training" (more keenly connected to the daily lives of ministers) for several vendors. --Gained specificity related to Ministerial Assistance in Strategic Initiatives 2013-2020. --Initiated discussion around denominationally specific Employee Assistance Program with vendor. --Initiated discussion related to a closer working relationship and sharing of resources for Soldiers of the Cross and Veterans of the Cross.	Oct 28, 2012 6:04 AM
9	There were no significant changes in the program in 2012.	Oct 26, 2012 6:47 AM
10	None.	Oct 25, 2012 11:53 AM
11	None	Oct 24, 2012 9:03 AM
12	While not changed from the previous year, the Assistance Program has focused on program initiatives that are designed to strengthen pastoral leadership and meet emergency financial needs of church workers. We continue to administer nine programs. We continued to develop the Presbyterian CREDO program working in partnership with the CREDO Institute, Inc. (of the Episcopal Church Pension Group) We conducted six conferences in 2012 for a total of 39 conferences since the beginning of Presbyterian CREDO. We expanded the age group that is invited to attend conferences to include pastors from the ages of 30 to 55. This program continues to receive a very positive response from pastors. Our funds development efforts are ever more important to our Assistance	Oct 22, 2012 10:51 AM

**Page 4, Q19. Please describe any changes in Ministerial Assistance within the past year.**

	Program. We expanded our donor base and increased our communications efforts. We have developed a very positive collaborative relationship with the Presbyterian Foundation in order to use the Churches resources more efficiently. We anticipate that this will be a model for collaboration with other agencies of the Presbyterian Church (U.S.A.).	
13	N/A	Oct 22, 2012 6:42 AM
14	None	Oct 19, 2012 11:39 AM
15	There have not been any changes in ministerial assistance during the year.	Oct 19, 2012 7:34 AM
16	N/A	Oct 19, 2012 5:50 AM
17	None	Oct 19, 2012 4:59 AM
18	None.	Oct 18, 2012 2:11 PM
19	none	Oct 18, 2012 8:44 AM
20	None	Oct 17, 2012 12:40 PM
21	No changes.	Oct 9, 2012 7:52 AM
22	No significant changes	Oct 8, 2012 11:52 AM
23	None	Oct 6, 2012 10:12 AM
24	N/A	Oct 4, 2012 8:41 AM
25	Monthly benefits were improved measurable by merging our prior Ministerial Aid programs into a new program launched by the Church of God Foundation.	Oct 4, 2012 5:17 AM
26	NA	Oct 4, 2012 5:08 AM



**Page 5, Q20. Please describe any changes in Investment strategy within the past year.**

1	During the past year through September 30, 2012: - We reduced our TIPS holdings due to valuation; - We increased our regionally-focused emerging market mandates by adding public managers in Asia and Latin America; - We made our first private investments in Africa.	Nov 9, 2012 4:51 AM
2	Changes as advised by consultants	Nov 5, 2012 9:35 AM
3	None	Nov 5, 2012 8:01 AM
4	Increased the emerging market allocation in Non US equities from 17% to 26%. Moved 2% allocation in fixed income from International TIPS to High Income Bond. Added Greenhaven Continuous Commodity Index to core holdings in the 7.5% allocation to commodities. Replaced Ivy Global Natural Resources with RS Global Natural Resources. Replaced TCW Growth Equities with Baird MidCap Growth.	Nov 1, 2012 12:42 PM
5	- Increased use of Alternatives - Shifted investments in equities from domestic to international and fixed income - added high yield and emerging markets in fixed income fund and decreased exposure in core fixed	Nov 1, 2012 2:23 AM
6	Total U.S. equity position was indexed to S&P 500. Hedge fund returns are expected to decrease; 3% was reallocated from hedge funds to a private equity credit fund. WELS is also considering reallocating additional hedge fund assets to a risk-parity/balanced-risk fund.	Oct 31, 2012 2:10 PM
7	<ul style="list-style-type: none"> <li>• Removed a strategic allocation to CCC/below-rated bonds, changing the high yield bond benchmark to focus on BB/B cash pay bonds.</li> <li>• Updated policy around illiquid investments, establishing a maximum target of 7.5% for funds where members can transfer in and out at will.</li> <li>• Modifying Real Asset program to separate liquid and illiquid strategies</li> </ul>	Oct 29, 2012 1:55 PM
8	--Added new managers in the areas of US Small Cap, US High Yield Debt and Emerging Market Debt. Moved to separate account relationships with fewer managers in the area of private equity. Began making new commitments to real assets.	Oct 28, 2012 6:06 AM
9	GuideStone did not make significant changes to the investment options available to retirement plan participants in 2012.	Oct 26, 2012 6:49 AM
10	No significant changes.	Oct 24, 2012 11:45 AM
11	Changed our participant choices from asset class based funds (i.e. equities and bonds) to objective based funds.	Oct 24, 2012 9:05 AM
12	No significant changes; just tactical moves between asset classes.	Oct 24, 2012 5:03 AM
13	Increased allocation to liquid alternatives in 2012. Initiated an Asset/Liability Study to be completed in 2013.	Oct 22, 2012 10:55 AM
14	None	Oct 22, 2012 10:34 AM
15	Advised Assets Group, LLC (AAG) has taken care of the investment for us. out Benefit Committee meeting was held with a quarterly basis for reviewing and planning purpose.	Oct 22, 2012 5:52 AM

**Page 5, Q20. Please describe any changes in Investment strategy within the past year.**

16	With the assistance of our Investment Consultant and their preparation of quarterly Due Diligence Reports, we replaced several funds in the investment menu due to under performance. Eaton Vance Large-Cap Value A (EHSTX) was replaced by the JPMorgan Equity Income Select (HLIEX); both are large-cap value funds. In addition, Davis NY Venture Y (DNVYX) was replaced by the T. Rowe Price Capital Opportunity Fund (PRCOX); both are large-cap blend funds. The assets of the replaced funds were mapped to the new offerings. In addition, to complete our Index Array we added two new passively managed index funds to the JRB investment menu. The Fidelity Spartan Extended Market Index Fund (FSEMX), a small/mid-cap blend index fund, and the Vanguard Total International Stock Index Fund (VTSNX), a foreign large-cap blend index fund were added. The JRB also completed the change in managers of the Stable Value Interest Fund from Fidelity to Galliard.	Oct 19, 2012 11:39 AM
17	High Yields were added in mid 2011.	Oct 19, 2012 7:34 AM
18	None.	Oct 19, 2012 5:51 AM
19	None	Oct 19, 2012 4:59 AM
20	Created a Pension Plan Task Force responsible for developing a strategic plan to place BBT on a trajectory for fully funded status.	Oct 18, 2012 2:13 PM
21	none	Oct 18, 2012 8:45 AM
22	None	Oct 17, 2012 12:41 PM
23	One DB manager change due to performance. One DC manager change due to performance and change in management team.	Oct 9, 2012 7:54 AM
24	No change in strategy some enhancement of investment options	Oct 8, 2012 11:54 AM
25	Developing separate Investment policies for Defined Benefit (Frozen legacy plan) and Defined Contribution plans	Oct 8, 2012 8:33 AM
26	Adjustment in asset allocation to meet targets established for long term asset allocation	Oct 6, 2012 10:13 AM
27	Addition of real estate as part of Defined Benefit investment portfolio.	Oct 4, 2012 8:42 AM
28	No significant changes	Oct 4, 2012 5:38 AM
29	Our investment advisory partners, Ronald Blue and Co., spent significant time with our Investment Committee with recommendations that adjusted our portfolios to increase exposure to large cap equities, international equities.	Oct 4, 2012 5:19 AM

**Page 6, Q23. Do you have Privacy Liability/Network Security/Internet Media Liability (Cyber Liability) Insurance Coverage?**

1	CYBER LIABILITY Coverage for breach of security and privacy of insured's computer systems. --\$1,000,000 Per Claim --\$1,000,000 Aggregate --\$500,000 Regulatory Action --\$1,000,000 Event Management	Oct 28, 2012 6:09 AM
2	Have had this liability coverage for about 1 year.	Oct 24, 2012 9:07 AM
3	Privacy policy \$3M Employee privacy liability \$3M Privacy regulatory defense and civil penalties \$3M Security event costs \$1.5M Security liability \$3M	Oct 22, 2012 10:34 AM
4	Covered under the denominational umbrella since we are an "embedded" office.	Oct 9, 2012 7:57 AM
5	Part of general coverage	Oct 8, 2012 8:36 AM
6	We added these coverages this year with the assistance of our agent.	Oct 4, 2012 5:23 AM

**Page 6, Q24. How much are your administrative costs to run your DC Plan(s)? (Do not include investment costs.)**

1	n/a	Nov 5, 2012 9:37 AM
2	New Plan created in 2006. Administrative expenses have declined to 79 basis points.	Oct 28, 2012 6:09 AM
3	GuideStone utilizes a mutual fund structure with bundled fees for DC Plans. All fees are disclosed in the funds' prospectus. Administrative fees vary by plan type and size.	Oct 26, 2012 6:55 AM
4	MMBB's administrative charge is 50 basis points: Record keeping, custody, etc. is 12 basis points for a total of 62 basis points.	Oct 25, 2012 11:54 AM
5	N/A	Oct 22, 2012 10:56 AM
6	Includes internal and external administrative expenses	Oct 22, 2012 10:34 AM
7	Flat dollar fees. Average balance used to determine basis points.	Oct 9, 2012 7:57 AM
8	NA	Oct 6, 2012 10:16 AM
9	Basis point expenses in our DC plan vary depending on the asset allocated fund chosen or the combination of funds chosen by the member. When all assets under management are averaged for expenses, administrative costs run approx. 52 basis points.	Oct 4, 2012 5:23 AM

**Page 6, Q25. How much on average do your DC Plan participants pay in investment fees?**

1	n/a	Nov 5, 2012 9:37 AM
2	GuideStone utilizes a mutual fund structure with bundled fees for DC Plans. All fees are disclosed in the funds' prospectus. Investment fees vary by fund.	Oct 26, 2012 6:55 AM
3	Depending on the investment option selected, investment expenses can range from 20 to 120 bps	Oct 22, 2012 10:34 AM
4	The YMCA Retirement Fund does not offer investment choice. Every six months an interest crediting rate is declared by the Board of Trustees for all account balances based upon funding levels and the investment outlook. Investment costs relative to total assets under management are approximately 35 basis points. These costs are allocated against the gross investment returns and not charged directly to participants.	Oct 19, 2012 4:59 AM
5	\$44 annually	Oct 4, 2012 5:40 AM

**Page 6, Q26. How much are your administrative costs to run your DB Plans? (Do not include investment costs.)**

1	The defined benefit plan administered by GuideStone is a frozen plan. Costs to	Oct 26, 2012 6:55 AM
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**Page 6, Q26. How much are your administrative costs to run your DB Plans? (Do not include investment costs.)**

administer this plan are not tracked separately from GuideStone's other post-retirement benefits.

**Page 6, Q27. How much are your investment costs to run your DB Plans (internal and external costs)?**

1	has not changed	Nov 5, 2012 9:37 AM
2	All inclusive	Nov 1, 2012 12:59 PM
3	The defined benefit plan administered by GuideStone is a frozen plan. Investment costs related to this plan are not tracked separately from GuideStone's other post-retirement benefits.	Oct 26, 2012 6:55 AM

**Page 6, Q28. What do you use as an Actuarial Liability Discount Rate?**

1	The discount rate used in the March 31, 2012 actuarial valuation is 4.25%.	Nov 9, 2012 4:51 AM
2	n/a	Nov 5, 2012 9:37 AM
3	8%	Oct 31, 2012 2:16 PM
4	NA	Oct 25, 2012 11:54 AM
5	5.5%	Oct 24, 2012 5:04 AM
6	N/A	Oct 19, 2012 11:40 AM
7	5 percent.	Oct 18, 2012 2:14 PM
8	N/A	Oct 8, 2012 11:56 AM
9	We use 6% for all calculations.	Oct 8, 2012 8:36 AM



**Page 7, Q29. Which of the following best states your organization's position on its current technology?**

1	system works well	Nov 5, 2012 9:39 AM
2	We are improving this significantly with our new pension system. Technology is a priority for us to enable us to service our people better and more efficiently.	Nov 1, 2012 1:00 PM
3	We are in the process of a major technology upgrade.	Nov 1, 2012 2:25 AM
4	With our current administration system being retired in the near future, we have partnered with an outsource firm to replace and improve the features we do not have the capability to build internally and are developing the other features in-house as part of the new system.	Oct 31, 2012 2:28 PM
5	While we have everything we need, we don't have everything we want, especially in the security space. Our Lawson ERP system has been able to provide the business with the ability to deliver the products our customers need. Our imaging system has driven automation and greatly reduced the reliance on paper and sped up processing. Now our online services project will deliver customized content and online transactions, driving greater customer satisfaction.	Oct 28, 2012 6:16 AM
6	Technology is a priority for our organization. We make continuing and substantial investments in technology in order to better serve our participants.	Oct 26, 2012 6:59 AM
7	We may not have world class IT, but we have very good IT systems throughout our programs.	Oct 24, 2012 9:10 AM
8	We are constantly upgrading our IT capabilities and are never done with the slow, steady changes necessary to take advantage of new technology opportunities.	Oct 24, 2012 5:08 AM
9	The JRB constantly monitors its computer and information systems and makes upgrades when necessary to provide enhanced and more secure technology.	Oct 19, 2012 11:42 AM
10	We fall between "world class" and older technology, edging toward "world class."	Oct 18, 2012 2:15 PM
11	We are in the midst of implementing a new data system	Oct 17, 2012 12:45 PM
12	Not the master of our own ship. We are an "embedded" office at our denominational HQ.	Oct 9, 2012 7:59 AM
13	At least we are getting there.	Oct 8, 2012 12:52 PM
14	We are working on development of a new system which we anticipate currently will come on line first quarter of 2013.	Oct 6, 2012 10:19 AM
15	In 2011 we went implemented major improvements	Oct 4, 2012 8:46 AM
16	We provide a significant portion of the recordkeeping function internally and partner with Principal Financial Group for the balance of needs including internet daily asset valuation.	Oct 4, 2012 5:26 AM

**Page 7, Q30. To what extent does your organization have a disaster recovery/business continuity plan in place?**

1	We actively test our plans each quarter with employees working from home. We also have back-up systems for disaster recovery.	Nov 9, 2012 4:51 AM
2	we have back up	Nov 5, 2012 9:39 AM
3	We utilize remote access for DR/BC. This avoids the expense associated with separate dedicated workspace.	Nov 1, 2012 2:25 AM
4	As administration and recordkeeping activities are becoming increasingly electronic, the disaster recovery plan relies more on third-party administrators to have the appropriate backup systems and processes in place.	Oct 31, 2012 2:28 PM
5	CPS has written plan, which is reviewed bi-monthly by management within its Operations and Information Technology groups. We have been tested using a skeleton crew to resume our operation. Our data center is located in a Tier 2 hardened data center in Blythewood, SC; and is currently being upgraded to a Tier 3 facility. We also tested our disaster recovery plan this year by utilizing the SunGard facility in Philadelphia, PA.	Oct 28, 2012 6:16 AM
6	We have a recovery plan that does not involve an alternative site already set up for operations.	Oct 24, 2012 5:08 AM
7	We have a rudimentary plan that needs to be expanded and practiced	Oct 17, 2012 12:45 PM
8	See note above.	Oct 9, 2012 7:59 AM

**Page 7, Q31. Which statement best describes your organization's governance situation?**

1	The Church Pension Fund's Board of Trustees is elected by the General Convention of the Episcopal Church, which is held every three years (including 2012). We remind the Church's Nominating Committee of our needs (e.g., individuals with expertise in the areas of pensions, medical insurance, accounting, legal training, etc.), but have no control over who becomes a member of the Board. During the past year, we conducted a thorough evaluation of our corporate governance structure and as a result, the Board of Trustees decided to restructure certain aspects. Briefly stated, the number of Board Committees has been reduced to allow for longer periods of time for the Board to discuss strategic issues and to better understand the various businesses that are part of our organization.	Nov 9, 2012 4:51 AM
2	they are elected periodically	Nov 5, 2012 9:39 AM
3	We have access to a stream of highly qualified, deeply dedicated directors/trustees.	Oct 29, 2012 1:58 PM
4	We have a dedicated and competent stream of trustees that is provided for us on an ongoing basis by our denomination. Our board consists of ordained clergy along with a majority which are laymen and laywomen with a business background. Our trustees have been instrumental in every aspect of GuideStone's growth and success.	Oct 26, 2012 6:59 AM
5	We do not have a seperate pension board.	Oct 22, 2012 5:57 AM
6	We have access to highly qualified, deeply dedicated Trustees, if we can find them.	Oct 8, 2012 8:38 AM

**Page 7, Q32. Is increased staff turnover viewed as an emerging area of concern?**

1	We are, however, concerned that many of our key, experienced staffers are in their mid to late 50's. Succession planning and continuity is a concern for us in a small office.	Oct 4, 2012 5:26 AM
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**Page 7, Q34. What affects recruiting decisions?**

1	Haven't had to recruit management level jobs in several years	Oct 24, 2012 9:10 AM
2	It is critical to find a professional who has a background and understanding of tax law, pension rules and financial planning who will be able to work productively, and comfortably, in a small office environment.	Oct 19, 2012 11:42 AM
3	NA	Oct 6, 2012 10:19 AM

**Page 8, Q36. The last 4 years have been tough on participants and staff. However, we have worked hard at our communications and think our most successful communication method has been:**

1	e-blasts used on regular basis to targeted audiences	Nov 1, 2012 2:29 AM
2	--We are posting new stories, e-learning modules, and creating more web content, particularly to provide information on Health Care Reform. --We have produced special edition Concordia Plans UPDATE newsletters, each specifically focused on a designated topic. --Our benefit consultant and education teams continue to conduct more face-to-face meetings, special conference calls, and presentations to assist LCMS workers and employers.	Oct 28, 2012 6:28 AM
3	We have held 20 or more luncheons per year for our retired members (in additon to the the above) during which tour CEO has described the financial challenges we have faced and its impact on their annuities.	Oct 25, 2012 11:54 AM
4	Our most effective communication tool continues to be targeted emails to our participants. We continue to use printed letters sent by postal mail effectively, as well.	Oct 24, 2012 9:13 AM
5	Emailing participant notifications has improved our communication delivery. In addition, we continue our outreach efforts by conducting presentations and meeting individually with participants at denominational conventions and regional conferences as well as scheduling site visits, office visits and telephone appointments.	Oct 19, 2012 11:43 AM
6	Also implemented a call in program to allow participants to ask questions directly.	Oct 17, 2012 12:47 PM
7	Web and newsletters	Oct 6, 2012 10:20 AM
8	We have worked very hard to have staff members at many key gatherings and meetings as well as use of technology to speak to our membership.	Oct 4, 2012 5:31 AM

**Page 8, Q37. What percent of your constitutions follow your organization on Social Media (Facebook, Twitter)?**

1	--We have dabbled in the Social Media space and are currently developing a strategy to build customer connections so these platforms become more viable communication channels. --We have had good member involvement (5-9% range) using social media as a means for members to share their journey towards wellness stories with us and fellow plan members.	Oct 28, 2012 6:28 AM
2	We are not currently active on Facebook or Twitter.	Oct 19, 2012 11:43 AM

**Page 8, Q39. How many hours per week is your Customer Service Department open to handle incoming calls?**

1	24/7 access to answering service when offices are closed	Nov 1, 2012 2:29 AM
2	Our office hours are 7 a.m. - 5 p.m. Monday - Friday staffed with a call center. We also have a 24/7 800 number that is for members plus 24/7 email address for members and employers.	Oct 28, 2012 6:28 AM
3	As we are located in a region on the eastern time zone, we have staff with later work hours to accomodate varying time zones across the U.S.A.	Oct 22, 2012 11:01 AM
4	Included extended hours with vendors who serve our plans.	Oct 9, 2012 8:02 AM
5	This is a bit challenging as we function on EST, thus a large portion of our constituents to the west has a smaller window in which to reach us. Our service staff lists cell numbers in prominent places so members can reach us after normal hours.	Oct 4, 2012 5:31 AM

**Page 8, Q40. What new initiatives have you undertaken in the last year in the areas of Education and Outreach? (Check all that apply)**

1	<p>In 2011, our Education department undertook a study of our clients to determine the ways in which they prefer to receive pension plan information and financial education from us. Working with Mathew Greenwald and Associates, we conducted focus groups and distributed surveys to numbers of our clients – active and retired, clergy and lay, and of various age groups – and asked them whether they preferred attending conferences, receiving emails, written documents, visiting web-sites, or other methods of learning about the benefits to which they are entitled and strategies for saving for retirement and other goals. We learned that there is still a place for our in-person financial and life planning conferences, which are particularly appreciated among the clergy population. However, the lay employees in particular told us that they would prefer short, web-based tutorial methods of receiving this information, and that is a direction in which we have begun to move.</p>	Nov 9, 2012 4:51 AM
2	none	Nov 5, 2012 9:41 AM
3	<p>--Library of e-learning modules expanded, and plan to continue expanding the library to include more in our series focused on Health Care Reform topics. --Our personal finance and health and wellness education have been incorporated into the program for an LCMS initiative known as Funding Academies for Schools and Churches. --Demand for retirement planning workshops has increased. -- More opportunities to lead sectionals or give presentations at church conventions and conferences available. --More email blasts used to share information or elicit feedback from members and participating employers, including partnering with two or our vendors to push email messaging to plan participants in conjunction with our Be Well Rewards program. --Increased the use of post card mailings to members' homes in order to provide short, targeted, timely, and more cost-effective communications.</p>	Oct 28, 2012 6:28 AM
4	<p>We plan to do more email communications and possibly Web meetings in the new year.</p>	Oct 24, 2012 5:11 AM
5	<p>We have developed a "best practices" curriculum used for teaching opportunities. This was developed via a grant through Lilly Endowment for Indiana, but the resulting education material is now used nationwide.</p>	Oct 4, 2012 5:31 AM