



CORE FUNDS



Customize your portfolio with Core Funds

You may invest in any one or more of the Core Funds, and change investments from one fund to another, with no fees or commissions. The Core Funds that are pre-fixed with “Geneva” are screened so you can ensure that your investments align with your values.¹

BENEFITS

- Trust that your values are upheld – our Biblical Values Investing Committee continuously implements a rigorous screening process to ensure your investments align with your convictions and values
- Flexibility to change investments from fund to fund with no fees or commissions
- Receive special tax benefits as a pastor or ministry staff including higher contribution limits through our 403(b)(9) retirement plans, housing allowances for pastors, 100% vesting from the first dollar contributed, and more
- Invest at low costs – our professionally managed Core Funds are affordable due to no commission, sales, or transfer fees to manage or change investments
- Access to a team of retirement readiness and financial wellness professionals at no cost to you
- Rollover options are available

WHO CAN PARTICIPATE?

Ministers, church ministry staff, and church school staff who work for a PCA church, an ARPC church, or a preapproved like-minded organization may be eligible to participate²

GET STARTED

Schedule a free consultation about retirement readiness or financial wellness with a Geneva Retirement Planner at retirement@genevabenefits.org. You can also enroll in the retirement plan by contacting a Geneva Benefits Advisor at enrollment@genevabenefits.org.



Core Funds

Geneva Large Cap Growth Fund* – is a broadly diversified portfolio which invests in the stocks of large domestic companies using a growth style of investing. The U.S. companies held within this fund generally have market capitalizations greater than ten billion dollars.

Geneva Large Cap Value Fund* – is a broadly diversified portfolio which invests in the stocks of large domestic companies using a value style of investing. The U.S. companies held within this fund generally have market capitalizations greater than ten billion dollars.

Geneva S&P500* – is a broadly diversified portfolio which invests by replicating the stocks of companies listed in the Standard and Poor's 500 stock index.

Geneva Small Cap Fund* – is a broadly diversified portfolio which invests in the stocks of small domestic companies. The U.S. companies held within this fund generally have market capitalizations less than two billion dollars.

International Stock Fund – is a broadly diversified portfolio which invests in the stocks of large and small companies based outside the United States. This fund has primary exposure to companies in developed markets, and to a lesser extent, in emerging markets.

Geneva Diversified Bond Fund* – is a broadly diversified portfolio which invests in medium to high quality bonds across all sectors, including U.S. government, corporate, and mortgage-backed securities.

Stable Value Fund – is an investment option that seeks to provide safety of principal and a stable credited rate of interest, while generating competitive returns over time compared to other comparable investments.

* This fund has been morally screened, a feature offered to participants who prefer their investments to exclude companies involved in abortion, gambling, pornography, certain lifestyle issues, bioethics and human rights violations. The screening used by select Geneva Core Funds is one of the most disciplined and thorough in the market. Investments in securities within these funds are independently monitored by Geneva through a Christian investment consulting firm that specializes in this arena.

Tax Advantages

HOUSING ALLOWANCE

Ministers who participate in our 403(b)(9) retirement plans may be eligible for a housing allowance income exclusion during retirement. This provision may provide significant tax savings to you during your retirement years.

For example, a minister in the 22% tax bracket with \$20,000 of annual housing allowance would save \$102,414.27* in income tax over a 15-year retirement—and the tax savings would increase for ministers in a higher tax bracket or with a larger housing allowance.

*When tax savings are invested returns are not guaranteed, calculated at a 6% rate of return.

TRADITIONAL VS. ROTH CONTRIBUTIONS

Our retirement plans provide you with the choice of making pre-tax employee contributions, or Roth employee contributions. You also may divide your contributions between the two types. Each offers valuable tax advantages, and you should consult with your personal financial advisor or a member of our team to determine which is best for you.

¹ Frequent short-term trading is not permitted

² Employees working for pre-approved 501(c)(3) organizations that share common religious bonds and convictions with the PCA may also qualify. To determine how to become an approved organization, contact our office.