

# CONVERGE Retirement Plan

---

Dear Participant,

We are excited to announce an additional option we are providing under the Defined Contribution Plan. Beginning June 30, 2014 added a second investment option, the 'Retirement Advantage Certificate' offered by the Converge Cornerstone Fund, a sister organization of Converge. The Certificate will pay Cornerstones highest current interest rate.

Adding this investment option will provide a way for our older participants to diversify their Defined Contribution investments to include a more conservative, fixed income investment option. We will continue to offer our current investment portfolio as the primary investment strategy for your Defined Benefit account. You can choose to invest up to 50% of your Contribution funds in the new Retirement Advantage Certificate offered by CSF.

Our Trustees have an excellent track record in their management of the Plan's assets. In the past few years the investment return was 24.2% (2013) and 8.25% (2014) updated rates are available on the main website. The rationale behind adding this conservative, fixed income investment option, recognizes that some of our older participants will benefit from a lower exposure to the equity markets as they move into their retirement years. Investing a portion of their Defined Contribution investments in this new option will reduce the volatility of their investment returns.

The current investment portfolio is a very good long-term portfolio and has provided our participants with a good investment return over time. Before investing in the Retirement Advantage Certificate we strongly urge you to review Cornerstone's Offering Circular at [cornerstonetoday.org](http://cornerstonetoday.org). It outlines the risks associated with investing in the CSF and describes the mission and operating activities of the CSF.

If you have questions about this new investment option, you can call 877.482.6882 or email us at [retirement@converge.org](mailto:retirement@converge.org).

God's best to you as you continue in His service,



Stephen Schultz  
Plan Administrator  
Converge Retirement Plan