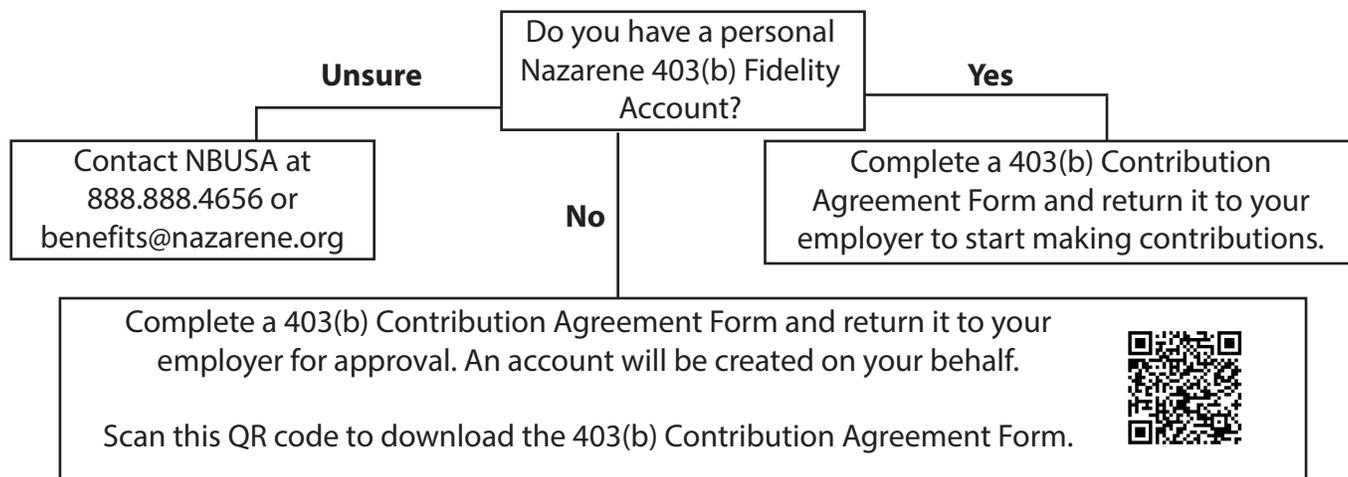


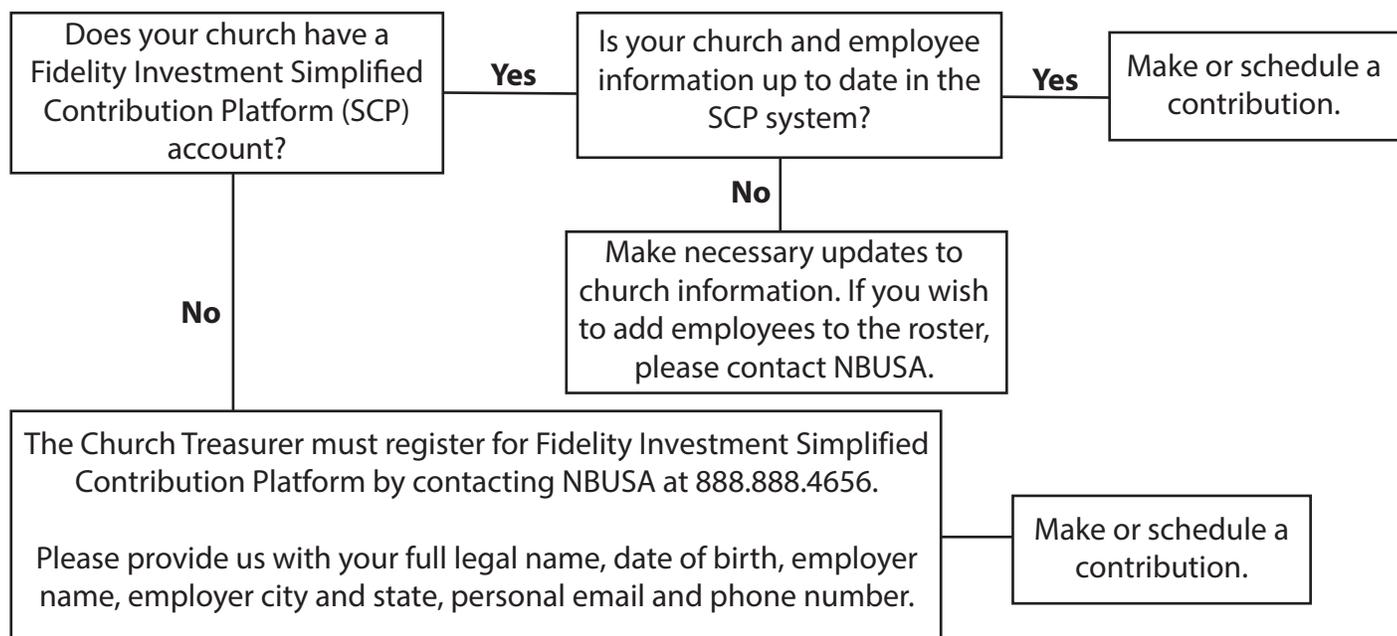
Starting Your 403(b) Retirement Savings Plan with NBUSA

The Nazarene 403(b) Retirement Savings Plan offers you the opportunity to retire well. This is accomplished through your own elective payroll deferrals which you may choose to contribute in a traditional (pre-tax) approach or as Roth (after-tax). Employer and NBUSA contributions are made only on a traditional (pre-tax) basis.

Fidelity is not only our plan's recordkeeper and custodian of participant accounts, but they also partner with us to offer a wealth of knowledge and financial education and planning tools. When we all work together, our plan offers an excellent opportunity for Nazarene employees to save for the future, but it won't happen without action on your part to set up your account and start saving! Please use this chart to determine the steps you need to take. If you have any questions or need assistance, please contact us at **888.888.4656** or **benefits@nazarene.org**.



For USA Church Treasurers



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