CHURCH OF THE BRETHREN BENEFIT TRUST

Annual Report with 2007 Financials
What a milestone it is — 300 years of embracing the spirit of God, of being members of the body of Christ, of being led by the Holy Spirit.

For the groups of the Brethren movement that trace their roots to 18th century Schwarzenau, Germany, the tercentennial being celebrated this year is a once-in-a-lifetime event.

As we Brethren Benefit Trust Board members and staff join the celebrations this year honoring our denomination’s past, we also give pause to some important milestones being celebrated in 2008 within our organization —

- 70 years of service by the Church of the Brethren Credit Union.
- 65 years of service by the Brethren Pension Plan.
- 25 years of service by Wil Nolen as trustee of the Brethren Pension Plan and as BBT’s first and only president.
- 20 years of ministry for Brethren Benefit Trust, which was formed in 1988 and now includes, in addition to the Credit Union and the Pension Plan, Brethren Insurance Services and Brethren Foundation.

As we reflect on these milestones of ministerial longevity, we also reflect on the recent activities within BBT that will help shape the tone and scope of the organization for years to come.

**Highlights**

In 2007, the BBT Board approved a new annuity rate for the Brethren Pension Plan, to reflect longtime earnings by the Retirement Benefits Fund. This new rate will keep the fund competitive while helping to safeguard the fund long term.

The Pension Plan also has a new director, who began leading the ministry on Jan. 1, 2008. This new leadership is expected to strengthen the daily management of the Plan and to provide more personal financial education opportunities to Plan members.

In July, Annual Conference delegates voted to terminate the Ministers’ Group component of the Brethren Medical Plan, effective Jan. 1, 2008. This action was taken upon the recommendation of a two-year Annual Conference study committee, which determined that the existing Plan was no longer viable. However, delegates also agreed that BBT would continue offering Medicare Supplement Insurance and other ancillary insurances to those who qualify, while seeking out new ways to assist pastors and church employees in obtaining and maintaining health insurance.

For the Brethren Foundation, a second full-time staff member devoted to customer service and daily operations was added. This addition is increasing the responsiveness and effectiveness of the team dedicated to assisting Church of the Brethren congregations and organizations with asset management, and to helping individuals who want to leave at least part of their estates to one or more Church of the Brethren entities through deferred gifts.

Church of the Brethren Credit Union continued to develop new services for its national membership and slowly grew to more than $5 million in assets in early 2008 with the help of highly competitive Certificate of Deposit rates.

2007 was a year where BBT’s equity investments for both the Brethren Pension Plan and the Brethren Foundation substantially beat their industry benchmarks, but where economic signals at the end of
**Mission Statement**
Brethren Benefit Trust, a financial and stewardship ministry of the Church of the Brethren, serves individuals and organizations affiliated with or sharing the values of the Church.

**Vision Statement**
Brethren Benefit Trust will be seen as the financial service partner of choice by those it exists to serve.

**Core Values**
- Trustworthiness
- Fiduciary Responsibility
- Social Responsibility
- High Business Standards
- High Ethical Standards
- Responsible Stewardship
- Mutual Support
- Compassionate Service
- Partnering
- Competitive Services

The year pointed to a possible recession in 2008.

In November 2007, the BBT Board approved funding for a major online initiative that, when completed, will result in a new organizational Web site with online access to account information for Pension, Brethren Foundation, and Church of the Brethren Credit Union members and clients.

**Looking ahead**
While it is important to look back and honor the past and those Brethren who walked before us, it is arguably more important to turn our eyes forward to prepare for and anticipate the future.

Amidst all of the changes that were started in 2007 or were prepared to start in 2008, two stood out above all others for the impact they will have on BBT Board and staff. Both were addressed by the Board at its November 2007 meeting in Lancaster, Pa.

The first, which will alter the face of the organization, was the announcement by President Wil Nolen that he will retire in 2008 (see page 8).

The second was the approval of a new strategic plan, which, as it is implemented, is expected to reshape and refocus BBT’s ministries. Included in this plan are a refined mission statement, a vision statement, and a list of core values.

It is the intent of BBT’s Board and staff to weave the values expressed in these statements throughout all aspects of our work as we serve individuals and organizations within the denomination so that all may bring honor and glory to God.

As always, we welcome the input and counsel from our participants and the church at large as we work faithfully to uphold your trust.

**Harry C. Rhodes**
Board Chairman

**Wil Nolen**
President

This is the report of Church of the Brethren Benefit Trust, Church of the Brethren Benefit Trust Inc., and Brethren Foundation Inc. Church of the Brethren Benefit Trust is affiliated with the Church Alliance and Church Benefits Association. Text for the report was written by Nevin Dulabaum and edited by Patrice Nightingale and other BBT staff. Layout and design was created by Lauryn Klotzbach.
Record Assets
At the end of 2007, Brethren Foundation’s assets under management were more than $137 million, a new high for BFI and an increase of more than $10.5 million over the total on Dec. 31, 2006.

Investments
BFI’s nine investments performed well in 2007 — five of BFI’s eight investment options for which there are benchmarks (the Community Development Investment Fund does not have a benchmark) exceeded their benchmarks. This is notable as BFI’s returns are reported after investment fees are deducted, while the benchmarks are disclosed without any fees removed. BFI’s monthly performance figures are available at www.brethrenbenefittrust.org.

In April 2008, BFI’s international investment fund was moved from a passive, or index-based, management style to an active, or managed core, management style to improve investment performance.

Clients
BFI manages the assets for more than 400 individuals, congregations, and organizations.

During 2007, four new organizational clients invested a total of $87,395 with BFI. Three organizational clients closed their BFI accounts, removing $207,262. Eleven new charitable gift annuities or charitable gift funds, totaling $168,061, were established with BFI. Eight of these were established by new clients. Six individual accounts (charitable gift accounts and deferred gifts) were closed, distributing $113,700 to denominational organizations.

Enhancing Customer Service
Steve Lipinski of Elgin, Ill., was hired on Nov. 1 as BFI’s manager of Foundation operations. Steve is the primary customer service contact for current and prospective clients.

Some individuals want to establish charitable gift annuities with Church of the Brethren congregations or related agencies named as remainder beneficiaries. BFI desires to be authorized to issue these annuities in the states where these individuals reside. In August 2007, BFI successfully secured authorization from the state of Washington to issue charitable gift annuities to its residents.

To give current and prospective clients more information about BFI’s investment management services, staff worked throughout the year to develop a disclosure document that will be distributed each year to clients and will be sent to others upon request. The first edition of this document is expected to be distributed in the second half of 2008.

Investment Assets Under Management

- **Domestic Stock**: $36.9 million
- **International Stock Index**: $6.2 million
- **Short-Term Bond**: $8.1 million
- **Bond Core**: $14.8 million
- **Bond**: $12 million
- **CDIF**: $0.5 million
- **Small Cap**: $4.4 million
- **Other**: $13.8 million
- **Domestic Stock Core**: $0.4 million
- **Balanced**: $40.6 million

*Circle of Peace Church of the Brethren, Peoria, Ariz., is one of nearly 200 congregations that utilize BFI’s asset management services.*
Reliable Benefit
Brethren Pension Plan continues to be a reliable source of income for church workers, pastors, district staff, staff of denominational agencies, and employees of retirement communities who have begun to receive their retirement benefits. They can count on their Pension benefits to meet a portion of their financial needs.

Annuity Interest Rate
The most significant development in the Plan during 2007 occurred on Sept. 1 with the change in the annuity interest rate in the long-established Part A accounts from 8 to 7 percent. Annuity interest rates reflect the amount plan administrators project the retirement contributions will earn throughout the years of retirement. The BBT Board’s goal is to maintain a generous payout while also protecting the assets to ensure the Plan remains well-funded and avoids an unfunded liability.

Since investment returns in this decade have trailed the returns of the 1990s and mortality rates remain low, the Board chose a more conservative and prudent strategy by lowering the interest rate offered to Part A accounts by 1 percent. (Part B accounts have offered a 6 percent annuity rate since they were established in 2003.)

Investment Performance
All five of the Brethren Pension Plan investment funds generated strong returns in 2007. The Common Stock and Balanced funds exceeded their benchmarks by 4.2 and 2.1 percent, respectively. The Bond and Short-Term funds had good returns but trailed their benchmarks by 0.9 and 0.4 percent. The Community Development Investment Fund, a ministry fund that was established in 2003 to help infuse capital for inner-city development, produced earnings in 2007 that were in line with earnings generated in the Fund’s first three years.

Employee Financial Services
This ministry area includes two major functions, both relating to financial assistance. The first function, the administration of the Church Workers’ Assistance Plan, consists of receiving and working with applications from three categories of people who are seeking financial assistance. The Plan, which is funded by congregations that contribute the equivalent of 1 percent of their eligible employees’ benefits, provided grants to 37 retired church workers in 2007. Grants ranged from $50 to $500 per month per recipient.

The second form of financial assistance — offered by Employee Financial Services — is employee sessions and financial workshops that typically are led by the director. With an interim director in place for all of 2007, only a few such meetings were scheduled for the year.
Closing the Medical Plan

“Cost escalations in the Brethren Medical Plan are a microcosm of the mammoth health-care problem facing our nation. Costs are out of control.”

— BBT’s 1992 Annual Report

After more than 50 years of providing medical insurance coverage to Church of the Brethren pastors and church staff members, the Ministers’ Group of the Brethren Medical Plan was discontinued at the conclusion of Dec. 31 per the directive given by Annual Conference delegates at the 2007 Annual Conference in Cleveland. In approving the closing of the Plan for the Ministers’ Group, delegates followed the recommendation of the Annual Conference Brethren Medical Plan Study Committee, which had studied the Plan’s long-term viability. Participation in the Minister’s Group component of the Brethren Medical Plan had been in a slow decline while the average age of the Plan’s membership was increasing.

Other delegate action

Although delegates voted to close the Plan for the Ministers’ Group, they also approved the committee’s recommendations that BBT help those who have difficulty finding insurance.

Following Annual Conference, BBT staff reached out to these members. Staff produced a Web site that provided information about state pool insurance coverage with links to each state’s insurance Web site. Staff also spent time meeting and/or talking with affected members, and produced additional resources to assist those in need.

Recognizing that some Medical Plan members might have to pay more for new coverage in 2008, the BBT Board in November approved a one-time grant in 2008 of 50 percent of the increase for the employee amount, not including a rate adjustment for inflation and regional demographic anomalies. Eligible Plan members were notified of the grants; five former Medical Plan members received the grants.

As 2008 began, staff continued to be concerned about all former Brethren Medical Plan members. Staff expressed concern about whether congregations are honoring the Pastoral Compensation and Benefits Advisory Committee’s recommendation that they pay two-thirds of the premiums for pastors’ and church workers’ medical, life, and long-term disability insurance.

Continuing ancillary insurances

As part of their historic decision regarding insurance for pastors and church workers, the 2007 Annual Conference delegates approved BBT continuing to offer ancillary insurances to members of the Ministers’ Group, providing Medicare Supplement Insurance for retired and disabled ministers and church workers, and offering medical insurance and ancillary insurances to church agencies that have enough participation among their staff to make those groups viable.

Following the Annual Conference delegates’ decision, BBT’s staff and Board began reassessing its insurance plans — Life, Long-Term Disability, Dental, Vision, and Long-Term Care for all church workers; Medicare Supplement for retirees; and Medical for agencies — to provide the most competitive coverage options and pricing available for church insurance benefit plans.

Brethren Insurance Services

Vision
Dental
Life
Medical (for agencies)
Long-Term Disability
Long-Term Care
Medicare Supplement

The issue over whether the Brethren Medical Plan should be discontinued for members of the Ministers’ Group was sharply debated at the 2007 Annual Conference.
Church of the Brethren Credit Union is available to all Church of the Brethren members and their families; to all employees of related congregations and organizations and their families; to students of Brethren-related colleges; and to residents of Brethren-related retirement communities.

Throughout 2007, staff worked toward providing new services and opportunities to its national membership to safeguard its long-term viability, while continuing to offer top-notch customer service.

While preparing for the new services and capabilities, the staff and Board also took a huge step toward remaining competitive in the auto, boat, motorcycle, RV, and personal loan sectors while trying to maintain an adequate spread of risk. The Credit Union late in the year implemented risk-based lending, which means members receive rates for loans that are tied to their credit scores. A higher credit rating generally means a person is a lower financial risk. Thus, the Credit Union adopted a system of tiered interest rates — the higher a member’s score, the lower the interest rate they receive.

**External Reviews**

The Credit Union had three external reviews in 2007. Legacy LLP conducted a full external audit and issued a clean opinion. The Illinois Department of Financial and Professional Regulations performed an annual review of the Credit Union’s operations and financial standing and issued the organization a CAMAL rating of 2, with 1 being the best score and 5 being the worst. The Illinois Credit Union League performed compliance reviews on the Credit Union’s shares and loans; both reviews resulted in improved procedures and disclosures and staff training.

**Numbers**

During 2007, CoBCU issued $1,557,263 in new loans; total loan volume grew by $52,153 compared with 2006. As of Dec. 31, 2007, CoBCU assets were $4,762,928; membership was 1,274.

**Leaders**

Church of the Brethren Credit Union Board members for 2007-2008 are Ann Quay Davis, chairwoman; Nevin Dulabaum, vice chairman; Paul Brubaker, secretary; Dan Poole, treasurer; Janice Bratton; Karen Croushorn; Darryl Deardorff; Dave Gerber; Wendi Ailor; Wil Nolen; Will Thomas; and Ed Woolf.

**Checking Accounts with Debit cards**

Checking accounts with debit cards, a new service from Church of the Brethren Credit Union, became available for all members in spring 2008. The cards give members instant access to their funds and allow them to make transfers, withdrawals, and deposits; and to check their account balances.

Each time members choose the “credit,” or signature, option with the card, they receive a 5 cent contribution to their account.

An initial $25 deposit is required to open a CoBCU checking account. There is no required balance thereafter, but a minimum balance of $25 must be maintained in a savings account. Checking accounts, however, will pay interest if you maintain a balance of over $500.

A debit card is issued automatically upon opening a checking account.

This service is intended to provide convenience to CoBCU members while promoting fiscal responsibility by encouraging them to spend money that they have, instead of incurring credit card debt. Promoting sound financial practices is one of the goals of the 70-year-old ministry.
In addition to managing more than $440 million in assets for Brethren Pension Plan members and Brethren Foundation clients, Brethren Benefit Trust uses its role as an asset manager to promote Brethren values in the business marketplace, as guided by Annual Conference statements.

BBT does not invest in firms that generate 10 percent or more of their revenues in alcohol, defense, gambling, pornography, or tobacco. Because of the denomination’s historic peace stance, BBT also screens out the top 25 U.S. defense contractors.

BBT also engages in socially responsible investing through advocacy with companies in which BBT invests. In September, staff learned that the Securities and Exchange Commission had proposed rule changes that, if implemented, would render the voice of minority shareholders silent. Because minority shareholder voices can effect great change to companies large and small, many members of the Interfaith Center on Corporate Responsibility wrote to their constituents, clients, and vendors asking that e-mails of opposition to the proposed changes be sent to the SEC.

Within the Church of the Brethren, all BBT plan members and clients received a letter requesting that they contact the SEC. A press release was sent over Newsline and over the action lists of On Earth Peace and the General Board’s Washington, D.C. office. E-mails urging action were also sent to BBT’s congregational contacts, some who raised the issue during their congregation’s time of sharing. ICCR members were hoping that 10,000 e-mails of protest would be sent to the SEC. However, with strong involvement by Church of the Brethren members and the membership of other concerned groups, the SEC reportedly received more than 43,000 letters of protest. This prompted the SEC to back away from the proposed changes without comment.

Activism

The goal of an investor is to earn strong financial returns. But what about social returns — using investments in firms to advocate for human rights, environmental concerns, and fiscal responsibility?

On behalf of all its Pension Plan members and Brethren Foundation clients, BBT seeks both financial and social returns. In May 2008, BBT presented a shareholder resolution to CVS Caremark shareholders as part of a larger initiative on universal healthcare, asking the firm to disclose the recipients of its political spending. The resolution received 38.5 percent support. At the annual meeting of ConocoPhillips, also in May, BBT presented a shareholder resolution on behalf of the rights of indigenous people impacted by the company’s operations in geographic regions such as southwest United States, Ecuador, and Brazil; this resolution received 8.96 percent support. Both initiatives received enough support to allow BBT to pursue the issues further.

Also in 2008, BBT intends to pursue a number of issues with Cummins, Toyota, Apache, Tenaris, Cisco Systems, Costco, IBM, Citigroup, Henkel, and Samsung.

As part of its socially responsible investing advocacy, BBT in 2007 and 2008 refused to invest in BP because it is a top 25 U.S. Defense contractor. In May 2008, BBT presented a shareholder resolution to CVS shareholders.
Talk about a birthday card list! For 24 years, Wil Nolen, Brethren Benefit Trust president, has hand signed birthday greetings for every annuitant of the Church of the Brethren Pension Plan. That means that in 2007 he personally handwrote 1,438 well wishes to those who for years served the church as pastors, church or district staff, or as an employee of a retirement community or other church-affiliated organization.

Wil has done this because of the unique role he has played in the lives of these people who now rely on BBT each month to send them their retirement checks.

In April 2008, Wil celebrated his 25th anniversary as trustee and administrator of the Brethren Pension Plan. For a quarter century, Wil has shouldered the responsibility of trying to ensure that the workers of the Church of the Brethren would have the best retirement possible. Wil’s objective has always been for members of the Plan to be able to feel secure in retirement through BBT’s judicious management of their retirement resources.

Under Wil’s leadership, the Pension Plan in the 1980s moved from solely fixed-interest investments to market-driven investments such as stocks and bonds. The result of this change, and of adding a number of successful asset managers from around the country, is that the Plan’s assets per member have skyrocketed; many of our church employees today have security in retirement that their predecessors could have only dreamed of.

In the late 1980s, Wil wondered, if pastors and church workers could benefit from such a successful investment system, why not congregations and church agencies as well? After receiving Annual Conference’s approval, the Brethren Foundation was established in 1990 to manage assets of congregations and organizations, and to help manage deferred gifts donated by individuals for one or more Church of the Brethren-related organizations. That ministry now manages over $137 million in assets and gifts for more than 400 organizations, congregations, and individuals.

Today BBT — which was created in 1988 when a new Board was created to govern the Pension Plan — also manages Brethren Insurance Services, Church of the Brethren Credit Union, and Church Workers’ Assistance Plan, and engages in socially responsible investing and advocacy on behalf of the entire denomination. Under Wil’s leadership, the growth of BBT’s ministries, in terms of services offered, members served, and assets managed, has been remarkable.

Pending retirement
After 42 years of continuous servant leadership within the General Board, Brethren Pension Board, and BBT, which he began in 1966 as coordinator of National Youth Conference, Wil has announced that he will retire in 2008.

As he moves toward retirement, he does so knowing that his sound stewardship of resources has made a profound impact that permeates the lives of individuals and the operations of organizations within the Church of the Brethren.

As Wil prepares for a new chapter in his life, we are in awe of him for his lifelong service, his strong leadership and vision, and his unwavering commitment and dedication to the employees, members, and organizations of the Church of the Brethren.

We also celebrate the faith in Christ that this seminary graduate and ordained minister has emoted throughout his life. The grace of God has been evident in the life and work of Wil Nolen, for which we are forever grateful.

— BBT Board and staff
BBT Board

In July 2007, the Board bid farewell to Eric Kabler and Brenda Reish, both who were elected to the Board in July 2003. Kabler was succeeded by Deborah Romary, who was elected in July by Annual Conference delegates to serve a four-year term.

BBT’s bylaws were amended by the 2007 Annual Conference to allow BBT to appoint a fourth member to the Board. With this change, the Board at its July meeting filled a one-year term in order to get into the sequence of filling one four-year term each year. Succeeding Reish in this newly configured term was Ann Quay Davis.

Janice Bratton, who also was elected to the BBT Board in July 2005, was appointed by the Board in July to serve a second four-year term. Bratton has served as vice chairwoman of the BBT Board since 2006.

In addition to these members, the 2007-2008 Board includes Harry Rhodes, chairman; John Braun; Karen Orpurt Crim; Eunice Culp; David Gerber; Carol Ann Greenwood; Gail Habecker; Kenneth Holderread; Donna Forbes Steiner; and Stanley Noffsinger (ex officio).

BBT Staff

Cindy Benthusen assumed the title of general office services representative, effective March 1, 2008. She now serves as BBT’s receptionist and has responsibilities with Church of the Brethren Credit Union, Brethren Pension Plan, and Brethren Foundation.

In September 2007, Loyce Swartz Borgmann and Cindy Bravos traded responsibilities. Borgmann now serves as BBT’s client relations coordinator and Bravos serves as marketing coordinator. Nevin Dulabaum, director of Communications, on April 30, 2008, was also named director of Information Services. He previously served five years as director of both areas. On Dec. 31, 2007, he concluded his 16-month service as interim director of Socially Responsible Investing.

Steve Lipinski joined BBT on Nov. 1, 2007, to fill the new position of manager of operations for Brethren Foundation. His role is acting as customer service for BFI.

Steve Mason, on Jan. 1, 2008, began serving as BBT’s director of Socially Responsible Investing. Mason continues to serve as director of Brethren Foundation, a position he has held since November 2006.

Kathy Maxwell joined BBT as assistant to the director of office operations on April 1, 2008, to provide support to general office services.

Bob Mosley was named director of financial operations, beginning May 1, 2008. He joined BBT in 1998 as staff accountant, was promoted to senior accountant in 2000, and in 2005 was named manager of accounting.

Patrice Nightingale joined BBT as manager of publications on May 5, 2008. She serves as a senior writer and copy editor and oversees BBT publications and Web site.

Pat Papay retired as BBT’s longtime receptionist and general offices support staff on April 1, 2008. Pat joined the organization in these roles in August 1995. More recently, Papay also supported Church of the Brethren Credit Union with office assistance.

Jay Wittmeyer began serving as Brethren Pension Plan and Employee Financial Services director on Jan. 1, 2008. He joined BBT as manager of publications in October 2006.
**Board Members**

Harry Rhodes, Chairman  
Roanoke, Virginia  
Janice Bratton, Vice Chairwoman  
Hummelstown, Pennsylvania  
John Braun  
Wenatchee, Washington  
Karen Orpurt Crim  
Dayton, Ohio  
Eunice Culp  
Goshen, Indiana  
Ann Quay Davis  
Covina, California  
David Gerber  
New Oxford, Pennsylvania  
Carol Ann Jackson Greenwood  
Frederick, Maryland  
Gail Habecker  
Coatesville, Pennsylvania  
Kenneth Holderread  
McPherson, Kansas  
Deborah Romary  
Fort Wayne, Indiana  
Donna Forbes Steiner  
Landisville, Pennsylvania  
Stanley Noffsinger, ex officio  
General Secretary  
Church of the Brethren General Board

**Staff**

Wilfred Nolen  
President  
Veronica Aragon  
Systems Specialist  
Cynthia Benthusen  
General Office Services Representative  
Loaye Swartz Borgmann  
Client Relations Coordinator  
Cindy Bravos  
Marketing Coordinator  
Tammy Chudy  
Member Services Representative, Insurance  
Darryl Deardorff  
Consultant for Finance  
Lori Domich  
Member Services Representative, Pension  
Nevin Dulabaum  
Director of Communications and Information Services  
Dennis Kingery  
Director of Credit Union Operations  
Lauryn Klotzbach  
Production Coordinator for Communications  
Steve Lipinski  
Manager of Brethren Foundation Operations  
Donna March  
Director of Office Operations  
Steve Mason  
Director of Brethren Foundation and Director of Socially Responsible Investing  
Kathy Maxwell  
Assistant to the Director of Office Operations  
Bob Mosley  
Director of Financial Operations  
Patrice Nightingale  
Manager of Publications  
Connie Sandman  
Member Services Representative, Credit Union  
Eric Thompson  
Network Administrator  
Jay Wittmeyer  
Director of Pension Plan and Employee Financial Services  
Randy Yoder  
Director of Insurance Services

**Consultants**

**Legal Counsel**

Brady and Jensen  
Elgin, Illinois  
Conner and Winters  
Washington, DC  
Vedder Price P.C.  
Chicago, Illinois

**Investment Managers**

Agincourt Capital Management LLC  
Richmond, Virginia  
Boston Common Asset Management  
Boston, Massachusetts  
Calvert Foundation  
Bethesda, Maryland  
Fortis Investments  
Chicago, Illinois  
Income Research & Management Inc.  
Boston, Massachusetts  
Iridian Asset Management LLC  
Westport, Connecticut  
Kayne Anderson Rudnick  
Los Angeles, California  
New Amsterdam Partners  
New York, New York

**Auditors**

Legacy Professionals LLP  
Chicago, Illinois

**Securities Custodian, Depository**

Union Bank of California N.A.  
San Francisco, California

**Underwriting and Insurance Consultants**

Aetna  
Chicago, Illinois  
Hewitt Associates LLC  
Lincolnshire, Illinois  
International Medical Group  
Indianapolis, Indiana  
Mennonite Mutual Aid  
Goshen, Indiana  
The Plexus Groupe  
Deer Park, Illinois  
Reliance Standard Life Insurance Company  
Schaumburg, Illinois

---

**As of June 1, 2008**
Our Mission

Brethren Benefit Trust, a financial and stewardship ministry of the Church of the Brethren, serves individuals and organizations affiliated with or sharing the values of the Church.