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May 2018

Dear Ministry Leader:

As an encouragement and reminder, PCA Retirement & Benefits, Inc. has arranged with Brotherhood Mutual Insurance Company to be part of their ministry partner program since January of 2017. If your ministry is already insured by Brotherhood Mutual, we thank you.

When churches practice good risk management, they provide a safer place for their members to worship, resulting in few losses. When that happens, Brotherhood Mutual gives our denominational office a Safe Ministry Reward payment. *The ministry partner program **does not** affect insurance premiums, **but it does help** our denominational benefit programs when member churches and ministries manage their risks well.*

Working with Brotherhood Mutual has been a pleasure. Besides property and liability, mission travel, vehicle, and workers' compensation insurance programs, the company also offers risk management and ministry payroll services, as well as numerous free website resources that support safe ministry programs.

We have found the agents that support our insurance program at PCA Retirement & Benefits, Inc. to be very knowledgeable and helpful, as well as spiritually interested in church ministries. Brotherhood Mutual is represented by independent agents who subscribe to a code of ethics based on scriptural principles. We understand that many of them serve in churches and ministries of their own, so the agents as well as the company have a good understanding of ministry activities and the potential risks involved.

If you want more information about Brotherhood Mutual, you can find it on the company's PCA ministry website, <https://www.brotherhoodmutual.com/bmi-pca-rbi-partners-in-ministry/>, visit our website at www.pcarbi.org, or call us at 1-800-789-8765.

Blessings,

A handwritten signature in black ink that reads "Chester R. Lilly III". The signature is fluid and cursive, with the first name being the most prominent.

Chester R. Lilly III CIA®
Chief Operating Officer