

1 GENERAL INFORMATION

Male Female _____ Date of Birth _____ Social Security Number
 Full Legal Name

_____ Address _____ City _____ State _____ Zip

_____ Phone Number _____ Email Address

MARITAL STATUS

If married, complete spouse information below.

Married Single Widowed

_____ Spouse Full Legal Name _____ Date of Birth _____ Social Security Number

ELIGIBILITY STATUS

Participation requires AG ministerial credentials or AG ministry employment. A retirement account cannot be opened for enrollees over age 70 with district contributions only.

AG Employee AG Credentialed Minister; if so, minister number _____

Contact me regarding consolidating my other retirement plans into my 403(b) by: Phone Email

Yes, I would like to receive quarterly e-statements. I understand that a paper statement will not be mailed.

Yes, please send me periodic reminders to increase my contributions.

Yes, I would like to receive occasional financial updates, new articles and information by email.

2 EMPLOYMENT INFORMATION

_____ Employer Name _____ City _____ State

_____ Date of Hire

3 RETIREMENT INVESTMENT ELECTIONS

Please choose one track and where applicable choose the strategy in which you wish to invest within your chosen track. Investment elections must be in increments of 1%. Contributions are posted three days a week, and invested according to the most recent election on file. If no selection is indicated, the default investment is the MBA Income Fund.

TRACK 1: MBA INCOME FUND OPTION

The MBA Income Fund pays a fixed rate that is declared quarterly with interest compounding monthly. It has had an attractive stable rate of return since inception more than 60 years ago. Your investment in this fund is used to build AG churches and ministry facilities across the country.

TRACK 2: INDIVIDUAL INVESTMENT OPTIONS

This option allows you to blend the MBA Income Fund with a bond fund or a stock strategy. The MBA Income Fund pays a fixed rate that is declared quarterly with interest compounding monthly. Loans to churches are the primary investment vehicle in the interest bearing MBA Income Fund, allowing you the choice to invest in Kingdom ministry along with or instead of the market.

MBA Income Fund (100% Fixed)	_____	%
Steward Select Bond Fund (100% Bonds)	_____	%
Steward Diversified Equity Strategy (100% Stocks)	_____	%
Steward Global Equity Income Fund (100% Stocks)	_____	%
Steward Large Cap Enhanced Index Fund (100% Stocks)	_____	%
Steward International Enhanced Index Fund (100% Stocks)	_____	%
Steward Small-Mid Cap Enhanced Index Fund (100% Stocks)	_____	%
TOTAL ASSET ALLOCATION	<u>100</u>	%

TRACK 3: TARGET-DATE STRATEGIES

Select the strategy below based on your target date of retirement. These fully-screened strategies will automatically become more conservative as that date approaches.

- Steward 2020 Strategy
- Steward 2030 Strategy
- Steward 2040 Strategy
- Steward 2050 Strategy

TRACK 4: RISK-BASED STRATEGIES

These pre-mixed strategies, based on levels of risk tolerance, create a well-diversified portfolio with one investment choice. The Steward strategies offer a fully-screened enhanced index investment approach. The Russell strategies offer a non-screened active manager investment approach.

- Steward Conservative Strategy (20% Stocks/80% Bonds)
- Steward Moderate Strategy (40% Stocks/60% Bonds)
- Steward Balanced Strategy (60% Stocks/40% Bonds)
- Steward Aggressive Growth Strategy (80% Stocks/20% Bonds)
- Steward Diversified Equity Strategy (100% Stocks)
- Russell Life Points® Moderate Strategy Fund (40% Stocks/60% Bonds)
- Russell Life Points® Balanced Strategy Fund (60% Stocks/40% Bonds)
- Russell Life Points® Growth Strategy Fund (80% Stocks/20% Bonds)
- Russell Life Points® Equity Growth Strategy Fund (100% Stocks)

Fund prospectuses are available at agfinancial.org/prospectus or by calling 800.622.7526.

4 DESIGNATIONS

According to the Plan, if married, your spouse will be your sole primary beneficiary regardless of the designation below unless spousal consent is provided for alternate beneficiaries.

The following individual(s) or entity(ies) shall be my primary and/or contingent beneficiary(ies). If neither primary nor contingent is indicated, the individual or entity will be deemed to be a primary beneficiary. By default, if any beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage of any remaining beneficiary(ies) shall be increased on a pro rata basis. If the preference is to have that beneficiary's share to go to his or her descendants, check "Per Stirpes." If no distribution percentages are indicated, the beneficiaries will be deemed to own equal share percentages of the investment. If needed, attach, sign, and date a separate sheet and provide the required information as indicated below.

BENEFICIARY 1

	<input type="checkbox"/>			%
Name of Individual or Institution	Per Stirpes	Social Security Number/TIN		Distribution
			<input type="checkbox"/>	<input type="checkbox"/>
Relationship	Phone	Date of Birth	Primary	Contingent
Address		City	State	Zip

BENEFICIARY 2

	<input type="checkbox"/>			%
Name of Individual or Institution	Per Stirpes	Social Security Number/TIN		Distribution
			<input type="checkbox"/>	<input type="checkbox"/>
Relationship	Phone	Date of Birth	Primary	Contingent
Address		City	State	Zip

BENEFICIARY 3

	<input type="checkbox"/>			%
Name of Individual or Institution	Per Stirpes	Social Security Number/TIN		Distribution
			<input type="checkbox"/>	<input type="checkbox"/>
Relationship	Phone	Date of Birth	Primary	Contingent
Address		City	State	Zip

BENEFICIARY 4

	<input type="checkbox"/>			%
Name of Individual or Institution	Per Stirpes	Social Security Number/TIN		Distribution
			<input type="checkbox"/>	<input type="checkbox"/>
Relationship	Phone	Date of Birth	Primary	Contingent
Address		City	State	Zip

5 SIGNATURES

By signing below, I hereby certify to the following: I have read the MBA 403(b) Retirement Plan document and materials and direct MBA to place my retirement plan accumulations and future contributions in the funds and percentages indicated in Section 3 of this form and direct MBA to act as designated under Section 4 of this form. The administrator may rely fully on this designation, and I agree to promptly notify the administrator if there is any change in the status of any primary or contingent beneficiary. I understand that if I fail to provide adequate identifying information for my beneficiaries and the administrator is unable to locate them after due diligence, my account will be paid according to the MBA 403(b) plan document.

Applicant Signature	Printed Name	Date
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SPOUSAL CONSENT IF APPLICABLE

If you are married and have not designated your spouse as your sole primary beneficiary, your spouse must sign below stating you may name someone other than your spouse as beneficiary. If Spousal Consent is signed, then either notarization or witness by an AG Financial Solutions representative is required.

I am the spouse of the above-named participant. I acknowledge that I have received a fair and reasonable disclosure of my spouse's assets in the Plan. Because of the important tax consequences of giving up my interest in this retirement account, I have been advised to see a tax professional. I hereby give the participant my interest in the assets in the Plan and consent to the beneficiary designation indicated above. I understand that in approving the designation of a beneficiary other than myself I am waiving my right to any benefit under the Plan. I further understand that this designation will remain in effect until a subsequent beneficiary designation with my written consent is filed. I assume full responsibility for any adverse consequences that may result.

Spouse Signature	Printed Name	Date
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State of)
) SS
 County of)

On this _____ day of _____, 20____, before me, the undersigned, a Notary Public in and for said state, personally appeared, known to me to be the person(s) who executed the within instrument and acknowledged to me that he/she executed the same for the purposes therein stated.

(SEAL)	OR	Notary Public
My Commission Expires:		AGFS Witness/Title

NOTE: Contributions are intended to stay in the plan until death, disability, or retirement. The IRS and the Plan place restrictions on when distributions may be taken. The rules on when a distribution is permitted may be complex. Please read the Plan document or call Client Services about distribution rules. Severance from all AG ministry employment is an additional distributable event for lay staff but not for AG credentialed ministers. Credentialed AG ministers must be age 59½ or be disabled as definable by the IRS in order to take a distribution of most contribution types.

NOTICE OF SPECIAL CHURCH PLAN SECURITIES LAW EXEMPTION: The MBA 403(b)(9) Retirement Plan and the MBA Non-Qualified Deferred Compensation Plan or any company or account maintained to manage or hold assets of these plans and interests in such plans, companies, or accounts (including any fund maintained by these plans) are not subject to registration, regulations, or reporting under the Investment Company Act of 1940, the Securities Act of 1933, the Securities Exchange Act of 1934, Title 15 of the United States Code, or State securities laws. Therefore, the plan participants and beneficiaries will not be afforded the protection of these provisions.