

*Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!*

– 2 Corinthians 5:17

# Embracing new horizons

## Everence 2018-2019 report to delegates

### MENNOCON19

At Everence, our goal is to help our brothers and sisters in Christ “build up the common life” through decisions about their money and other resources. We value these connections and look forward to many more years of helping individuals, congregations and organizations create and implement plans tailored to their needs and goals to share with others.

As we have for nearly 75 years, we will continue to serve the faith community as partners in stewardship throughout the next biennium and beyond.

#### CHURCH LOANS MAKE A DIFFERENCE

In 2018, Everence provided \$53.5 million in church mortgages and high-impact loans to congregations and organizations. One of those was Sonido de Alabanza, a suburban Chicago church. The congregation needed a new building for worship and activities after using a former American Legion hall for many years – and turned to Everence to find a solution that fit its needs.



5540 WEST 25TH STREET, CICERO, IL.



Our annuity program funds our church loans. The annuity program aligns the priorities of like-minded believers from the Everence community who want to help churches and their ministries grow through their investments. Learn more at [everence.com/church-loans](http://everence.com/church-loans).

#### BUILDING NEW BRIDGES

Everence is implementing several exciting initiatives to further develop vibrant relationships. In 2018, we redesigned our member account portal, My Everence, to make it even easier for you to work toward your financial goals. Launched in early 2019, our national sales and contact center serves those who don't live near an Everence office or prefer working with us by phone or online. And we're opening a new location in the heart of Philadelphia's Kensington neighborhood, where we're already providing access to resources such as financial wellness education, credit union and other services.

#### HELPING PASTORS FIND A HEALTHY BALANCE

Since 2016, the Everence Pastoral Financial Wellness Program has helped pastors facing financial stress by providing more than \$937,000 in financial assistance grants, \$163,000 in financial planning subsidies, and 60 education events with nearly 1,500 participants across the country.

And thanks to another generous \$1 million grant from the Lilly Endowment, we're able to extend the program to pastors serving in congregations relating to Everence who have not benefited previously. Visit [everence.com/pastoral-financial-wellness](http://everence.com/pastoral-financial-wellness) for more information.



## SAFE CHURCH GRANT PROTECTS THOSE IN OUR CARE

We support churches in protecting children and others with the Everence Safe Church Grant. Available for a limited time, these one-time grants of up to \$350 can



reimburse churches for program expenses within the last 12 months to protect children, teens or others from sexual, physical, emotional/psychological or other forms of abuse.

Grants may be used to develop policies, train people or implement programs. Churches with an Everence stewardship advocate may apply for a Safe Church Grant. Visit [everence.com/safe-church-grant](https://everence.com/safe-church-grant) for more information.

## MYNEIGHBOR CARD SUPPORTS NONPROFITS

Nearly 400 churches and charities received more than \$300,000 in 2018, thanks to the MyNeighbor credit card from Everence Federal Credit Union. Available for personal or business use, Everence donates 1.5 percent of each credit card transaction total to the nonprofit the cardholder chooses. It's a simple and effective way for people to support the missions and ministries dear to their hearts.

## MAKING A LASTING IMPACT

In 2018, Everence provided more than \$1.3 million in charitable impact dollars, which was matched with another \$1.3 million from churches. On top of that, Everence distributed nearly \$60 million in charitable gifts to nonprofits on behalf of our donors. In this way, Everence members are making a world of difference –

and making a positive impact for generations to come. To see additional financial information, visit [everence.com/annual-report](https://everence.com/annual-report).

## NURTURING THE NEXT GENERATION

Forty-two students received an Everence College Scholarship for the 2018-2019 academic year. Our scholarships and student loans help students meet their academic and financial goals. And our youth savings accounts – which earn a higher rate on deposits than regular savings accounts – encourage financial responsibility among children under age 18. We offer these tools and resources because being a faithful financial steward isn't just an adult thing. Questions about money, education and careers are top of mind for youths, too.

Everence is also committed to helping young adults get started on their life journeys. In 2018, Everence employed 16 students from 10 colleges and universities as part of our paid summer internship program.



Also, in collaboration with *The Mennonite*, we launched *Smart Living, Simple Money*, a podcast produced by and for young adults about how financial decisions might impact – and be impacted by – our faith, values and daily lives. You can catch up on the first season by visiting [smartlivingsimplemoney.com](https://smartlivingsimplemoney.com).

## CHANGING LIVES, EMBRACING NEW HORIZONS

All of us are in this together, embracing what's ahead. We are honored to walk side-by-side with you toward a horizon that is brighter and more hope-filled than any one of us could imagine alone.