LIFEINSTITUTE
A ministry of The Life Financial Group, Inc.

Agreement for the Stewardship Lifestyle Seminar

The primary purpose of the Stewardship Lifestyle Seminar is to encourage believers toward financial excellence in all things. To this end we will preach from the Bible the foundational concepts of Stewardship, teach practical applications regarding biblical truths, and instruct families on how to be better stewards of all their resources.

Teaching about Biblical Financial Management must become an essential part of today's local church. Your ministry team from The Life Financial Group, Inc. will emphasize biblical strategies for financial excellence throughout the seminar. In order to bring glory to God, and for the benefit of the church and its families, this Agreement is set forth by both parties represented herein. In as much as the Scriptures admonish the church to "do all things decently and in order" (1 Cor 14:40) and those who handle God's word to "correctly handle the word of truth" (2 Tim 2:15), the following standards are of significant importance to both parties:

The Life Institute staff* agrees to present the "Stewardship Lifestyle Seminar" in a professional manner at the times and places indicated below. Life Institute agrees to furnish promotional information, suggested mailings, bulletin inserts, posters and other materials as will be required to have a successful seminar. Life Institute will adhere to a high standard of ethics as well.

- We will not place pressure on anyone to utilize the services or products of any particular law firm, accountant or other financial professional.

- We will not use any personal information voluntarily given; it will be kept strictly confidential.

The _____ Church (hereafter, "Church") agrees to aggressively promote, advertise and plan for the series of meetings and workshops in a timely and professional manner. Other activities will not interfere with these planned meetings.

**DISCLOSURE: Each of the men who are involved in teaching the Life Institute material and who provide financial counsel and advisory services are licensed through Geneos Wealth Management, Inc., member FINRA and SIPC. Life Institute is a division of The Life Financial Group, Inc., which has been serving the Christian Community since 1978. They are located at 978 Ben Franklin Hwy. Douglassville, PA 19518. The President is Roy L. Russell, CFP. He can be reached at (610) 385-4500.*

A. Seminar Schedule (Tentative)

Below you will find a typical schedule for the Stewardship Lifestyle Seminar. The schedule is flexible and can be altered to allow for multiple Sunday Morning Services. Personal Stewardship Reviews can also be extended beyond Tuesday for larger churches.

Saturday

- Lunch or dinner paid by seminar attorney for Life Institute Staff and Church Staff

Sunday

- Adult Sunday School – A Biblical Call to Proactive Parenting
- Sunday Morning Sermon – Biblical Sequential Priorities (Haggai 1)
- Afternoon Workshop – Cash-Flow, Budgeting, and Debt Elimination
- Sunday Evening Sermon – A Biblical Call to Wise Stewardship (1 Tim 6:6-19)
- Evening Dinner

Monday

- Morning Personal Stewardship Reviews
- Seniors' Luncheon – Avoiding Costly Mistakes in Retirement
- Afternoon Personal Stewardship Reviews
- Optional Church Carry-in Dinner
- Evening Workshop – Financial, Tax and Retirement Planning
- Evening Personal Stewardship Reviews

Tuesday

- Morning Personal Stewardship Reviews
- Afternoon Personal Stewardship Reviews
- Optional Dinner with Church Family
- Evening Workshop – Estate Planning from a Biblical Worldview

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B. Financial Stewardship Review

During the daytime hours of Monday and Tuesday, the Life Institute staff will provide individual consultations with families of your church. The intention will be to provide a personal stewardship review of their financial affairs and provide specific guidance to help with getting out of debt and with managing their accounts wisely. In addition, our staff will seek to present a personal planning and charitable giving challenge. In our experience, these sessions provide the most benefit to families as it provides personalized application of the seminar's teaching, as well as encouraging Legacy Gifts (gifts from the estate) beyond regular giving.

C. Seminar Promotional Schedule

The Church agrees to use the promotional helps furnished by Life Institute in a timely manner. Here is the advised schedule to follow:

6 Weeks Prior to Seminar

- You will receive a box of materials from our office. Open and review contents.

5 Weeks Prior to Seminar

- Staff from Life Institute will call to review responsibilities and Seminar Workbook.
- Arrange accommodations for Life Staff. (Housing, Meals, & Transportation)

4 Weeks Prior to Seminar

- Mail "Pastor to Congregation" Letter to church.

3 Weeks Prior to Seminar

- Use "Three Great Blessings" Bulletin insert.
- Promote Financial Overview and Advisory Meetings
- Use "First Pulpit Announcement".

2 Weeks Prior to Seminar

- Use "What You Can Expect" Bulletin insert.
- Promote Financial Overview and Advisory Meetings
- Use "Second Pulpit Announcement".

1 Week Prior to Seminar

- Distribute Workbook to each family for review before the meetings begin

1 Week After Seminar

- Use "Week in Review" Bulletin Insert

Please see Seminar Instructions Packet for a more detailed list including copies of the related pieces.

D. Seminar Expenses & Love Offering

1) **Expenses:** There is an initial deposit of $250 required in order to book your seminar. Please enclose a check when sending us a signed copy of this form. Beyond this, it is the Church's responsibility to reimburse Life Institute for the Workbook expense ($4 per workbook), Airfare, Rental Car (including gas and tolls), Lodging and Meals, as needed. Please note that if we drive to your location we will ask to be reimbursed for mileage based upon the IRS approved number on the date of travel ($0.54/mile in 2016). Receipts will be provided for all expenses. Please make the check for expenses payable to The LIFE Financial Group, Inc.

2) **Offering:** We ask that you collect a love offering from your congregation to cover our time with you. The typical love offering/honorarium averages $500 - $1,000 depending on the size of the church. We cannot accept cash gifts for compliance reasons. Please make a second check payable to The LIFE Financial Group, Inc.

E. Seminar Cancellation by the Church

- Cancellation 45 days or more prior to the meetings, $100 plus expenses incurred.
- Cancellation 44 days or less prior to the meetings, $200 plus expenses incurred.

F. Seminar Agreement & Payment

To the best of the leadership team's ability, they will be present in each public meeting conducted by the Life Institute. They will also personally promote the meetings and will encourage the members and friends of the church to take part in both the public sessions as well as encouraging the individual financial stewardship reviews.

The foregoing is accepted and agreed to by the following Pastor and Leadership Team. Please sign two copies. Retain one for your records; return one to the Life Institute.

Church Pastor	*Date*
Church Leadership Team Member *Title*	*Date*
Church Name	*Seminar Dates*
Life Institute Representative	*Date*

Comments:

Please submit this page along with a check payable to "The Life Financial Group" for $250. These can be mailed to 978 Ben Franklin Hwy, Douglassville, PA 19518

G. Seminar Explanation & Disclosure

The members of the Life Institute are employees of The Life Financial Group, Inc., of Douglassville, Pennsylvania. While our team is well grounded in Scripture they also work in the financial world. This provides both the heart for ministry and knowledge of financial matters to truly assist your church.

Our firm provides many benefits to the local church: a biblical foundation for financial choices, a challenge for parents to pass on financial wisdom, and practical financial applications for church families. Many pastors have found our Tuesday night session to be of particular interest as we explain wills, trusts, and charitable giving techniques. Through our efforts we have seen financial resources that otherwise might not have gone into God's work bequeathed to local churches. We are humbled that the Lord allows us this privilege. To our knowledge, no other ministry is directing assets toward the local church in this manner. In addition to the local church we also seek to assist Bible Colleges and Seminaries that are preparing young men and women for the Lord's service. God's people will give as their heart is moved; we simply provide the knowledge needed to make wise decisions.

While at your church, we serve with you to encourage financial soundness in families, to promote consistent and regular giving, and to enhance the potential of future church funding via wills, trusts and charitable gifts. We consider this a privilege and a form of ministry if we can help direct assets toward your church.

We take the responsibility of standing in your pulpit and handling the word of God very seriously. Though we are an advisory firm, there will be no solicitation to use our services. In our public communications we will speak in general terms of savings accounts, investment tools, retirement accounts and estate planning. This general information can be implemented by individuals or can be taken to those in your community who provide the same services we do. We are aware that the public nature of our presentation may cause families to ask for our professional services. In all this we can say that our goal while at your church is ministry not mammon.