Everence®

Income Annuity
Deferred Annuity
SureRate Annuity
High Impact Annuity

Annuity Impact Report

SUMMER 2026

Annuities with purpose

An Everence annuity is built to do more than grow your retirement savings. It puts your money to work toward something meaningful. Nearly 25% of Everence annuity holdings are invested for positive impact: roughly one-third in socially responsible bonds financing clean energy, affordable housing and community development, and two-thirds in direct loans to churches and faith-based nonprofits.

Earnings from Everence annuities – along with our Medicare Supplement Insurance product – are the primary funding source for our fraternal program, including Sharing Fund grants that support members and communities in need.

Stories from the field

FROM BROOKLYN TO THE BRONX

A growing Hispanic congregation affiliated with Lancaster Mennonite Conference saw an opportunity: a mixed-use building in the Bronx, a growth area for new members, with space for worship, community outreach and three residential apartments. Traditional financing wasn't an option, but their Brooklyn property was mortgage-free.

Everence refinanced the existing property to fund the new purchase, navigating New York's complex church financing regulations along the way. The congregation now has a home that serves both their worship community and their neighbors.

STABILITY THROUGH OWNERSHIP

A Slavic evangelical congregation in South Carolina had been sharing worship space with a United Methodist church for years. When that congregation decided to sell, they came to the Slavic church first because of the ministry they had already established there.

Referred to Everence through a church we'd worked with previously, the congregation secured the loan they needed to purchase the sanctuary and preserve the ministry they'd built.

Because churches don't always fit conventional lending criteria, financing can be hard to find. Everence understands how congregations work and uses annuity funds to support them while honoring our long-term commitment to members.

Lending to congregations others pass over

Churches face real barriers when seeking financing. Donation-based income, hard-to-appraise properties and volunteer-led financial oversight don't fit neatly into conventional underwriting models, leaving many congregations without access to affordable loans.

Everence takes a different approach. We understand how churches operate: the rhythms of congregational giving, the nature of ministry-related expenses, and the financial difficulties congregations can face. We offer competitive rates and longer-term structures, and when challenges arise, we work alongside borrowers rather than against them.

Everence annuities support all loans made through our Church Loan Program, serving congregations and church-related nonprofits.

Church loans stats

Number of loans: 101

Amount of loans: $43,879,673

Top locations: Pennsylvania, Ohio, Illinois, Florida

Over 70% of the churches are located in low-income designated areas, as defined by the National Credit Union Administration

Positive impact of SRI bonds

Socially responsible investing (SRI) bonds help fund organizations and projects that support social, environmental or community-focused goals. The annuity portfolio earns income while supporting work that reflects your values and creates positive impact.

SRI BONDS IN ACTION:

Green bonds include sustainable buildings, clean transportation and conservation.

- The Conservation Fund (Non-profit sustainable forestry)
- Liberty Utilities (Renewable energy, energy efficiency and clean transportation)

Renewable energy projects include solar and other clean energy loans or projects.

- Mosaic Solar Loan Trust (Solar housing loans)
- GoodLeap (Energy efficient home improvement loans)

Sustainability bonds include affordable housing, community development and access to capital in underserved communities.

- Community Preservation Corp. (Nonprofit energy efficiency and affordable housing)
- Low Income Investment Fund (Nonprofit energy efficiency and affordable housing)

Education bonds support public school districts.

- Columbia, MO School District
- Findlay, OH City School District

BONDS	MARKET VALUE
Green bonds	$10,737,319
Renewable energy projects	$1,750,931
Sustainability bonds	$4,742,857
Education	$405,859
GRAND TOTAL	**$17,636,966**

Holdings are subject to change. This list reflects select Everence Annuity account holdings as of Dec. 31, 2025.

Building a greener future: Kilroy Realty

Everence annuity proceeds don't just avoid harmful investments, they actively finance positive outcomes. One example is a Kilroy Realty green bond purchased in 2021. Kilroy, a leading West Coast commercial real estate trust, issues green bonds exclusively for buildings meeting LEED Gold or Platinum certification standards.

In 2025, Kilroy published its 14th annual Sustainability Report, confirming five consecutive years of carbon-neutral operations, making it one of the first American REITs to reach that milestone. New 2030 goals covering energy, carbon, water and waste signal continued commitment.

For Everence annuity holders, this means their savings are helping finance healthier, lower-carbon workplaces, a tangible expression of caring for creation.

Investing where it matters: BlueHub

In 2020, BlueHub Loan Fund – a nonprofit community development financial institution with 40 years of experience directing capital to underserved communities – issued its first public sustainability bond. Everence participated in that $75 million offering, validated by Sustainalytics as advancing eight UN Sustainable Development Goals.

Since 1985, BlueHub has invested over $3.2 billion supporting low-income communities, creating or preserving more than 26,000 housing units alongside jobs, healthcare, grocery stores and education.

This is what it looks like to invest in building thriving communities.

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