



HOPE. PEACE. JOY. These three little words make a world of difference. While financial issues can often bring feelings of fear, doubt, and uncertainty, FM Financial wants families and ministry organizations to know that HOPE, PEACE, and JOY are available when you take steps to faithfully manage the resources God has entrusted to your care.

HOPE – When you thoughtfully take control of your finances through careful planning and methodical spending, there is reason for hope. Knowing there is a plan and breaking it down into achievable steps brings hope into a situation that may have previously brought uncertainty and despair.

PEACE – Many people live in a state of worry and anxiety when it comes to finances. Having an emergency fund, paying down debt, sticking to your budget, and methodically saving for the future are all part of the prescription to replace worry and anxiety with peace.

JOY – While happiness is a temporary feeling, joy is enduring. When finances are no longer a source of stress, a deep sense of abiding joy is possible. You can give more of yourself – your time, talents and resources. Being generous is the most fun you can have with money.

As our team looks back on the activities of 2025, we are thankful for every individual, family, church, and ministry organization that trusted us to help them plan with purpose, invest with discipline, and give with joy. While numbers never tell the complete story, it is our prayer that each number represents more HOPE, PEACE, and JOY.

FM Financial is honored to serve as the financial services ministry of FMCUSA. If your family or ministry organization is looking to find more HOPE, PEACE, and JOY in your financial story, please contact us today to begin the conversation.



Mark Olson

Mark B. Olson

President & CEO

FM Financial provides professional **planning, investing, and giving** services to individuals and organizations from a **biblical perspective**. It is the financial services ministry of FMCUSA.



PLANNING

In 2025, we provided **hope and peace to families through:**

243 financial planning and coaching engagements and **165** estate planning engagements.

Kingdom-minded clients designated over **\$25 million** to be distributed to ministry in the coming years through revocable estate planning documents.

2025 MINISTRY HIGHLIGHTS

INVESTING

FM Financial's assets under management increased to **\$640 million** in 2025.

This includes endowments, charitable trusts, managed accounts, retirement accounts, non-retirement accounts, pension accounts, and more.

We now support over **1900 households/organizations** with various investment accounts to help them fulfill their financial goals and remain disciplined in an ever-changing financial world.

GIVING

Through our generous donors, in 2025 we distributed **over \$9.8 million** to various ministries.

These gifts included:

- **\$1.3 million** from existing endowments
- **\$2.4 million** from estate/gift maturities
- **\$2.7 million** from outright gifts (cash, securities, real estate, qualified charitable distributions)
- **\$3.4 million** from donor advised funds



LOAN FUND

In 2025, we helped empower FM churches and ministries for growth through loan disbursements totaling **nearly \$17 million**.

We approved **18** new loans and are now servicing **126** loan relationships.

All of this is made possible by Kingdom-minded investors in the Free Methodist Investment and Loan Fund.

* In order to provide a full array of professional services while remaining compliant with various financial service industry regulations, some services are offered through the Free Methodist Investment and Loan Fund, GuideStream Financial, and GuideStream Charitable Gift Fund.