

MILKE MINISTRIES' OPERATIONS, RELEASES, DISCLOSURES AND AUTHORIZATIONS (MORDA)

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Welcome to MilKe Ministries, COtL (Church On the Line), and thank you for your interest in learning about us.

MilKe Ministries is not church as usual. We assist our members in spiritual and personal growth and development via the Word of God. We strive to model the practical application of God's Word through utilizing three key intervention tools: the Wholeness Index Assessment (WIA), the Omer Assistance Reward Program (OARP), and the MilKe Ministries Life Insurance Benefit Program.

We encourage all prospective members to read this document in its entirety. It not only enables one to make an informed decision regarding membership, but it speaks to the heart of what our priorities are as a ministry and our commitment to holding both ourselves and our members accountable to doing things right and doing the right things.

MilKe Ministries' Wholeness Index Assessment (WIA):

MilKe Ministries' Wholeness Index Assessment (WIA) has been developed and tested over numerous years and serves as a vital instrument in helping one to identify the areas of their life wherein they confront their greatest potential for setback. These areas of setback correspond to four main categories of Wholeness (i.e. Health, Work, Finances, and Relationships). WIA results serve as justification for the following:

- Comprehensive counseling toward productive health practices from a faith-based perspective.
- Comprehensive counseling toward maximized job growth, performance and promotion from a faith-based perspective.
- Comprehensive counseling toward achieving both financial and availability independence from a faith-based perspective.
- Comprehensive counseling toward positive youth, spouse, family, acquaintance, and co-worker relationships from a faith-based perspective.

How Yes' Are Earned On the WIA:

The WIA contains 37 behavioral statements comprising a total of 45 Yes credits. Yes credits are earned because of one's adherence to the 37 behavioral statements. These 37 statements are broken into four distinct categories of which each member is expected to cultivate specific outcomes, through becoming a practicing doer of the Word of God:

Category	Cultivates
Fasting	Outcomes of Wholeness in Health
Praying	Outcomes of Wholeness in Job and Work
Giving	Outcomes of Wholeness in Finances
Loving	Outcomes of Wholeness in Relationships

All biblical teaching received through MilKe Ministries, COtL connects these four categories. At MilKe Ministries, COtL, we believe that the entire bible ultimately aims to get us Whole in these four areas; thus transforming us day-by-day into the express image of our Lord and Savior Jesus Christ.

In addition to the WIA, those members having children, or who have influence upon other children to favorably affect their lives, may also find benefit from the Youth Wholeness Index Assessment (YWIA). The purpose of the YWIA is to instill a foundation in our children that will enable them to lead globally in four critical dimensions: spiritually (God-centered / Principled-life); physically (health & hygiene, nutrition, athletics, exercise); educationally (academics, discovery, skill development); artistically (arts, music, drama, dance). The YWIA offers the following:

- A bond connection, along with improved and increased communication between children and their parents/guardians from a faith-based perspective.
- A knowledge by parents/guardians of the specific needs of their children that most cultivates wholesomeness from a faith-based perspective.

- A knowledge and receptiveness by children of their limits and boundaries; what is acceptable and what is not acceptable behavior.
- Knowledge by parents/guardians of how to exhibit discipline; thus becoming a model for their children in how to discipline and how to resolve conflict and differences from a faith-based perspective.
- A structured learning approach that teaches children to care about others from a faith-based perspective.

The YWIA brings benefit to Children, through their becoming whole, wholesome and productive; to Parents/Guardians, through taking on/facilitating greater involvement, interaction and communication with their children early-on to ensure decrease in at-risk and negative influencers; to Society, by diminishing the cost of juvenile delinquency, diminishing the need for use of some social subsidy programs and diminishing costs due to crime.

MilKe Ministries' Omer Assistance Reward Program (OARP):

MilKe Ministries' Omer Assistance Reward Program (OARP) without a doubt is the cutting-edge model for incentivizing the efforts of people in achieving Wholeness in their lives; and as a result, urges them to live according to Godly standards that benefit our nation, our citizens, our families, ourselves and our God. The OARP comprises Wholeness Assistance Funds (WAF) that the member receives on a weekly basis to assist them, or enables them to assist others with the cost of ascertaining Wholeness, that ultimately benefits our nation as a whole. The OARP works in conjunction with the WIA and offers the following:

- 1) Financial aid in conjunction with Wholeness pursuit, attainment and sustainment.
- 2) A realistic view of how true prosperity can be attained by all within a nation, on an individual basis, with the help of others, as people become accountable to "DOING" their individual parts toward achieving Wholeness.

An Omer is a measure of equal proportion given to a body of people to meet a need where lack exists. Its goal is to fulfill present need, not future need and stipulates the terms and conditions upon which one must adhere, in order to *strengthen the society* in which they live, and to ensure that Omer value is maximized and sustained.

As a consistent Tither into MilKe Ministries, COtL members will receive an Omer on average once per week in the form of a check made payable to them. The amount of one's Omer check will be determined by four factors:

1. The total amount of tithes received by MilKe Ministries into its Storehouse account from all members in aggregate (i.e. in total); less the amount of the ministries' aggregate Life Insurance Premium-LIP.
2. The Dollars (\$)/Yes value of the Omer (i.e. Total dollars received in tithes from all members (less the LIP), divided by the Total possible Yes' from all members [less N/A's]).
3. The number of Yes' that one has earned him/herself on the WIA for a particular week.
4. Weekly submittal of one's WIA results (i.e. number of Yes' from the WIA earned by an individual for that week) should be emailed to wiaresults@themilkeplan.org.

It should also be noted that...

- A. Once per year (i.e. June or December), each member is expected to submit specific documentation that supports the integrity of their responses on the WIA.

Specific documents requested of each member by MilKe Ministries, COtL appear as follows:

- 1) Blood-Work Vitals Report (i.e. Form BWVR-MM1983)
- 2) Workplace Performance Evaluation Form (i.e. Form WPE-MM1986)
- 3) Student Performance Evaluation Form (i.e. Form SPE-MM1988), if applicable.
- 4) Wage Statement from the IRS for the most recent tax year (note: this validates that the tithes paid is inclusive of all sources of income)
- 5) A Copy of the current year's Credit Score (obtained from www.creditkarma.com) at no cost; once per year (note: this validates a prioritized commitment to first and foremost pay those of whom we owe).
- 6) Proof of Income (note: this validates accuracy in the amount of tithes paid whether from the net income or from the gross income)

- i. Provide most recent 30 days of paystubs: if paid once per month, then one paystub; if paid every two weeks, then two paystubs; if paid weekly, then four or five paystubs, depending on how many weeks in the given month.
 - ii. Provide Award letter if...
 - 1. Retired receiving a pension
 - 2. Receiving Social Security Income
 - 3. Receiving Disability Income
 - 7) Proof of Non-Income (note: this validates a change in income amount or a discontinuance of income)
 - i. Receipt of Unemployment Benefits
 - ii. Separation/Severance Notice or Letter of Termination from Employer
 - 8) YWIA Results from youth upon which you have a vested interest.
- B. Omer values vary each week, with no specified minimum or maximum amounts.
 - C. Omer values may or may not be in excess of one's monthly tithing contribution into MilKe Ministries, COtL.
 - D. One's tithing is not for the purpose of receiving a check, but for the purpose of achieving Wholeness in Health, Work, Finances and Relationships via adherence to God's Word.
 - E. The receiving of an Omer is a financial reflection of the efforts put forth by the member toward their pursuit of Wholeness, based upon a MilKe Ministries' interpretation of the Word of God.

MilKe Ministries' Life Insurance Benefit Program:

It is the belief of MilKe Ministries that our charge by God is to operate on earth as He operates in heaven. As such, we believe that heaven provided an insurance plan of salvation, on our behalf, upon the death of our Lord and Savior Jesus Christ.

Therefore, we deem it our charge and privilege to do as God did; to offer an insurance plan to the loved ones of our brothers and sisters in Christ upon their death. Moreover, just as the insurance plan of salvation came at no added cost to us, the MilKe Ministries' Life Insurance Benefit Program comes at no added cost to our members or their loved ones.

Eligibility to Participate in the MilKe Ministries' Life Insurance Benefit Program:

The MilKe Ministries' Life Insurance Benefit Program becomes available to each member at no added cost to themselves after completing Probaton, along with an additional twelve consecutive months of consistent, on-time tithing. Should one's tithing pattern become inconsistent within the twelve month period following Probaton, then eligibility to participate in the Life Insurance Benefit Program becomes delayed until the subsequent calendar year, pending a re-established commitment to consistent on-time tithing.

How the MilKe Ministries' Life Insurance Benefit Program Works:

STEP 1: Member Receives a Congratulatory Notification by Email or Phone: Once a member completes Probaton; and in addition, twelve consecutive months of on-time tithing consistency, the member receives a congratulatory notification acknowledging their twelve month completion of on-time tithing consistency. An invitation is then extended to the member to participate in the MilKe Ministries' Life Insurance Benefit Program.

STEP 2: Member ACCEPTS or DECLINES the MilKe Ministries' Life Insurance Benefit: Accompanying the congratulatory notification is a MilKe Ministries' Life Insurance Benefit Program Statement of Declaration. The Statement of Declaration enables the member to ACCEPT or DECLINE the MilKe Ministries' Life Insurance benefit. A sample of the Statement of Declaration appears below:

STATEMENT OF DECLARATION

I, Name _____ Signature _____,
being of sound mind, ACCEPT ___ DECLINE ___ this benefit of Life Insurance
offered to me by MilKe Ministries, Church On the Line, on this date _____,
in the sum of \$15,000 maximum. I understand that the Life Insurance Benefit
Program is offered to me at no added cost above and beyond my tithing con-
tributions. I understand that this benefit is voluntary, and I am in no way required
by MilKe Ministries to partake of this program. I also understand that should I
choose to participate in the MilKe Ministries Life Insurance Benefit Program, it is
expected of me to confer upon MilKe Ministries my last and final tithe upon
my death in the amount of 10% of my \$15,000 life insurance benefit (i.e. \$1,500).
I understand that this tithe contribution of \$1,500 is a small request considering
that MilKe Ministries has paid 100% of this life insurance premium to ensure that
my named beneficiaries are provided some financial relief upon my death. I un-
derstand that I am the owner of this policy and that MilKe Ministries' expecta-

tion of me to tithe 10% of the proceeds back to MilKe Ministries is merely a request; and as the owner of the policy, I can accept or decline MilKe Ministries' request. I understand that I can name up to 14 beneficiaries of my choosing to receive whatever amount or percentage I deem appropriate, and without contestation. I understand that the premiums paid by MilKe Ministries, Church On the Line for each participant's policy, in some cases may cause the total gift disbursement to the member's beneficiaries to be less than \$15,000, based upon the health condition of the member at the time the policy commences. I understand that to ensure that policy premiums for each member remain within allocated budgetary limits, higher policy premiums may result in a gift disbursement of less than \$15,000. I understand that should my tithing contributions become inconsistent (i.e. not paid at the same relative time or in the same relative amount relative to my gross or net increase), or should my tithing contributions discontinue, or should I no longer remain a member of MilKe Ministries, then MilKe Ministries, Church On the Line is under no obligation to continue the payment of my premiums. I understand that before MilKe Ministries discontinue payment of my premiums, I will be given the opportunity to take over payment of the premiums to prevent the policy from lapsing; thus resulting in a cancellation of the policy.

STEP 3: Obtaining Preliminary Information about the Member: Upon ACCEPTANCE of the MilKe Ministries' Life Insurance Benefit, the member will be contacted by the Benefit Program Manager, a licensed insurance agent, and requested to provide preliminary information to determine an Initial Quote of Premium and Coverage (IQPC).

STEP 4: Determining the Initial Quote of Premium and Coverage (IQPC): Once the Initial Quote of Premium and Coverage (IQPC) are determined, based on the preliminary information obtained, they are presented to the Pastor for approval. Should the premium fall outside of allocated budget requirements, then the coverage amount will be adjusted until the premiums are aligned with budgetary targets. MilKe Ministries, Church On the Line is committed to providing Life Insurance coverage at no added cost to the member, but premiums must fall within budgetary targets. Therefore, it is not guaranteed that each member's beneficiary/ies will receive the same gift contribution as another member's beneficiary/ies upon the death of the member.

STEP 5: Conducting a Face to Face Risk Assessment: Once the premium and the coverage are approved by the Pastor, the quote is accepted. Upon acceptance of the quote, the Benefit Program Manager will contact the member with instructions to conduct a face to face Risk Assessment to include Question and Answer as well as a health screening, and may include the involvement by a medical practitioner as well (i.e. Registered Nurse and/or Physician) with no added cost to the member nor the ministry. It should be noted that all personal information obtained by the Benefit

Program Manager as well as the medical practitioners remain confidential by law and is not divulged to the Pastors nor any representative of MilKe Ministries, Church On the Line, outside of a need-to-know basis. It should also be noted, that every member does not undergo the same extent of health screen. Each person's health situation is different with some requiring more extensive intervention than others, in order to determine risk.

STEP 6: Providing Information on Beneficiary/ies: Upon completion of the face to face Risk Assessment, should the need arise, premium and coverage is shopped by the Benefit Program Manager to match as much as possible the initial quoted figure. During this process the member is asked to provide information on their beneficiary/ies in the event of their death, up to 14. Should the member happen to omit MilKe Ministries, Church On the Line as a named beneficiary, then the Benefit Program Manager will confirm whether or not the omission was intentional:

- a. If the omission was UNINTENTIONAL, then MilKe Ministries, Church On the Line will be added as a named beneficiary to the member's policy.
- b. If the omission was INTENTIONAL, and the member did NOT want to include MilKe Ministries, Church On the Line as a named beneficiary, then MilKe Ministries will remain excluded from the member's list of named beneficiaries; however, it will NOT change the outcome of MilKe Ministries' intent to ensure that the member's named beneficiaries are provided for. MilKe Ministries will continue to cover the premiums of the member's life insurance benefit 100% as long as they remain consistent in their on-time tithing practices.

STEP 7: Placing the Policy into Effect: MilKe Ministries is now notified by the Benefit Program Manager that the policy is ready to go into effect. Approval is granted to draft the premium from MilKe Ministries' funds, and the policy commences. The policy is then renewed every five years.

What Happens When a Covered Member of MilKe Ministries Passes Away?

STEP 1: Each member is urged to provide to their Beneficiary/ies information on how to contact MilKe Ministries, Church On the Line's Benefit Program Manager, (Note: the name of the Benefit Program Manager(s) along with his/her email address and phone no. may be obtained directly from the MilKe Ministries' website under the tab "Contact Us"). This may be among the first steps in communicating the death of a Member of

MilKe Ministries to the Congregation. We want to know as soon as possible in order to support the family in any way that we can.

STEP 2: The Beneficiary/ies will receive instructions from the Benefit Program Manager on what steps to take and what documents to provide. The instructions given to one Beneficiary/ies may be different from those given to another member's Beneficiary / ies, dependent upon already-existing individual coverages of the insured.

STEP 3a: IF A MEMBER OF MILKE MINISTRIES PASSES AWAY AND HAS NO OTHER LIFE INSURANCE EXCEPT THAT PROVIDED BY THE MINISTRY, then death benefit proceeds will go directly to the funeral home to ensure that burial costs are covered. The Funeral home will be instructed by the MilKe Ministries' Benefit Program Manager to:

- a. provide the Beneficiary /ies with a base cost of burial expense.
- b. allow the Beneficiary /ies to determine if the base cost of burial expense will be sufficient for their preference; thus refunding the difference to the Beneficiary / ies as specified in accordance with the wishes of the deceased MilKe Ministries' member. Should the Beneficiary / ies determine that the base cost of burial expense will NOT be sufficient for their preference, and they want to increase the amount allocated toward burial expense, then a lesser amount will be available to refund to the Beneficiary / ies.

Note: It MUST be understood that the decision of the Beneficiary /ies in determining their preference of burial expense amount, above allocated limits, is solely up to them; however, the 10% tithe allocated to MilKe Ministries as a selected beneficiary, shall not be decreased (unless MilKe Ministries, Church On the Line decides to do so) as a result of other beneficiaries choosing to increase the amount of the burial proceeds above allocated limits.

STEP 3b: IF A MEMBER OF MILKE MINISTRIES PASSES AWAY AND HAS OTHER SUFFICIENT LIFE INSURANCE COVERAGE, OTHER THAN THAT PROVIDED BY MILKE MINISTRIES, then a check in the amount of the designated proceeds will be paid to each Beneficiary / ies as named by the MilKe Ministries' member prior to their death, including MilKe Ministries, Church On the Line.

STEP 4: End

RELEASES:

Any person seeking spiritual and personal growth and development from any of MilKe Ministries' secondary intervention tools (e.g. WIA, OARP), expressly authorizes MilKe Ministries; MilKe Ministries, COtL, its staff, agents, successors, and assigns to obtain and use such information, and waives and releases MilKe Ministries, and staff; as well as the person or party providing information to MilKe Ministries; MilKe Ministries, COtL, its staff, agents, successors, and assigns from any and all claims of any kind that may ever arise relating to such authorization, the access to and use of such information by or authorized by MilKe Ministries, and the documentation in connection with the secondary intervention tools and any and all secondary intervention activities.

While the secondary intervention tools provided by and through MilKe Ministries are intended to help members achieve Wholeness in four lanes (i.e. health, work, finances, relationships), MilKe Ministries does not—nor can or will it ever—guarantee anyone that MilKe Ministries' efforts will be successful.

MilKe Ministries has achieved unprecedented success in the past, which is why it rightly believes that its secondary intervention tools (e.g. WIA, OARP) are among the best in cultivating Wholeness in the lives of people. Nevertheless, MilKe Ministries is not the sole factor in determining one's Wholeness outcomes. It is the individual and their dedication to doing the Word of God as well. Neither MilKe Ministries nor its staff is responsible in any way for the outcomes of Wholeness, or lack thereof, achieved or not achieved by any member. Members agree as a condition of utilizing these secondary intervention tools (e.g. WIA, OARP) and its required documents that it does not under any circumstance indemnify (i.e. to compensate for damage or loss) Members against Wholeness not achieved or Omer Assistance Reward amounts not attained, or any hardships, damages or losses.

DISCLOSURES:

MilKe Ministries, COtL is incorporated as a Religious Non-Profit entity out of the State of North Carolina. As such, we hereby notify you of the following:

- 1) Though we are a Religious Non-Profit entity, at this time, we are NOT Tax Exempt as a 501c3 by reasons of our own choosing:

- a. Therefore, any tithes, offering or seed that you contribute into MilKe Ministries, COtL are NOT tax deductible. They CANNOT be written-off at the end of the year.
 - b. This tact is very different from many religious entities, because many religious entities pursue non-profit status as a 501c3; but we do not.
 - i. Remember, most religious entities do not provide to their members a regular return on the tithes that they pay; but we do, in the form of Wholeness Assistance.
 - ii. Also remember, that most religious entities suggest payment of offering as separate from tithes; we do not.
 - iii. As a member, once tithes are paid, Omers are received. Before the Omers are disbursed, an amount of 10% is deducted from the Omer, which serves as a member's offering contribution.
 - iv. So, technically, contributions of which the member him/herself are responsible for making are tithes and seed.
 - v. **Tithes** (paid in an amount of 10% of net/gross of ALL increase) are for the people; **Offering** (Pre-paid in an amount of 10% from the gross of the Omer, prior to receiving by the member) is for the expenses of the Church (including salary of the Pastors); **Seed** (paid in any amount affordable by the member) is a love contribution to the Pastors in appreciation for the benefit that one personally believes they receive from the teaching of the Pastors.
- 2) Those who desire to be members of MilKe Ministries, COtL MUST complete a three (3) month Probaton period NOT Probation period.
- a. Probaton is a faith-based term. It refers to the ability to go forward and not backward. It examines what one does right, and strives to ensure that the member has the right understanding of what it means to achieve Wholeness in four lanes, relative to the Word of God.
 - b. Probation is a secular term. It examines what one does wrong, and renders judgment as acceptable or unacceptable accordingly. MilKe Ministries does NOT utilize a Probation period, ONLY Probaton.
 - c. Any tithe paid into MilKe Ministries, COtL during one's Probaton period is placed in an Escrow Account.

- d. If at the end of one's Probaton period, a decision is made by the individual NOT to go forward in becoming a member of MilKe Ministries, COtL, all tithes paid into the Ministry during the three month Probaton period is returned to the individual (less the convenience fee charged by Paypal) within seven business days of written acknowledgement (note: email is an acceptable form of written acknowledgement) to no longer proceed with membership.
- 3) All tithes paid into MilKe Ministries, COtL by its members, are allocated to go back to the members (less the monthly aggregate life insurance premium) based upon a formula calculation that include 'Yes' Credits earned on the WIA.
 - 4) The amount of money going back to each member from the total tithing contributions (less the monthly aggregate life insurance premium) can, and most often does, vary based upon individual Yes' earned by each member on the WIA.
 - 5) NOTE: Here we must articulate that any individual becoming a member of MilKe Ministries, COtL, whose sole or primary source of income are of the following or similar type; Government Assistance (e.g. welfare financial compensation), or JOAT (i.e. Jack-of-all-trade), will NOT receive a weekly Omer in excess of 30% of "their" total tithe contributed per month. The intent of this strategy is to allow for participation into the OARP by recipients of entitlements OR who work as JOAT's during a transition period of three months as they move from Entitlement to Work. Failure to transition in the three month time frame from Entitlement to Work can result in a discontinuance of participation in the OARP.

Example 1: Jane's sole source of income is through a Government Assistance welfare program where she receives a check monthly from the government in the amount of \$800 per month.

$$\begin{aligned} \text{Her Tithe contributed per month} &= \$80 \text{ (i.e. } 10\% \times \$800 = \$80) \\ \text{Her Maximum Omer per week} &= \$24 \text{ (i.e. } 30\% \times \$80 = \$24) \end{aligned}$$

Example 2: Harry works as a JOAT. He earns income through odd jobs that he performs here and there that pays him cash. Harry has no real proof of income because he does not receive a W-2 from the work he performs, but he Tithe

faithfully each week that he receives increase; sometimes more, sometimes less. Harry's total income for the previous month was \$1,500.

His Tithe contributed for the previous month = \$150 (i.e. 10% X \$1500 = \$150)

His Maximum Omer for the current week = \$ 45 (i.e. 30% X \$ 150 = \$ 45)

- 6) The member understands that MilKe Ministries, COtL solely reserves the right to discontinue payment of Omers to anyone, for any reason, at any time it deems behavior by the member to be grossly non-reflective of the values upon which the ministry strives to uphold, in accordance to MilKe Ministries' understanding of the Word of God.
- a. The member also understands that should a discontinuance of Omer assistance occur, MilKe Ministries, COtL is under no obligation to refund any previous tithes paid by the member into the ministry.
 - b. The member also understands that should a discontinuance of Omer assistance occur, the member is under no obligation to continue payment of tithes into MilKe Ministries but can and should pay tithes to any other religious entity of their choosing.
 - c. The member also understands that should a discontinuance of Omer assistance occur, MilKe Ministries, COtL is by no means excommunicating the member from the church. The member is most welcome to remain and be taught the Word of God, they simply will NOT be receiving Omers.

AUTHORIZATIONS:

The member understands that the below Authorizations are highly unusual for a religious entity to request; however, the member also understands that few other religious entities are as ambitious in its strategic objectives to ensure not only the member's spiritual growth, but also the member's Wholeness in health, work, finances and relationships, as is MilKe Ministries; and additionally, to ensure that financial prosperity ensues as a result of such accomplishments.

The member also understands that because financial funds are moved in both volume and frequency, safeguards must be established to ensure proper verification of both integrity and growth by the member.

In the event any one or more of the below authorizations, or any other terms of this Authorization, should at any time be held invalid or illegal, for any reason, such invalidity or illegality, shall not affect the validity of any other authorization or term set forth herein. The member understands that MilKe Ministries, COtL is hereby authorized to request of its members the following information:

Medical Information Authorization:

Obtaining from the member's physician or medical representative a Blood-Work Vitals Report (i.e. Form B-WVR-MM1983) to include the most recent information on blood pressure, cholesterol, blood sugar, heart rate, body mass and body weight; the member understands that MilKe Ministries is obtaining this information solely for the purposes of base lining improvement gains in their health as a result of adhering to the recommendations of their medical practitioner, in addition to living according to the practices of what God requires.

The member understands that MilKe Ministries in no way deems itself to be a medical practitioner, nor does MilKe Ministries in any way purposes to contradict any requests made of the member by his/her medical practitioner. The member understands that MilKe Ministries' role is to support the medical practitioner through advocating behaviors and practices that are in the interest of the member's long-term health outlook and emphasizing biblical teachings that support those outcomes, and in no way, deliberately operate in direct opposition to medical practitioner goals and expectations.

Workplace Performance Evaluation Authorization:

Obtain from the member's employer annually, a completed copy of form WPE-MM1986, the Workplace Performance Evaluation form. The member understands that MilKe Ministries is obtaining this information solely for the purposes of enhancing the member's value to their employer and to baseline improvement gains in their Workplace Performance.

The member understands that MilKe Ministries' aim is to aid in the growth of their employer's business through the development of the member as an employee who is humble, integrity-filled, possessor of strong knowledge/skills/abilities, and supportive. The member understands that MilKe Ministries' intent is not to over-step the bounds of church and state; but to leverage the teachings of the church to maximize the growth of

both the employer's business and the member as a value-added employee, by preparing the member to be the most that they can be as an employee.

The member understands that his/her effectiveness in the secular workplace bears significant ramifications to spiritual growth, development and effectiveness in the Kingdom of God, toward the plans that God has for them.

Financials Authorization (i.e. Credit Report, Tax Returns, Proof of Income, Separation or Severance Notice / Letter of Termination, and Household Budget):

The member understands that Financials Authorization is an essential component to integrity verification. The member understands that MilKe Ministries will use these five (5) categories of Financials Authorization solely to verify integrity reporting of WIA information previously provided to MilKe Ministries.

1. Credit Score – confirms credit score, verifies commitment to eradicate liabilities through on-time payments; thus reducing debt ratio.
2. Tax Statement – verifies all sources of income.
3. Proof of Income – verifies gross income, verifies net income.
4. Separation or Severance Notice – verifies change in employment status.
5. Household Budget (only by member request do we aid with the household budget) – verifies commitment to managing priorities.

The member understands that MilKe Ministries' sole intent behind requesting the aforementioned information is to protect the ministry and its members against those whose intentions are not sincere and honest as a result of money transactions.

The member understands that these documents are provided one time annually, each year, by each member, in the months of June or December (of their choosing).

The member also understands that by having these documents in order and current, can position them to take full advantage of opportunities presented and available to them in the secular system, to enhance the financial well-being of themselves and their families.

The member understands that a foremost objective of MilKe Ministries is to prepare members to be an asset to their nation and not a detriment. As such, adherence to these requests gainfully advances the vision of a prosperous nation and world for all of us.

PRIVACY:

Respecting and protecting member's privacy is of utmost importance to MilKe Ministries. As such, we hereby attest that all documents submitted to MilKe Ministries, by individuals or by members are stored in compliance with the Federal Privacy Act.

Any document submitted to MilKe Ministries will only be viewed by the relevant staff on a "need to know basis". We do not disclose any record which is contained in our system of records by any means of communication to any person, or any agency, except pursuant to a written request by, or with the prior written consent of, the individual to whom the record pertains.

The member understands that though information is not shared without written consent, data in aggregate form (i.e. collectively as a group) will be used for statistical purposes showing improvement gains and losses overall, relative to MilKe Ministries, but not specific to an individual or member.

We currently use one system of document storage:

- Password protected electronic system.

AGREEMENT:

By the signature below, the Undersigned acknowledges and agrees that s/he has had time and the full opportunity to carefully read and understand all terms of this Member Releases, Disclosures, Authorizations and Privacy Statement, and agrees to the terms set forth herein.

Name _____ Signature _____

Date _____