

✧ Church Retirement Plan



Why the Church
Retirement Plan Is
Right for You

What's inside:

- ✧ Disability and survivor protection benefits
- ✧ Retirement contribution assistance for pastors with limited church budgets
- ✧ Housing allowance opportunity for ministers
- ✧ Enrollment form

Why This Plan Is *Right* for You

Widespread Eligibility

If you receive W-2 taxable income from a church, church-related school or association affiliated with a Baptist state convention, you're eligible for the 403(b)(9) Retirement Plan for Southern Baptist Churches (Church Retirement Plan). Whether you're a full-time, part-time or bivocational minister, or a full-time or part-time non-ministerial employee, you can participate in the Plan.

Exclusive Protection Benefits

As a participant in the Church Retirement Plan, you may also be eligible for two protection benefits provided by GuideStone® and your Baptist state convention.

- ✳ **Disability income benefit.** This benefit provides an income of up to \$500* per month if you become disabled, plus \$35 is contributed to your retirement account each month of your disability.
- ✳ **Survivor protection benefit.** This benefit is paid to your beneficiary if you die while employed at an eligible employer and you're making contributions to your account. The benefit amount depends upon a participant's age at death but can be as much as \$100,000*.

* Eligible participants earn 1/12 of the value of these benefits for each month of participation in the Church Retirement Plan in the 12 months immediately preceding your death or disability. To receive credit for protection benefits, you or your church must make a minimum retirement contribution of \$50 per month.

YOUR AGE AT DEATH	MAXIMUM BENEFIT PAYABLE*
35 and under	\$100,000
36–45	\$75,000
46–55	\$50,000
56–65	\$25,000
66–70	\$16,000
71 and over	\$10,000

“Compare the Church Retirement Plan at GuideStone to any retirement program on the market, and you’ll see there is nothing else that comes close to offering Southern Baptist ministers and church employees the same features, benefits and tax advantages.”

— O.S. Hawkins, President & Chief Executive Officer

For more information concerning state convention benefits and eligibility, visit [GuideStone.org/SBCchurchbenefits](https://www.GuideStone.org/SBCchurchbenefits).

Christian-screened Funds

When you participate in the Church Retirement Plan, you will be investing in GuideStone Funds®. These Funds do not invest in any company that is publicly recognized, as determined by GuideStone Financial Resources®, as being involved in the alcohol, tobacco, gambling, pornography or abortion industries or any company whose products, services or activities are publicly recognized as being incompatible with the moral and ethical posture of GuideStone.

Tax Benefits

The Church Retirement Plan provides several tax benefits:

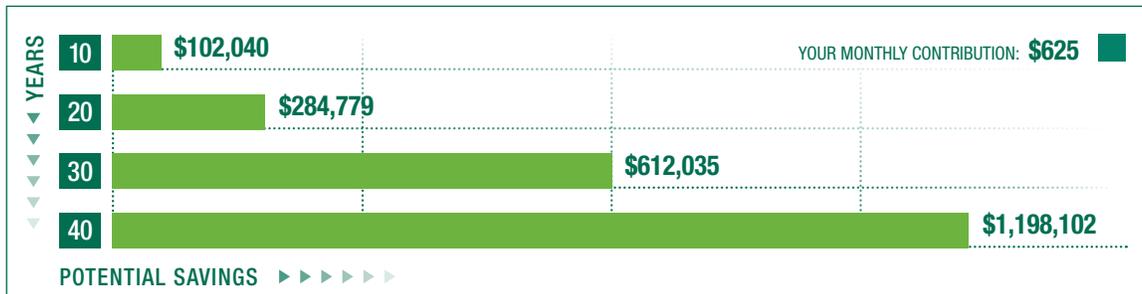
- ✳ Employer contributions are not subject to current income or Social Security and Medicare taxes.
- ✳ Tax-sheltered contributions from your salary reduce your current income tax liability.
- ✳ Tax-sheltered contributions from participants who are Ministers for Tax Purposes are not subject to SECA taxes.
- ✳ All earnings on contributions grow tax-deferred until withdrawn.
- ✳ Participants with limited incomes may qualify for a Saver's Credit of up to \$1,000 (\$2,000 if married filing jointly). Learn more at [GuideStone.org/taxcredit](https://www.GuideStone.org/taxcredit).
- ✳ Qualified distributions of 403(b) Roth elective deferrals are tax-free (within legal limits).
- ✳ The minister's housing allowance is a very important tax benefit for retired ministers, and GuideStone specializes in providing it during retirement. With GuideStone, eligible Ministers for Tax Purposes can designate up to 100 percent of their retirement benefits as a tax-free housing allowance.

For more information about tax-related issues, see our annual *Ministers' Tax Guide* at [GuideStone.org/taxguide](https://www.GuideStone.org/taxguide).

Flexible Contribution Options

When you complete the *GuideStone Enrollment Form Church Retirement Plan*, you determine the type and amount of contribution that will best fit your situation.

- ✳ **Your employer can make a contribution to your account.** GuideStone recommends employer contributions equal to 10 percent of your salary, in addition to any amount you contribute.
- ✳ **You can make additional contributions from your salary.** In addition to what your employer may contribute, you can contribute an amount that is right for your situation. GuideStone recommends combined contributions from you and your employer total 15 percent or more of your salary. Use our calculators at [GuideStone.org/calculators](https://www.guidestone.org/calculators) to help estimate an appropriate contribution amount.



The hypothetical example assumes a \$50,000 salary with a \$625 contribution to the Church Retirement Plan and an annual return of 6%. Performance shown is not intended to imply the past or future performance of any of the investment funds. Actual returns may vary.

- ✳ **You can simplify your retirement planning with a rollover.** Having all your retirement assets with one provider reduces time-consuming paperwork and makes it easier to keep track of your retirement savings. You can also roll over funds from other employer-sponsored retirement plans or IRAs. Rollovers can usually be done with no tax consequences, and we have personnel who can walk you through the process and help complete any required forms for you.
- ✳ **You may be eligible to receive matching contributions from your Baptist state convention.** Eligible participants may receive an additional contribution from your state convention if you and your church meet the convention's eligibility requirements.
- ✳ **You may qualify for GuideStone's Mission/Church Assistance Fund.** If you are the pastor of a Southern Baptist mission, church or church plant, and your annual church budget receipts are less than \$75,000, you may be eligible to receive additional retirement account contributions. Ministers of qualifying churches may receive up to \$3,000 in retirement contributions over 60 months. Learn more about this assistance and print an enrollment form at [GuideStone.org/MCAF](https://www.guidestone.org/MCAF).

Enrollment is easy.

Complete and submit our simple enrollment form and return to your employer.

✧ Do well.

At GuideStone, we strive to do well. For 100 years we have been enhancing the financial security of our participants. We have built our reputation on our quality products and our proven track record of customer service.

✧ Do right.

We share common values with you. We believe that doing what's right matters. Our retirement products and investment funds seek to be competitive while remaining faithful to Christian values and goals. We are here for your benefit. No profit motive. No competing interests. Our bottom line is your bottom line — retirement security.

You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds before investing. A prospectus with this and other information about the Funds may be obtained by calling 1-888-GS-FUNDS (1-888-473-8637) or downloading one at GuideStoneFunds.com/Funds. It should be read carefully before investing.

GuideStone Funds, the mutual funds held in GuideStone retirement plans, are made available through GuideStone Financial Services®, member FINRA.

Be sure to consider all of your available options before rolling over your retirement assets. It is important to consider all of the potential advantages and disadvantages of rolling over your retirement assets to an IRA or another retirement plan, including the different investment options that are available to you as well as the services, fees, expenses, withdrawal restrictions and tax consequences of rolling over your assets. Other options are available besides rolling over your employer-sponsored retirement plan, including leaving the account with your previous employer. An employer-sponsored retirement plan may offer advantages investors can't get if they roll the money into an IRA.



Do well. Do right.®

1-888-98-GUIDE • GuideStone.org

GuideStone Enrollment Form

Church Retirement Plan

No other forms need to be filled out if you complete and submit this form.

STEP 1

As of ____/____/____, I want the following amount to be withheld from my paychecks and paid by my employer into my account in the retirement plan:

____% of my eligible pay (monthly salary \$____)

\$____ of my eligible pay

Please contact me about consolidating my other retirement plans.

Name: _____ Male Female

Social Security number: _____ Birth date: ____/____/____

Home address: _____

City: _____ State: _____ ZIP Code: _____

Daytime phone: (____) _____ Email address: _____

Spouse name (if married): _____ Spouse birth date: ____/____/____

Position: _____ Total years Southern Baptist service: _____

Is position 20 hours per week or more? Yes No

I elect that:

- Contributions will be invested in the GuideStone Funds MyDestination Fund® that most closely corresponds to the year in which I will turn age 65.
- Tax-deferred contributions will begin in the month indicated above.

If you would prefer to make Roth elective deferrals, please check this box: Roth contributions

Information on GuideStone Funds is available at GuideStoneFunds.com. A summary of plan provisions is available upon request. Contribution types, amounts, investment elections and beneficiary designations may be changed at any time to fit your individual needs. You have sole responsibility for your investment elections and are encouraged to review your available options and make changes at any time to fit your individual situation.

Applicant signature: _____ Date: ____/____/____

STEP 2 – TO BE COMPLETED BY EMPLOYER (PLEASE GIVE THIS FORM TO YOUR EMPLOYER AND RETAIN A COPY FOR YOUR RECORDS.)

Employer name: _____

Employer address: _____

City: _____ State: _____ ZIP Code: _____

Contact name: _____ Contact email: _____ Employer phone: (____) _____

Hire date: ____/____/____ Monthly employer contribution: \$_____

Employer Tax ID Number: _____ Association: _____

STEP 3

Employer needs to return a copy of the completed form to:

Retirement Operations
GuideStone Financial Resources, SBC
5005 LBJ Freeway, Ste. 2200
Dallas, TX 75244-6152

Or

Enroll online:
EAP.GuideStone.org

