

SOUTHERN BAPTIST CHURCHES 403(b)(9) RETIREMENT PLAN EVANGELISTIC ASSOCIATIONS, VOCATIONAL EVANGELISTS, PASTORAL COUNSELORS ENROLLMENT APPLICATION

GENERAL DIRECTIONS FOR COMPLETING THE ENROLLMENT APPLICATION

This form must be typed or completed in ink. If you make any changes to the written information, initial the changes.

- In order to make tax-sheltered contributions, you and your employer must complete a written *Retirement Contribution Agreement*. **Do not send the *Retirement Contribution Agreement* to GuideStone®.**
- If you are a vocational evangelist employed by a church, do not complete this form.
- If you are not employed by a church and are a vocational evangelist, pastoral counselor or an employee of such ministry or association, use this form to enroll in the Southern Baptist Churches 403(b)(9) Retirement Plan. To make contributions to the plan, you must be currently employed by a Code Section 501(c)(3) organization certified as a "Church" by your state convention. Contact your state convention office for details.

PARTICIPANT INFORMATION

Participant first name: _____ MI: _____ Last: _____
Social Security number: _____ Birth date: ____/____/____
Gender: ☐ Male ☐ Female Marital status: ☐ Married ☐ Single
Mobile phone: (____) _____ Email address: _____
Home address: _____
City: _____ State: _____ ZIP code: _____
Spouse first name: _____ MI: _____ Last: _____
Spouse Social Security number: _____ Spouse birth date: ____/____/____

VOCATIONAL ASSOCIATION/MINISTRY INFORMATION

Name of vocational association/ministry: _____
Address: _____
City: _____ State: _____ ZIP code: _____
Position: _____
Most recent hire date with this employer: ____/____/____ Years in paid Southern Baptist service: _____
Please check appropriate box: ☐ Employed by a vocational association ☐ Maintains own vocational ministry

CONTRIBUTION INFORMATION

Monthly participant contributions: Tax-sheltered: \$ _____
*Tax-paid: \$ _____
*Roth elective deferrals: \$ _____
Monthly association/ministry contributions: \$ _____
Total monthly billing amount: \$ _____

*If you wish to make tax-paid or Roth contributions, please see your employer for availability and additional information.

- ☐ I and/or my spouse have other retirement assets that we would like to consider rolling over to GuideStone.
- ☐ I would like to join the 1% Club and receive an annual reminder to increase my contribution in _____ (month).

Continued on other side



CHOOSE YOUR FUNDS

You have the right to make plan investment elections for contributions made on your behalf to the retirement plan. Your employer has designated a Target Date Fund based on your age as your default investment to which contributions will be made if you do not select an option below. All contributions will be placed in this fund until you change your election, and you have sole responsibility for this default election.

OPTION 1 — ASSET ALLOCATION FUNDS / DO IT FOR ME

Our professionally managed asset allocation options provide a simple choice for those who want a one-step approach to investing. This investment selection includes both our Target Date Funds and Target Risk Funds.

GUIDESTONE TARGET DATE FUNDS

Choose the appropriate MyDestination Fund® that most closely corresponds to the year in which you plan to retire.

(Not applicable if you completed Option 2 or selected a Target Risk Fund below.)

- ☐ MyDestination 2015 Fund ☐ MyDestination 2035 Fund ☐ MyDestination 2055 Fund
☐ MyDestination 2025 Fund ☐ MyDestination 2045 Fund

GUIDESTONE TARGET RISK FUNDS

Choose the (one) fund that best represents your investor profile.

(Not applicable if you completed Option 2 or selected a Target Date Fund above.)

- ☐ Conservative — Conservative Allocation Fund ☐ Moderately aggressive — Growth Allocation Fund
☐ Moderately conservative — Balanced Allocation Fund ☐ Aggressive — Aggressive Allocation Fund

OPTION 2 — CORE AND SPECIALITY OPTIONS / DO IT MYSELF

This approach is designed to help you build your own portfolio utilizing a broad range of core and specialty funds that provide the flexibility to address specific investment strategies. **Once enrolled, you will always have access to make fund exchanges through your online MyGuideStone® account. (Not applicable if you completed Option 1.)**

- ☐ Use this option if you choose to mix your own portfolio from the core and specialty options.

Investment fund: _____ Percentage: _____%

Investment fund: _____ Percentage: _____%

Investment fund: _____ Percentage: _____%

Total (must equal 100%): _____%

Please write in the space below or on a separate page for more than three fund choices.

Participants are prohibited from exchanging out of the Capital Preservation Fund (if applicable) to a “competing fund” without first investing in a “non-competing fund” for a period of at least 90 days. Also, simultaneous exchanges are not allowed. For more complete information, visit GuideStone.org or call **1-888-98-GUIDE** (1-888-984-8433).

NEW VOCATIONAL ASSOCIATION/MINISTRY INFORMATION (TO BE COMPLETED BY BILLING CONTACT)

Complete if this is the first employee to enroll in the Southern Baptist Churches 403(b)(9) Retirement Plan from this vocational association/ministry.

Employer Tax ID Number: _____ Employer number: _____

Billing contact name: _____ Contact telephone number: (_____) _____

Contact Email address: _____

Mobile phone: (_____) _____ Email address: _____

Billing address: _____

City: _____ State: _____ ZIP code: _____

The vocational association/ministry has:

- ☐ Received IRS approval as a Code Section 501(c)(3) organization
- ☐ Copy of IRS Code Section 501(c)(3) determination letter attached
- ☐ Secured state convention approval that association/ministry is a "Church" within the meaning of the Southern Baptist Churches 403(b)(9) Retirement Plan

PARTICIPANT CERTIFICATION SIGNATURE

I certify that: I serve as a full-time evangelist/vocational minister or counselor through the named association/ministry. My ministry is to Southern Baptists. Failure to serve Southern Baptists or secure and maintain Code Section 501(c)(3) status will effectively end my participation in the Southern Baptist Churches 403(b)(9) Retirement Plan.

I acknowledge and agree that the named association/ministry has sole responsibility for determining whether the association/ministry is a "Church" or an organization controlled by or associated with a church or convention or association of churches. I will promptly notify GuideStone of any changes in facts or circumstances that could affect its eligibility as set forth on this form.

I understand that my application will not be processed if I fail to attach a copy of the IRS determination letter for the association/ministry through whom I serve.

Participant signature: _____ Date: ____/____/____

Return your completed form to: Retirement Operations
GuideStone
5005 LBJ Freeway, Ste. 2200
Dallas, TX 75244-6152

Or you may fax your form to: 1-866-692-6327

VOCATIONAL ASSOCIATION/MINISTRY INFORMATION

If you are employed by your own vocational association/ministry and wish to participate in the Southern Baptist Churches 403(b)(9) Retirement Plan, you and your association/ministry must meet three sets of requirements.

These include:

- (1) Legal requirements,
- (2) Plan requirements and
- (3) State convention requirements.

What **legal** requirements must a vocational association/ministry meet?

- A vocational association/ministry must be an organization exempt from tax under Section 501(c)(3) of the *Internal Revenue Code* ("501(c)(3)").
- The Southern Baptist Churches 403(b)(9) Retirement Plan is a Code Section 403(b) plan. The *Internal Revenue Code* limits participation in Code Section 403(b) plans to employees of 501(c)(3) organizations (as well as employees of certain educational organizations and government employees). Section 501(c)(3) status is a basic, preliminary legal requirement.
- Persons who work for a vocational association/ministry may only participate in a Code Section 403(b) plan such as the Southern Baptist Churches 403(b)(9) Retirement Plan if the vocational association/ministry has 501(c)(3) exempt status. **You must attach a copy of the determination letter to the application.** Failure to provide this documentation will result in rejection of this application.
- IRS *Publication 557* discusses the rules and procedures for an organization to obtain 501(c)(3) exempt status. Legally, an organization does not have to be incorporated to fit within 501(c)(3). However, the state convention may require a vocational evangelistic association/ministry to be incorporated.
- A church, its integrated auxiliaries and a convention or association/ministry of churches are not required to file *Form 1023 (Application for Recognition of Exemption)* with the IRS to be exempt from federal income taxes or to receive tax-deductible contributions. However, a vocational association/ministry will be required to file this form and submit the required information to achieve 501(c)(3) exempt status.

What **plan** requirements must a vocational evangelistic association/ministry meet?

- The vocational evangelistic association/ministry must be a "Church." It must also be an "Eligible Church" to receive state convention contributions.
- A person who is in service with a "Church" is eligible to participate in the Southern Baptist Churches 403(b)(9) Retirement Plan.
- The term "Church" means an organization that meets all of the following requirements:
 - (1) The organization must be a Southern Baptist organization.
 - (2) The organization must be regarded as a "Church" by the state convention.
 - (3) The organization must be a 501(c)(3) organization.
 - (4) The organization must be a qualified church-controlled organization ("QCCO").

What **state** convention requirements must a vocational association/ministry meet?

- A vocational association/ministry must meet state convention requirements for a "Church." It must also meet state convention requirements for an "Eligible Church" to get state convention contributions.
- The state convention sets the requirements for an organization to achieve "Church" or "Eligible Church" status under the Southern Baptist Churches 403(b)(9) Retirement Plan. The state convention is responsible for monitoring whatever special requirements it imposes. For example, the state convention may require a vocational association/ministry be incorporated (even though this is not "legally" required) to be treated as an "Eligible Church." The state convention is responsible for monitoring this requirement.