

Southern Baptist Church Planters

We understand **your ministry.** We share **your passion** for the gospel. GuideStone[®] supports **your calling** both today and in the future.

Church planters have a unique calling and a special mission. Often, you work with limited resources, but GuideStone stands beside you to deliver faith-based solutions to meet your benefit needs — from retirement plans to group and personal medical plans.

Let us serve you so you can focus on the task at hand — wholeheartedly fulfilling the mission of your new church.

GuideStone can help at the different stages of your church plant:

Church planters who **raise their own support, receive ministry income reported on a** *Form 1099* **or have a secular job** may consider:

- 1. Opening a GuideStone Traditional IRA or Roth IRA or
- Enrolling in GuideStone's 403(b)(9) Retirement Plan for Self-employed Ministers and Chaplains, which may be a good fit if you have self-employment income related to your ministry.

Church planters who are **supported by and receive a** Form W-2 from a sponsoring church may consider:

- 1. Enrolling in GuideStone's 403(b)(9) Retirement Plan through your church.
 - For Southern Baptist Churches, many state conventions also provide a disability and survivor benefit as well as matching funds to eligible participants. Contact your Baptist state convention to learn what is available to you.
 - Ministers may also contribute tax-sheltered contributions into GuideStone's 403(b)(9) Retirement Plan, which potentially may be claimed as housing allowance during retirement a huge tax benefit that is not available in most other retirement plans.
- 2. Enrolling in a GuideStone medical, life, disability and dental plan.

Church planters who have **constituted a church and receive income reported on a** *Form W-2* from the **new church** may consider:

- 1. Visiting <u>GuideStone.org/Retirement</u> or call us at **1-888-98-GUIDE** (1-888-984-8433) to open a retirement plan that meets the needs of your church. Our team will work with you to deliver a truly customized plan for your organization.
- 2. Connecting your new church to your Baptist state convention and calling GuideStone to formally enroll your employees in GuideStone's Church Retirement Plan.
 - Similar to an SBC sponsoring church, as mentioned above, your connection with your Baptist state convention may also provide a disability and survivor benefit as well as retirement contributions to eligible participants. Contact your Baptist state convention to learn what is available to you.
 - Ministers may also contribute tax-sheltered contributions into GuideStone's 403(b)(9) Retirement Plan, which potentially may be claimed as housing allowance during retirement a huge tax benefit that is not available in most other retirement plans.
- 3. Enrolling in a GuideStone medical, life, disability and dental plan.

Additionally, GuideStone offers free <u>compensation planning</u> and <u>ministerial tax</u> guides. Check out these resources for more information.

For more information or to enroll, visit *GuideStone.org*, contact us at *info@GuideStone.org* or call **1-888-98 GUIDE** (1-888-984-8433).

Retail products are made available through GuideStone Financial Services, member <u>FINRA</u>. For more information about the firm, products and services please review the GuideStone <u>Affiliate Form CRS</u> and visit <u>FINRA's Broker Check</u>.