

# State Convention Benefits

| for SBC Churches

You already understand the importance of **planning ahead for your retirement years**, but what if a simple retirement contribution adjustment now could provide financial protection later?

At GuideStone®, you can enroll in the Southern Baptist Churches 403(b)(9) Retirement Plan (the “Church Retirement Plan”) – helping you **enhance your financial security**. And while you invest for your future retirement years, many Baptist state conventions provide additional valuable benefits based on your retirement plan participation and contributions.

These benefits are designed to help protect you and your family in the event of disability and/or death. **You may receive these benefits if you or your church make at least a \$50 monthly contribution to your account and meet the eligibility requirements of your state convention.**

State convention benefits include:



## Disability Income Benefit

This benefit provides an income of up to \$500 per month if you become disabled – with the maximum payout lasting 60 months (five years). Additionally, \$35 is contributed to your retirement account each month of your disability, for up to 60 months or while you’re receiving this benefit. To be considered eligible, the disability must have occurred prior to age 65. You may contact GuideStone directly to request application forms or to discuss disability income payment options.



## Survivor Protection Benefit

This benefit is paid to your beneficiary if you die prior to retirement. The benefit amount depends upon a member’s age at death but can be as much as \$100,000.\* It is paid in addition to the accumulations in your retirement account.

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



## Retirement Contribution from Your Convention

Your state convention may choose to make an annual discretionary contribution to your account should you and your church meet the respective eligibility requirements of your convention.

“At GuideStone, we work daily to enhance the financial security and resilience of those who serve the Lord. Southern Baptist pastors and church employees will find that the Church Retirement Plan can help them achieve their long-term financial goals while providing potential benefits that protect their families.”

— Dr. Hance Dilbeck, President & Chief Executive Officer

Visit [GuideStone.org/SBCChurchBenefits](https://www.guidestone.org/SBCChurchBenefits) to learn more and find out if your state Baptist convention provides these benefits.

To enroll in the Church Retirement Plan, visit [GuideStone.org/RetirementPlans](https://www.guidestone.org/RetirementPlans).



\*Eligible members earn 1/12 of the value of these benefits for each month of participation in the protection program in the 12 months immediately preceding your death or disability.