

Annuitant Change Request Form

Complete, sign and return to: Benefits Administration, GuideStone, 5005 LBJ Freeway, Ste. 2200, Dallas, TX 75244-6152. If you have any questions or need assistance, call **1-888-98-GUIDE** (1-888-984-8433) to speak with a customer solutions specialist.

Complete only the section or sections of the form that you wish changes to be applied. You do not need to complete sections of the form where there is no change needed.

1. PARTICIPANT INFORMATION

Participant name: _____ Social Security number (last four digits): _____
Home telephone: (_____) _____ Daytime telephone: (_____) _____
Email: _____ Birth date: ____/____/____ Marital status: Married Single

2. ADDRESS CHANGE

Change my home address to: _____
City: _____ State: _____ ZIP code: _____

3. HOUSING ALLOWANCE DESIGNATION (FOR ELIGIBLE MINISTERS ONLY)

I request GuideStone® to designate _____% or \$ _____ of my **monthly** annuity payments as housing allowance.

I request GuideStone to designate _____% or \$ _____ of my **monthly** systematic withdrawal payments as housing allowance.

4. AUTHORIZATION FOR ELECTRONIC DIRECT DEPOSIT

Complete this section to have your check electronically deposited. Include a voided check or deposit slip, as applicable. If you do not complete this section, a check will be mailed to you.

Bank name: _____ Bank telephone: (_____) _____

Name on account (required): _____

Type of account for deposit (check one): Checking account (voided check only) Savings account (voided deposit slip)

Routing number: _____ Account number: _____

5. FEDERAL INCOME TAX WITHHOLDING ELECTION (DOES NOT APPLY TO ELIGIBLE ROLLOVER DISTRIBUTION)

I understand the voluntary withholding rules apply and I elect the following:

- No, do not withhold federal income tax from the taxable portion of my payments.
- Yes, withhold federal income tax from the taxable portion of my payments. (Please complete the enclosed IRS *Form W-4P*.)

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6. STATE INCOME TAX WITHHOLDING ELECTION

State of residence for tax purposes: _____

Choose one:

No, do not withhold state income tax from the taxable portion of my payments unless required by state income tax laws.

Withhold state income tax according to the following election:

Marital status: Single Married Married, but withhold at the higher single rate

Enter number of allowances: _____

Optional: Withhold an additional \$ _____ from each of my payments for state income tax withholding.

7. MISSION:DIGNITY® (OPTIONAL)

Mission:Dignity helps assist retired ministers and their spouses who need extra help in their later years. Mission:Dignity currently helps almost 1,700 people by providing extra money needed for housing, food and vital medications.

Please deduct \$ _____ from my payments and pay to Mission:Dignity to be used as a donation to the ministry.

Please stop my Mission:Dignity deduction.

This change shall be effective beginning with the payment issued at the end of _____.

I reserve the right to cancel this authorization at any time, upon 30 days' written notice to GuideStone.

8. PARTICIPANT SIGNATURE

I authorize GuideStone to make the changes indicated on this form to my account. Unless otherwise indicated on this form, the changes apply to all payments I am currently receiving, and changes will be effective with the first payment following receipt of this request form by GuideStone. I certify that I read the information about minister's housing allowance and understand that I, and not GuideStone, am liable for any tax consequences due to any failure to comply with IRS requirements regarding minister's housing allowance.

Signature: _____ Date: ____ / ____ / ____

Instructions for Completing Annuitant Change Request Form

General Directions for Completing Form

- Complete only the boxes on the *Annuitant Change Request Form* which apply to the change(s) you are requesting. You must also sign and date the form in Section 8.
- This form must be typed or completed in ink. If you make changes to your written information, you must initial the changes. Your form will be returned if it is incomplete or is completed in pencil or contains changes which are not initialed.
- Complete only the section or sections of the form that you wish changes to be applied. You do not need to complete sections of the form where there is no change needed.
- Return the completed form to: Benefits Administration, GuideStone, 5005 LBJ Freeway, Ste. 2200, Dallas, TX 75244-6152.

Instructions for Completing Each Section of the Annuitant Change Request Form

Section 1 – Participant information: List full legal name and other information as indicated.

Section 2 – Address change: Complete if you are changing your home mailing address.

Section 3 – Housing allowance designation (for eligible ministers only): If you are an eligible, retired Minister for Tax Purposes, you may ask GuideStone to designate all or a portion of your retirement income as a housing allowance. A housing allowance can be designated for a payment only when that payment relates to contributions made as a result of earnings from service as a minister. Indicate in Section 3 the monthly percentage or dollar amount of your retirement income you want GuideStone to designate. If you designate a percentage, the amount designated as a housing allowance will automatically increase if your payment amount increases.

You must decide if you are a Minister for Tax Purposes and how much you can exclude from income as a housing allowance. If you are eligible for a housing allowance, you can exclude from your gross income the least of these three amounts, subject to IRS rules: (1) the designated amount, (2) your actual, eligible housing expenses or (3) the annual fair rental value of your home, furnished, including utilities. You are responsible for documenting these expenses. If you ask GuideStone to designate more than you can exclude from income as a housing allowance, you must report the excess to the IRS. Ministers who receive retirement income but continue their service in the ministry may have to pay SECA taxes on the part of their retirement income designated as a housing allowance. Ministers must comply with other IRS rules about the housing allowance. If you have any questions about these rules, please consult your own tax advisor.

You can make or change a housing allowance designation at any time by completing a form. Contact GuideStone to get this form. All requests for changes will apply to future payments only and cannot be retroactive.

For more information about who is a Minister for Tax Purposes, see our annual *Ministers' Tax Guide* or our brochure, *Ministerial Tax Issues*. Both are available on our website, GuideStone.org, or by calling **1-888-98-GUIDE** (1-888-984-8433).

Section 4 – Authorization for electronic direct deposit: Direct deposit is the standard way to receive your payments. Your authorization is needed so GuideStone can deposit your payments electronically.

This authorization will remain in full force and in effect until GuideStone receives notification from you of its termination and until GuideStone and the bank have a reasonable opportunity to act on the termination.

Section 5 – Federal income tax withholding election: Complete Section 5 to change your voluntary federal income tax withholding election. The voluntary federal income tax withholding rules apply to any portion of your payment which is not an eligible rollover distribution but is taxable.

- Check the applicable box to indicate whether you want federal income tax withheld from your payment.
- **If you check the “Yes” box, you must also complete the IRS Form W-4P and return it with your *Annuitant Change Request Form*.**

Section 6 – State income tax withholding election:

If you are a resident in a state that has:

- Mandatory state income tax withholding, but the state allows you to opt out of withholding, state income tax will be withheld unless you check the first box. If you wish to have state income tax withheld, please designate marital status and allowances by completing the second box.
- Mandatory state income tax withholding and you have federal income tax withheld, please designate marital status and allowances by completing the second box.
- Voluntary state income tax withholding and the state requires the payer to withhold when you designate withholding, then return your state's required form if you want to request state income tax withholding.

If any part of your payment is exempt from state income tax withholding or your state does not require withholding, we will not withhold tax. If you wish to designate a state as your state of residence for tax purposes other than your address state on record at GuideStone, please designate the state. Additional information can be obtained by contacting your state's Department of Revenue.

Section 7 – Mission:Dignity: Complete this section if you want to have a portion of your retirement payment deducted as a donation for the Mission:Dignity program or to stop this deduction. **This deduction does not change the taxability of your payment, but you will receive a receipt for a corresponding charitable deduction.**

Section 8 – Participant signature: You must **sign and date** this section of the *Annuitant Change Request Form*. If you are unable to sign this form, a person retaining your power of attorney may sign the form if a copy of his or her power of attorney is sent to GuideStone.