



Compensation | Planning Guide

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BudgetResources](http://www.GuideStone.org/BudgetResources)

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along with our other
helpful resources.

For ministers and church employees



GuideStone®
Retirement Plans

Do well. Do right.®

Three things you need to know before you begin

1. The benefits of a compensation plan.

Your church can maximize its limited resources by implementing a sound compensation plan.

- ❖ It reduces confusion about expenses, benefits and staff income budgets.
- ❖ It ensures funds are spent appropriately.
- ❖ It lets ministers and staff know you value them with a detailed compensation plan.

2. The dangers of a “lump sum” or “package” approach.

Paying a lump sum amount to your minister to break down as he desires can be unwise.

- ❖ It often causes ministers to pay higher taxes, increasing financial burdens for their families.
- ❖ It can lead to a financial hardship for the church if a minister does not set aside a portion of the lump sum for insurance coverage.
- ❖ It distorts the amount of actual income the minister has available to provide for his family.

3. The eligibility requirements of a Minister for Tax Purposes.

Generally, a Minister for Tax Purposes is ordained, licensed or commissioned and fulfills a majority of the following: administers the ordinances; conducts religious worship; has management responsibilities and is considered to be a religious leader by the church.

These ministers have a dual tax status. They are “employees” for income tax purposes, and “self-employed” for the purpose of Social Security.

- ❖ They are exempt from federal income tax withholding. (Ministers must prepay their taxes by using the quarterly estimated tax procedure, unless they elect voluntary withholding.)
- ❖ They are eligible for a church–designated housing allowance.
- ❖ They must pay SECA taxes for Social Security coverage (employees pay half as much in FICA taxes and their employer pays the other half).

For more information about Ministers for Tax Purposes, request our *Ministerial Tax Issues* brochure or our annual *Ministers Tax Guide* by calling **1-888-98-GUIDE** (1-888-984-8433). You can also access these and other helpful resources at www.GuideStone.org/BudgetResources.

| *Create* a compensation plan

As a church, you have a responsibility to take care of those who serve you, while seeking to be good stewards of your limited financial resources. This workbook can help you achieve that goal. It is designed for use by the person(s) who determines pay arrangements for ministers and church employees.

In the next few pages, we'll help you build a solid compensation plan using six essential steps.

- Step 1. Determine the needs (pgs 4-5).**
- Step 2. Establish written compensation policies (pg 6).**
- Step 3. Provide for ministry-related expenses (pgs 7-8).**
- Step 4. Provide employee benefits (pgs 9-11).**
- Step 5. Determine personal income (pg 12).**
- Step 6. Complete a compensation planning summary (pgs 13-14).**

As you take this step of good financial stewardship, remember that you're not doing this alone. We're always here for assistance or to answer any questions you may have. Contact us at **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CST Monday-Friday. You can also email us at info@GuideStone.org.

Turn the page to begin step one.



1

Step one: Determine the needs

Each minister and paid employee should complete a copy of this compensation plan review. By providing the required information below, the church can better estimate amounts that adequately meet the needs of ministers and staff. Please note the following:

- ❖ Unless otherwise noted, all figures are annual amounts.
- ❖ Estimates can be based on actual amounts from the previous year.
- ❖ Tinted boxes are to be completed by the church.

Name:	Job title:	Complete by: ____/____/____
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SECTION 1: Ministry-related expenses *(see page 7 for examples)*

Personal vehicle expenses

Description	Minister/employee estimate	Amount budgeted to reimburse expense
Estimated business mileage.	(miles)	N/A
Multiply mileage by the IRS standard rate to determine cost for vehicle's business use (visit www.irs.gov).	\$	\$

Travel expenses

Description	Minister/employee estimate	Amount budgeted to reimburse expense
Estimated travel expenses for work-related events (food, lodging, etc.).	\$	\$

Ministry expenses

Description	Minister/employee estimate	Amount budgeted to reimburse expense
Estimated expense on materials for sermon preparation, studies or church functions.	\$	\$

Hospitality expenses

Description	Minister/employee estimate	Amount budgeted to reimburse expense
Estimated expense for hosting church groups, speakers, etc. in a home or at a restaurant.	\$	\$

Professional development expenses

Description	Minister/employee estimate	Amount budgeted to reimburse expense
Estimated amount for continuing education, workshops or learning conferences.	\$	\$

VIEW THE RESULTS

of the 2010 Compensation Survey
for Southern Baptist Churches to
see how a compensation plan for
ministers and staff compares with
similar-sized SBC churches in
your area. [www.GuideStone.org/
BudgetResources](http://www.GuideStone.org/BudgetResources)

SECTION 2: Employee benefits *(see pages 9-11 for more information)*

Medical insurance

Description	Minister/employee estimate	Amount budgeted to provide benefit
Estimated cost of medical coverage for you (and your family, if applicable).	\$	\$

Life insurance

Description	Minister/employee estimate	Amount budgeted to provide benefit
Estimated cost for your life coverage.	\$	\$

Disability insurance

Description	Minister/employee estimate	Amount budgeted to offset expense
Estimated cost for your disability coverage.	\$	\$

Retirement plan contributions

Description	Actual contribution last year	Amount budgeted for contribution
403(b)(9) retirement plan contributions paid by church.	\$	\$

SECTION 3: Personal income *(see page 12 for more information)*

Personal salary

Description	Amount budgeted by church
Salary paid to the minister/employee by the church.	\$

Housing allowance

Description	Amount budgeted by minister
Housing allowance, if applicable, (in addition to salary) that will be provided by the church next year.*	\$

Salary increase

Description	Yes	No
Did you receive a salary increase last year? Check either yes or no.		

SECA taxes paid

Description	Minister	Amount budgeted to offset expense
Amount of self-employment (SECA) tax you paid on your church income last year.*	\$	\$

*Applies only to Ministers for Tax Purposes.

2 *Step two:* Establish written compensation plan policies

Written policies reduce confusion by forming a standard for current and future actions. They also help your ministers and employees clearly understand the provisions and expectations of the church. The policies should cover four major areas.

1. **Clearly explain policies regarding ministry-related expenses.**

These should be funded by the church apart from the minister's/employee's salary.

- ❖ Allowable business expenses (needs to be consistent with IRS rules).
- ❖ Employee recordkeeping and expense account reporting expectations.
- ❖ Reimbursement rate for mileage expenses.
- ❖ Allowable conference and convention expenses.
- ❖ Reimbursement amount for books, periodicals, software, etc. (as well as who will own the reimbursed items).

2. **Clearly define employee benefits.**

These should be funded by the church apart from the minister's/employee's salary.

- ❖ Medical, life and disability coverage.
- ❖ Retirement contributions provided by the church.
- ❖ Educational expenses eligible for reimbursement.

3. **Clearly explain personal income.**

- ❖ Salary and any amounts designated as housing allowance for eligible ministers.
- ❖ Social Security withholdings for non-ministerial employees (see the section titled "Social Security" under step five for more information).
- ❖ "Social Security offset" for Ministers for Tax Purposes (see the section titled "Social Security" under step five for more information).
- ❖ Willingness to withhold taxes at the request of a Minister for Tax Purposes.
- ❖ How the church will designate the housing allowance (see the section titled "Housing Allowance" under step five for more information).
- ❖ Procedure for personnel reviews and salary increases.

4. **Clearly address rules surrounding personnel policies.**

- ❖ Vacation.
- ❖ Sick and sabbatical leave.
- ❖ Outside speaking engagements.
- ❖ Hiring requirements.
- ❖ Employee classifications.
- ❖ Work hours and pay periods.
- ❖ Business use of cell phones and computers.

Step three: Provide for ministry-related expenses

Ministers and employees naturally have expenses related to the work they need to accomplish. However, these expenses should never be a burden to them. As such, the expenses should be fully paid for by the church and should *not* impact any portion of a minister's or employee's personal income.

Examples of ministry-related expenses include:

- ❖ Vehicle use for business purposes.
- ❖ Meetings, workshops and conferences.
- ❖ Books, periodicals, software and audio or video resources.
- ❖ Continuing education opportunities.
- ❖ Provisions for ministry-related hospitality.

Addressing ministry-related expenses with an accountable reimbursement plan (ARP)

An ARP is a plan you create to help explain terms, conditions and tax rules related to allowable ministry expenses. With this type of plan, the church creates a reimbursement budget, the minister or employee turns in an expense report and the church uses that report to reimburse the minister or employee. Also, it's important to know employees pay no taxes on reimbursements and they are not included on a *Form W-2*.

Requirements for an ARP

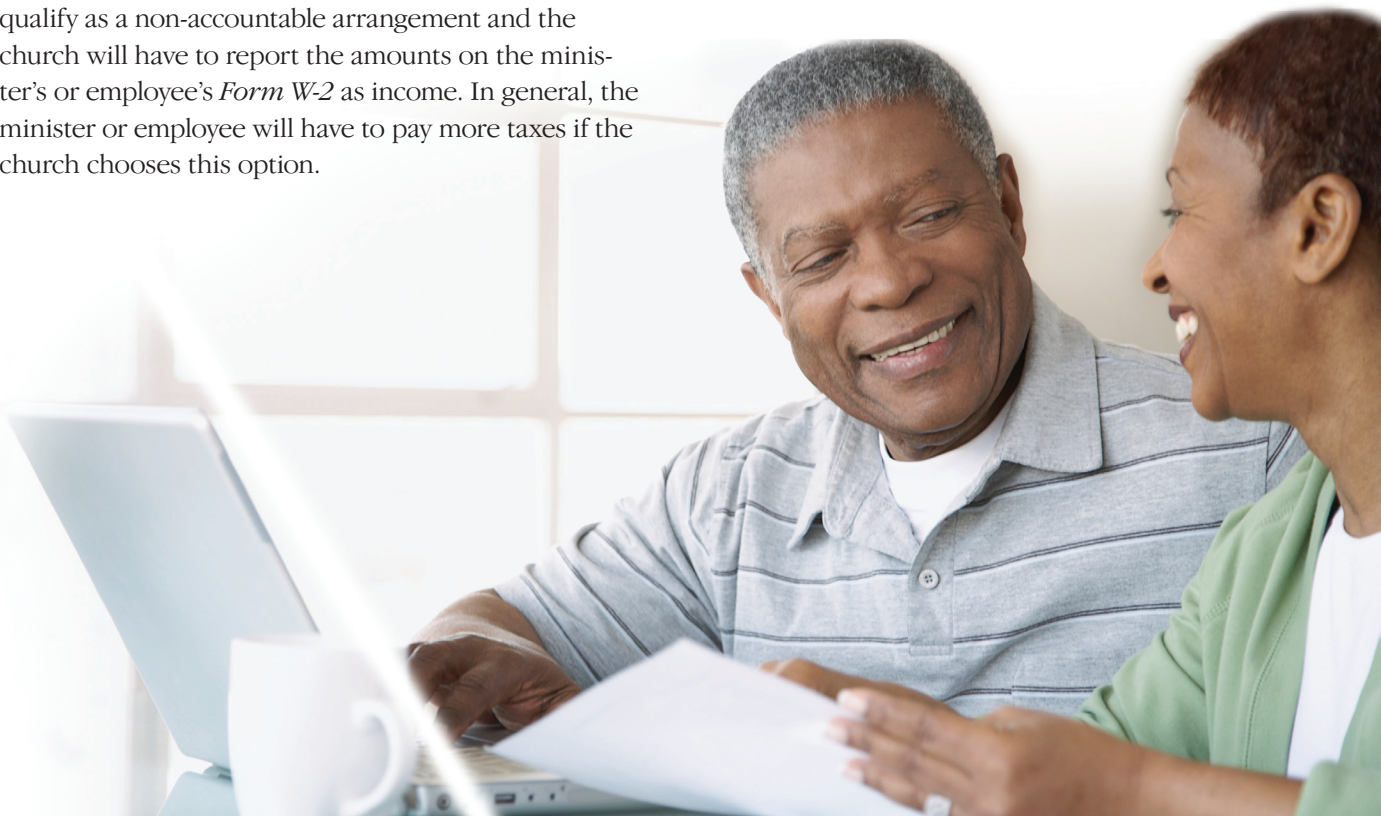
- ❖ All expenses must have a business purpose related to the minister's or employee's duties.
- ❖ Expenses must be verified with documentation of the amount, date, place and business purpose.
- ❖ Documentation should be provided within 60 days of incurring the expense, and any excess reimbursements should be returned to the church within 120 days.
- ❖ The church should use the IRS-approved standard mileage rate for transportation and the per-diem rate for meals and lodging. These rates can be found at www.irs.gov.
- ❖ Unused accountable reimbursement plan money should not be given as a bonus or additional income.

How to create an ARP in *three easy steps*

- 1** Decide what expenses will be covered and outline a plan (see the *Sample: Accountable Reimbursement Plan* on page 15). Then determine how much money the church will budget to cover these expenses separate and apart from personal income. If applicable, you may want to use last year's figures in each category as a guideline.
- 2** Instruct ministers and employees to submit an expense report within 60 days of incurring expenses (see the *Sample: Expense Report* form on page 15). Receipts should be required for purchased items, and for automobile expenses, the mileage should be reported.
- 3** Reimburse ministers and employees at least once a month for all approved expenses (this reimbursement should not affect their personal income). Additionally, advances can be given for anticipated expenses, but unused funds from those advances must be returned to the church within 120 days.

A word of caution about “reimbursement arrangements through salary reduction”

It is strongly recommended that a church chooses not to reduce a minister's or employee's personal income by the amount of an expense. According to Treasury Regulation 1.62(d), that type of salary reduction will qualify as a non-accountable arrangement and the church will have to report the amounts on the minister's or employee's *Form W-2* as income. In general, the minister or employee will have to pay more taxes if the church chooses this option.



Step four: Provide employee benefits

A strong benefit plan includes retirement plan contributions, medical, life and disability coverage for ministers. Having this type of plan shows tangible concern for your church's staff, which can reduce turnover and increase attractiveness for potential new employees. It also provides some of the following advantages.

Tax Advantages

Saves taxes

When a church pays for its employees' medical coverage as well as disability and term life insurance, the money is not reported as taxable income (as long as term life insurance coverage is under \$50,000). Additionally, a church's contributions into its employees' 403(b) retirement accounts are tax-sheltered.

These tax-saving ideas are not "loopholes." They represent a wise use of tax laws to help your ministers and employees pay the least amount of tax legally owed.

Insurance coverage benefits

Provides protection for the church

Neglecting to provide insurance benefits for ministers and employees can be a dangerous liability and it places an unnecessary burden on their families should an unfortunate event occur. As such, a church should provide ministers, employees and their families with the protection and peace-of-mind they need to focus on their ministries. Moreover, a comprehensive benefits package can help you attract and retain qualified, talented staff that will help your organization meet its ministry goals.

Provides employees with appropriate coverage

GuideStone can help churches and other ministry organizations provide insurance protection for employees and their families with a variety of medical, term life, accident, dental and disability plan options. With GuideStone, churches can bring the entire employee benefits package under one roof, with just one bill and one source for customer service.

- ❖ Group Plans are available for employers with 10 or more eligible employees.
- ❖ Personal Plans are available to qualified individuals and churches with one to nine employees.

This coverage offers protection and portability for ministers, allowing them to take their insurance coverage with them as they are called from one place of ministry to another.

You may also be able to lower the income taxes paid by your ministers and other staff by establishing a Flexible Spending Account or Health Savings Account in coordination with your medical plan. For more information about these options, please visit www.GuideStone.org/ConsumerDirected.

Learn more about life and health coverage from GuideStone by returning the enclosed *Additional resources* form or calling **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CST Monday-Friday. You can also find information online at www.GuideStoneInsurance.org.

Retirement plan benefits

Prepares employees for the future

While they'll never retire from ministerial service, ministers and employees need income to live on once they leave paid service; to provide for families, missions, church planting or other ministry endeavors. Historically, one of the best ways to build this income is through a retirement plan, like the 403(b)(9) retirement plan offered by GuideStone. Churches should consider offering such a plan that includes an employer-provided contribution paid by the church. GuideStone recommends employer contributions equal to 10% of salary. Employees should also be encouraged to make additional contributions from their own salary.

Provides a plan exclusively designed for ministries

The 403(b)(9) retirement plan from GuideStone is designed exclusively for churches and ministry organizations. Ministers who receive taxable income from a church may participate. Additionally, all non-ministerial employees receiving W-2 income from the church (secretaries, custodians and church-school workers) can participate. Some of the features of the plan include:

- ❖ Employees' tax-sheltered contributions provide savings now by immediately lowering the taxable portion of their salary. Further, both contributions and earnings grow tax-deferred until they are withdrawn.
- ❖ Eligible ministers don't pay SECA taxes on their tax-sheltered contributions.
- ❖ Eligible ministers can designate up to 100% of their retirement benefit as a housing allowance.
- ❖ Participants benefit from a multi-manager investment approach that provides access to a well-diversified, structured portfolio of mutual funds.
- ❖ All funds are Christian-based, socially screened and adhere to moral and ethical investment guidelines approved by GuideStone.

For information about our retirement plans, complete and return the enclosed *Additional resources* form or call **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CST Monday-Friday. You can also find information online at www.GuideStoneRetirement.org.

| The Church Retirement Plan for *Southern Baptist churches*

GuideStone offers the Church Retirement Plan that may provide matching and protection benefits* for Southern Baptist churches. Additional benefits are available for pastors of eligible SBC churches with annual budgets of \$75,000 or less. If you belong to an SBC church, please contact GuideStone to learn more about this plan.

* Benefits are provided by GuideStone and the Baptist state conventions. Eligibility for, and type of benefits offered vary by convention. Contact GuideStone for more details.

A note about *403(b) plan regulations*

The IRS published additional regulations on January 1, 2009.

They impact all 403(b) plans, but fortunately, they are not difficult to follow. Visit www.GuideStone.org/PlanRegs to find everything you need to understand and comply with these regulations.

5 | *Step five:* Determine personal income

A number of factors should be considered when determining the personal income of ministers and employees. **Keep in mind that ministry-related expenses and the cost of benefits should not be considered part of personal income.**

Responsibilities and experience

Those called to the ministry usually do not follow that calling to become wealthy. However, they should not be expected to live on inadequate wages. Additionally, merit increases in recognition of exceptional service should not be considered inappropriate. To help determine an appropriate income, consider the income of other professionals in your community with similar experience and responsibilities. Reviewing the 2010 SBC Compensation Survey can also help you determine appropriate compensation. You can find a link to the survey at www.GuideStone.org/BudgetResources.

Inflation

It is imperative for churches to consider inflation when reviewing pay each year. Historically, inflation has averaged around 3% annually. Every year your ministers' and employees' pay isn't adjusted to meet the rate of inflation, their income has less and less buying power as they seek to provide for their families.

Social Security

Churches with non-ministerial employees should keep in mind that the church is required to pay the employer portion of Social Security taxes. The employee portion of FICA taxes is then withheld by the church from the non-ministerial employee's salary. Ministers for Tax Purposes, on the other hand, pay SECA taxes, and they must pay all of this tax themselves. **GuideStone encourages churches to provide additional income to the minister for use in paying this tax.** This is sometimes called a "Social Security Offset," and usually equals one-half of the SECA tax rate. When it is given to the minister by the church, it must be designated as taxable income on the minister's *Form W-2*.

Housing allowance (only available to Ministers for Tax Purposes)

Ministers who own or rent a home may save taxes if a church designates part of their income as a housing allowance. Ministers who live in a parsonage may also be entitled to a housing allowance designated by their church if they have eligible housing expenses. Churches cannot designate a housing allowance retroactively. To learn more about these housing qualifications, please request our *Ministers Tax Guide* by using the enclosed *Additional resources* form or view it online at www.GuideStone.org/TaxGuide.

How to designate a housing allowance

- 1 The minister should present the church with an estimate of housing expenses (see the *Minister's Estimate of Housing Expenses* form on page 16).
- 2 The church must officially designate and document the amount of the minister's housing allowance in advance of paying the minister. This should be done every year. To ensure the church doesn't forget to designate a housing allowance one year, the church should make the designation for all future years until it is changed by official church action. This is called a "safety net" designation. The church should record this action in the church minutes and notify the minister. If circumstances change, the amount designated as a housing allowance may be revised during the year; however, no changes can be made retroactively. Remember, there are limits on how much a minister can exclude from income as a housing allowance. As taxpayers, ministers are responsible for reporting their income properly.

Since ministers who live in a church-owned parsonage are not able to build equity in a home, many are concerned about how they will pay for housing when they retire. Accordingly, churches can make added contributions (within legal limits) to a minister's 403(b)(9) retirement account that can be used to meet this need.

For more information about the benefits and requirements of a housing allowance, visit www.GuideStone.org/HousingAllowance or call **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CST Monday-Friday.

Step six: Complete a compensation planning summary

Use the worksheet on the back of this page to develop a comprehensive plan of financial support for your new budget year. Please note that the worksheet is designed so that the three categories of compensation (expenses, benefits and personal income) are not added together. Adding these together is similar to recreating the lump sum approach, which is not suggested.

Also, tear out and make copies of the additional worksheets that follow so you may use them as needed.

As you use these forms, you'll want to be mindful of the federal reporting requirements for churches. This checklist will help you to comply with these requirements:

- ❖ Obtain an employer identification number (EIN) from the federal government (visit www.IRS.gov to obtain this number).
- ❖ Determine whether each church worker is an employee or self-employed.
- ❖ Obtain the Social Security number from each worker.
- ❖ Have each employee complete a *Form W-4*.
- ❖ Compute each employee's taxable wages.
- ❖ Determine the amount of income tax to withhold from each non-minister.
- ❖ Withhold FICA taxes from non-ministers.
- ❖ Follow all payroll deposit rules.
- ❖ File *Form 941* quarterly.
- ❖ Prepare a *Form W-2* for every employee (including ministers).
- ❖ Prepare a *Form 1099-MISC* for self-employed persons earning non-employee compensation of \$600* or more during the year from the church.
- ❖ Complete any additional forms required by federal, state or local governments.

The annual *Ministers Tax Guide* includes a detailed description of these and other important federal requirements. You can request one using the enclosed *Additional resources* form or by calling GuideStone. You can also view it online at www.GuideStone.org/TaxGuide.

If you have questions about the steps or any of the material covered in this workbook, GuideStone is ready to assist you. Call us directly for prompt answers at **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CST Monday-Friday, or email us any time at info@GuideStone.org.

*This figure is subject to change.

For the latest updates, visit www.IRS.gov/form1099misc.

VISIT

[www.GuideStone.org/
BudgetResources](http://www.GuideStone.org/BudgetResources)

to view this material online
along with our other
helpful resources.

Compensation planning summary

Now you know what makes up a compensation plan. Look over the compensation plan review (pages 4-5) you received from your ministers and church employees. Identify areas of inadequate support that should be addressed in this year's budget.

Use this worksheet to develop a comprehensive compensation plan for your new budget year.

Note: The worksheet is designed so that the three categories of compensation are not added together. This is intentional. Adding these together is an attempt to reconstitute the lump sum or package approach to compensation and all its inefficiencies and distortions. Putting these three categories of compensation on separate pages of the budget may further reduce the tendency to lump these together.

Ministry-related expenses (not income)		
1. Automobile		\$
2. Conventions/conferences		\$
3. Books, periodicals, software		\$
4. Continuing education		\$
5. Hospitality		\$
Employee benefits (not income)		
1. Life and Health Coverage		\$
a. Medical		\$
b. Disability		\$
c. Term Life		\$
d. Personal Accident		\$
e. Dental		\$
2. 403(b)(9) retirement plan contribution		\$
Personal income		
1. Personal salary		\$
2. Housing allowance		\$
3. Social Security offset (taxable)		\$

Sample forms and reports

Sample: Accountable Reimbursement Plan

- 1 The church hereby establishes an accountable reimbursement plan for all ministers and employees with the following terms and conditions intended to comply with all applicable tax rules.
The church will reimburse only reasonable ministry-related business expenses incurred by a minister or employee. Subject to budget limitations, these expenses will include:
 - ❖ Business use of automobile, up to the current IRS standard mileage rate;
 - ❖ Business travel away from home: transportation, lodging and meals on overnight trips;
 - ❖ Convention, conference and workshop expenses;
 - ❖ Continuing education expenses;
 - ❖ Subscriptions, books and software, if related to ministry or employment;
 - ❖ Entertainment/hospitality expenses, if business connection requirement is met.
- 2 The minister or employee will account for each allowable expense in writing at least every 60 days. Documentation will include the amount, date, place, business purpose and business relationship of any person entertained for each expense. A receipt will accompany the documentation.
- 3 The minister or employee will return advances that exceed actual business expenses within 120 days.
- 4 Under this accountable arrangement the church will not report reimbursed amounts as taxable income on the minister's or employee's *Form W-2*. The minister or employee should not report reimbursed amounts as income on his or her federal income tax return.

Sample: Expense Report

Employee name: <i>Rev. John Smith</i>			
For the month of: <i>January</i> Year: <i>2012</i>			
Date	Description of Expense	Business Purpose	Amount
January 17-18	Mileage to conference	Mileage (457x.51)	\$ 233.07
January 17	Meals at conference	Meals	\$ 53.25
January 17-18	Hotel	Lodging	\$ 120.00
January 17	Sunday school teacher's guide	Ministry expense/books	\$ 53.00
		Subtotal	\$ 459.32
		Minus advance	\$ 200.00
		Total reimbursement due	\$ 259.32

Sample forms and reports

Sample: Minister's Estimate of Housing Expenses Form

To (church): _____

From (minister): _____

Housing allowance for (year): _____

Item	Amount
1. Down payment on a home	\$
2. Mortgage payments on a loan to purchase or improve your home (include both principal and interest)	\$
3. Real estate taxes	\$
4. Property insurance	\$
5. Utilities (electricity, gas, water, trash pickup, local telephone charges)	\$
6. Furnishings and appliances (purchase and repair)	\$
7. Structural repairs and remodeling	\$
8. Yard maintenance and improvements	\$
9. Maintenance items (pest control, etc.)	\$
10. Homeowners association dues	\$
11. Miscellaneous:	\$
	\$
	\$
TOTAL EXPENSES	\$

Minister's signature: _____

Date: ____/____/____

Sample forms and reports

Sample: Notification of Housing Allowance From the Church to the Minister

To (minister's name): _____

This is to advise you that at the business meeting of: _____
Church held on, ____ / ____ / ____ (date) , your housing allowance for the year _____
was officially designated and fixed in the amount of \$ _____. Accordingly, \$ _____ of
the total payments to you during the year _____ (and all future years until changed by official church action)
will constitute your housing allowance.

(If a parsonage is provided, add:) You will also have rent-free use of the home located at:

for the year _____. Utilities will be paid by: the church the minister.

☐☐

This action is recorded in the church minutes.

You should keep an accurate record of your eligible housing expenses to provide proof of any amounts excluded from income for income tax purposes when filing your federal income tax return. You may not exclude a housing allowance as income for SECA tax purposes. It is your responsibility as a taxpayer to understand and follow the limits about how much you can exclude from income as a housing allowance for income tax purposes and accurately report your income. For information on limits and reporting of housing allowance, see www.GuideStone.org/HousingAllowance.

Sincerely,

Clerk's signature: _____ (date) ____ / ____ / ____

“Well done...”

Matthew 25:21

Do well. As a ministry organization, every asset you have is committed to a higher calling. Your mission, your work, and yes, your people. With GuideStone Financial Resources, you can provide your employees a benefit plan that not only performs well but is also committed to your ministry’s values.

Do right. GuideStone Financial Resources has been enhancing the financial security of pastors, staff and seminary students of evangelical Christian organizations since 1918; we truly understand the unique needs of those who serve the Lord. GuideStone offers world-class top-performing retirement and insurance plans without sacrificing these Christian values.



Additional resources

Use the form below to choose which free resources you would like to receive. Mail the completed form to:

Financial Solutions and Services – Churches
GuideStone Financial Resources
2401 Cedar Springs Road
Dallas, TX 75201-1498

GuideStone offers the following financial planning resources at **no cost**. We want to help you in every way possible. Indicate the materials you want to receive and return this page to GuideStone or request these materials by calling **1-888-98-GUIDE** (1-888-984-8433).

- ☐ **Additional copies of the *Compensation Planning Guide* booklet.**
Quantity needed: _____
- ☐ **403(b)(9) Retirement Plan for Churches information (retirement plan for ministers and church employees).**
- ☐ **Mission/Church Assistance Fund information (for Southern Baptist churches with annual budgets less than \$75,000).**
- ☐ **Insurance coverage options (including medical, term life, accident, dental and disability).**
- ☐ ***Ministers Tax Guide* – prepared for ministers, this annual guide includes a special section about important federal requirements for churches.**
- ☐ ***Ministerial Tax Issues* – a brochure that answers common tax questions.**
Quantity needed: _____

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[www.GuideStone.org/
BudgetResources](http://www.GuideStone.org/BudgetResources)

to view this material online
along with our other
helpful resources.

Name: _____

Your church position: _____

Church name: _____

Is your church affiliated with the Southern Baptist Convention? Yes No

Church address: _____

City: _____ State: _____ ZIP Code: _____

Daytime telephone: (_____) _____ Church telephone: (_____) _____

GUIDESTONE IS READY TO HELP

View our **Compensation Planning Guide** workbook and access other valuable resources at **www.GuideStone.org/BudgetResources**.



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