

✧ Church Retirement Plan



## Why the Church Retirement Plan Is *Right for You*

### *What's inside:*

- ✧ Disability and survivor protection benefits
- ✧ Retirement contribution assistance for pastors with limited church budgets
- ✧ Housing allowance opportunity for ministers
- ✧ Enrollment form

# CHOOSE YOUR APPROACH

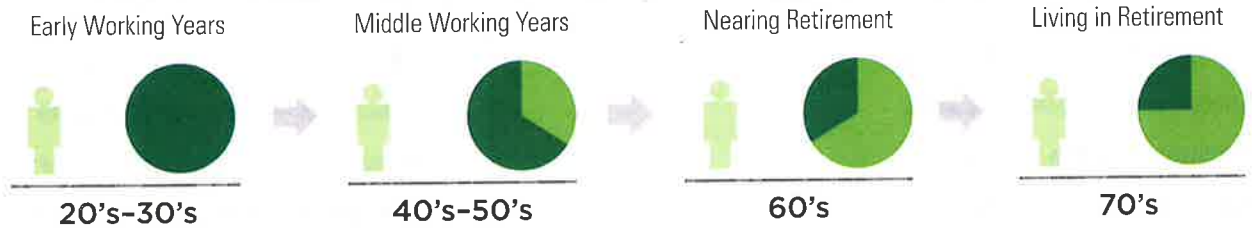
 EQUITIES

 FIXED INCOME

DO IT FOR ME

## AGE-BASED APPROACH | Target Date Funds

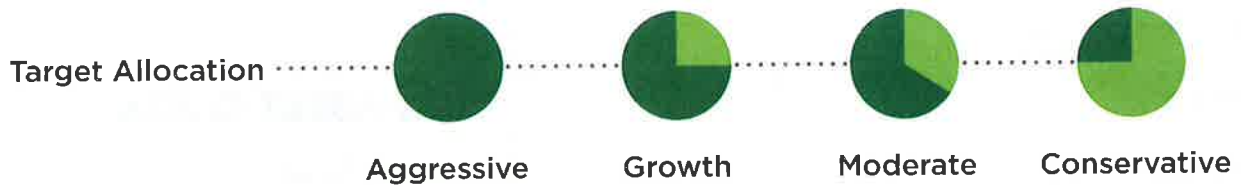
Target Date Funds are diversified funds-of-funds with asset allocations that gradually become more conservative as you approach and move through retirement. You do not need to remix your funds as you age — your asset allocation will change with you. This approach allows you to simply decide your retirement date and pick the fund with the date closest to your target retirement year.



DO IT WITH ME

## RISK-BASED APPROACH | Asset Allocation Funds

The target risk approach allows you to select the asset allocation most appropriate for you and your time horizon. Simply pick the portfolio mix that meets your particular risk tolerance — aggressive, growth, moderate or conservative. You will need to shift your fund allocation if you desire a more conservative or aggressive approach over time.



DO IT MYSELF

## BUILD-YOUR-OWN APPROACH | Mutual Funds

This approach allows you to build your own portfolio from the funds your retirement plan offers. With these funds, you can invest in funds across the major asset classes with specific styles and objectives.



# RETIREMENT **ACTION PLAN** | Establish Your Goals

1

## Target Savings Timeline:

Identify the year closest to your potential retirement date.

**Age 65 is suggested for retirement planning purposes.**

Target retirement date = **YEAR YOU WERE BORN + 65**

2

## Retirement Account Status:

Determine the ideal amount for your current account balance by finding the intersection closest to your age and salary.

		Current Salary		
		\$50,000	\$75,000	\$100,000
Age	30-40	1x	2x	3x
	40-50	2x	4x	5x
	50-65	5x	8x	9x

**If your contributions have fallen behind, you need to contribute more than the minimum suggested amount.**

3

## Monthly Contribution Amount:

Start or increase your monthly contributions to align with your savings plan.

**Retirement experts suggest a 15% minimum contribution between the employer and employee.**

% My percentage today     % My next annual goal

4

## Fund Choice:

Select the investment option that best fits your risk tolerance and time horizon.

**Age-Based Approach**     **Risk-Based Approach**     **Build-Your-Own Approach**

Notes \_\_\_\_\_

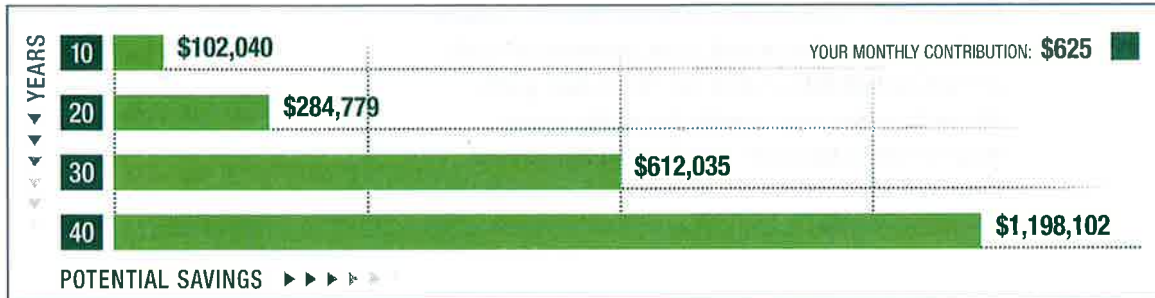
**Review progress annually and consult GuideStone® for additional retirement guidance.**

*You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds™ before investing. A prospectus with this and other information about the Funds may be obtained by calling **1-888-GS-FUNDS** (1-888-473-8637) or downloading one at GuideStoneFunds.com. It should be read carefully before investing.*

## Flexible Contribution Options

When you complete the *GuideStone Enrollment Form Church Retirement Plan*, you determine the type and amount of contribution that will best fit your situation.

- ✿ Your employer can make a contribution to your account. GuideStone recommends employer contributions equal to 10 percent of your salary, in addition to any amount you contribute.
- ✿ You can make additional contributions from your salary. In addition to what your employer may contribute, you can contribute an amount that is right for your situation. GuideStone recommends combined contributions from you and your employer total 15 percent or more of your salary. Use our calculators at [GuideStone.org/calculators](http://GuideStone.org/calculators) to help estimate an appropriate contribution amount.



The hypothetical example assumes a \$50,000 salary with a \$625 contribution to the Church Retirement Plan and an annual return of 6%. Performance shown is not intended to imply the past or future performance of any of the investment funds. Actual returns may vary.

- ✿ You can simplify your retirement planning with a rollover. Having all your retirement assets with one provider reduces time-consuming paperwork and makes it easier to keep track of your retirement savings. You can also roll over funds from other employer-sponsored retirement plans or IRAs. Rollovers can usually be done with no tax consequences, and we have personnel who can walk you through the process and help complete any required forms for you.
- ✿ You may be eligible to receive matching contributions from your Baptist state convention. Eligible participants may receive an additional contribution from your state convention if you and your church meet the convention's eligibility requirements.
- ✿ You may qualify for GuideStone's Mission/Church Assistance Fund. If you are the pastor of a Southern Baptist mission, church or church plant, and your annual church budget receipts are less than \$75,000, you may be eligible to receive additional retirement account contributions. Ministers of qualifying churches may receive up to \$3,000 in retirement contributions over 60 months. Learn more about this assistance and print an enrollment form at [GuideStone.org/MCAF](http://GuideStone.org/MCAF).

Enrollment is easy.

Complete and submit our simple enrollment form and return to your employer.

# GuideStone Enrollment Form

## Church Retirement Plan

**No other forms need to be filled out if you complete and submit this form.**

### STEP 1

As of \_\_\_/\_\_\_/\_\_\_, I want the following amount to be withheld from my paychecks and paid by my employer into my account in the retirement plan:

\_\_\_% of my eligible pay (monthly salary \$\_\_\_)

\$\_\_\_ of my eligible pay

Please contact me about consolidating my other retirement plans.

Name: \_\_\_\_\_  Male  Female

Social Security number: \_\_\_\_\_ Birth date: \_\_\_/\_\_\_/\_\_\_

Home address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Daytime phone: (\_\_\_\_) \_\_\_\_\_ Email address: \_\_\_\_\_

Spouse name (if married): \_\_\_\_\_ Spouse birth date: \_\_\_/\_\_\_/\_\_\_

Position: \_\_\_\_\_ Total years Southern Baptist service: \_\_\_\_\_

Is position 20 hours per week or more?  Yes  No

I elect that:

- Contributions will be invested in the GuideStone Funds MyDestination Fund® that most closely corresponds to the year in which I will turn age 65.
- Tax-deferred contributions will begin in the month indicated above.

If you would prefer to make Roth elective deferrals, please check this box:  Roth contributions

Information on GuideStone Funds is available at [GuideStoneFunds.com](http://GuideStoneFunds.com). A summary of plan provisions is available upon request. Contribution types, amounts, investment elections and beneficiary designations may be changed at any time to fit your individual needs. You have sole responsibility for your investment elections and are encouraged to review your available options and make changes at any time to fit your individual situation.

Applicant signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

### STEP 2 - TO BE COMPLETED BY EMPLOYER (PLEASE GIVE THIS FORM TO YOUR EMPLOYER AND RETAIN A COPY FOR YOUR RECORDS.)

Employer name: \_\_\_\_\_

Employer address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Contact name: \_\_\_\_\_ Contact email: \_\_\_\_\_ Employer phone: (\_\_\_\_) \_\_\_\_\_

Hire date: \_\_\_/\_\_\_/\_\_\_ Monthly employer contribution: \$ \_\_\_\_\_

Employer Tax ID Number: \_\_\_\_\_ Association: \_\_\_\_\_

### STEP 3

Employer needs to return a copy of the completed form to:

Retirement Operations  
GuideStone Financial Resources, SBC  
2401 Cedar Springs Road  
Dallas, TX 75201-1498

Or

Enroll online:  
[EAP.GuideStone.org](http://EAP.GuideStone.org)

