

COMPENSATION PLANNING GUIDE

For Ministers and Church Employees

Visit [GuideStone.org/CompensationPlanning](https://www.guidestone.org/CompensationPlanning)

to get your digital copy and access other
helpful resources.


GuideStone®

THREE THINGS

YOU NEED TO KNOW BEFORE YOU BEGIN

1

The benefits of a compensation plan:

Your church can maximize your 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 (non-ministerial employees pay half of the FICA tax 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* for GuideStone ministry partners and members by calling **1-888-98-GUIDE** (1-888-984-8433). You can also access these and other helpful resources at [GuideStone.org/CompensationPlanning](https://www.guidestone.org/CompensationPlanning).

CREATING A COMPENSATION PLAN

As a church, you have a responsibility to take care of those who serve on your staff, while also 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.

We'll help you build a solid compensation plan using six essential steps:

- Step 1** Determine the Needs (page 4)
- Step 2** Establish Written Compensation Plan Policies (page 6)
- Step 3** Provide for Ministry-related Business Expenses (page 7)
- Step 4** Provide Employee Benefits (page 10)
- Step 5** Determine Personal Income (page 13)
- Step 6** Complete a Compensation Planning Summary (page 16)



As you take this step of good financial stewardship, remember that you're not doing it alone. We're always here to assist you and 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. CT, Monday through Friday. You can also email us at **Info@GuideStone.org**.

STEP 1: DETERMINE THE NEEDS

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

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

| | | |
|-------|------------|-----------------------------|
| Name: | Job title: | Complete by: ____/____/____ |
|-------|------------|-----------------------------|

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 IRS.gov and search for current-year mileage rates. | \$ | \$ |

| 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 latest nationwide SBC Church Compensation Survey by visiting [GuideStone.org/CompensationPlanning](https://www.guidestone.org/CompensationPlanning).

Plus, you can see how your compensation plan for ministers and staff compares with similar-sized SBC churches in your area.

SECTION 2: EMPLOYEE BENEFITS (see page 10 for examples)

| 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 provide benefit |
| 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 the church | \$ | \$ |

SECTION 3: PERSONAL INCOME (see page 13 for examples)

| Personal Salary | |
|--|---------------------------|
| Description | Amount budgeted by church |
| Salary paid to the minister/employee by the church | \$ |

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

| Salary Increase | |
|--|---|
| Description | Dollar amount or percentage of increase |
| Did you receive a salary increase or Cost of Living Adjustment (COLA) last year? If yes, enter the amount. | \$ |

| 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.

STEP 2: 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 the following four major areas:

1. Ministry-related Expenses

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

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

2. Employee Benefits

Note: 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. 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 5 for more information)
- Social Security offset for Ministers for Tax Purposes (see the section titled "Social Security" under Step 5 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 "Minister's Housing Allowance" under Step 5 for more information)
- Procedure for personnel reviews and salary increases

4. 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 3:

PROVIDE FOR MINISTRY-RELATED BUSINESS 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, publications, technology, 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*.

Impact of the Tax Cuts and Jobs Act of 2017 (TCJA) on Ministry-related Expenses

On December 22, 2017, the TCJA was signed into law to be effective beginning January 1, 2018, reducing tax rates and modifying credits and deductions for both individuals and businesses.

In particular, the law removed tax deductions for unreimbursed business expenses, making the use of an ARP by churches and ministries even more essential as they pursue financial stewardship and balanced budgets. For more information, please see *IRS Publication 15*.

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 consider using the IRS standard mileage rate for transportation and per diem rates for meals. Per diem rates can be accessed at [IRS.gov/pub/IRS-drop/n-22-44.pdf](https://www.irs.gov/pub/irs-drop/n-22-44.pdf) and mileage rates can be accessed at [IRS.gov](https://www.irs.gov) by searching for current-year rates.
- Unused ARP money should not be given as a bonus or additional income.
- All reimbursements must come from employer funds, not by reducing salary or allowing a minister to rearrange his salary package.

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 the next page). Then determine how much money the church will budget to cover these expenses separate 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 the next page). Receipts should be required for purchased items, and for automobile expenses, 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



According to IRS Code section 62(a)(2)(A), business expenses must come from employer funds, not by reducing salary or by allowing the minister or employee to rearrange his or her compensation package. 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.

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, including transportation, lodging and meals on overnight trips
 - Convention, conference and workshop expenses
 - Continuing education expenses
 - Subscriptions, books and technology 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: Rev. John Smith | | | |
|--------------------------------|-------------------------------|--------------------------------|-----------------|
| For the month of: January | | | |
| Date | Description of Expense | Business Purpose | Amount |
| January 17-18 | Mileage to conference | Mileage (457 x .655)* | \$299.34 |
| 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 | \$525.59 |
| | | Minus advance | \$200.00 |
| | | Total reimbursement due | \$325.59 |

*This figure is subject to change on an annual basis. For the latest update, visit [IRS.gov](https://www.irs.gov) and search for current-year mileage rates.

4 STEP 4: PROVIDE EMPLOYEE BENEFITS

A strong employee benefit plan includes retirement contributions along with medical, life and disability coverage for ministers and other employees. Making these benefits available is a tangible way to show your church staff you care – which can help attract quality, new employees and reduce turnover. A well-rounded employee benefit plan also provides the following advantages:

INSURANCE PLANS

Protect Your Employees and Your Church

Churches who provide ministers, employees and their families with medical coverage, term life insurance, disability and accident coverage are providing protection and peace of mind. In return, employees do not have to spend time purchasing and managing their own benefits and are free to focus on helping your church reach its ministry goals. Neglecting to provide insurance benefits can place an unnecessary burden on your employees' families should an unfortunate event occur.

Provide Employees with Appropriate Coverage

GuideStone® can help churches and other ministry organizations provide employee benefits for employees and their families with a variety of medical plans – comprehensive health plans, consumer-driven plans, protection plans and international plans.

This coverage offers protection and portability for ministers and other employees, potentially 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.

To learn more about the life and health coverage options available with GuideStone, email Insurance@GuideStone.org or call **1-844-INS-GUIDE** (1-844-467-4843) between 7 a.m. and 6 p.m. CT, Monday through Friday. You can also find information online at [GuideStone.org/Insurance](https://www.GuideStone.org/Insurance).

Create Potential Tax Advantages

Money that your church spends on certain employee benefits, such as accident and health coverage, is not counted as taxable income for the employee. In addition, churches may pay for employee group term life insurance up to \$50,000 on a tax-free basis.

In the past, churches would often ask employees to obtain their own health benefits and then reimburse the employee for the cost of those benefits. However, because of changes in the law, this is no longer an option.

Because GuideStone is classified as a church benefits board, all of our medical plans – even Personal Plans sold to individuals – are classified as “group health plans” by the ACA and the IRS.

These tax-saving ideas should not be viewed as loopholes. Rather, they represent a wise use of tax laws to help your ministers and staff pay the least amount of taxes they legally owe.



STAY INFORMED ON HEALTH CARE REFORM

GuideStone is your health care reform advocate.

Visit [GuideStone.org/HealthReform](https://www.guidestone.org/HealthReform) to learn about provisions that may impact your ministry or employees.

RETIREMENT PLANS

Prepare Employees for the Future

While ministers and employees often never see themselves retiring from their ministry calling, they do need income to live on once they leave paid ministerial 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 the employer contribute an amount equal to 10% of the employee's salary.** Employees should then also be encouraged to make additional contributions from their own salary.

Offer a Plan Exclusively Designed for Ministries

The 403(b)(9) Retirement Plan from GuideStone is designed exclusively for churches and ministry organizations. All ministerial and non-ministerial employees receiving W-2 income from the church (including administrative assistants, 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.
- Employees' Roth contributions provide savings later by including contributions within the taxable portion of their salary now as opposed to retirement. Plus, earnings on the Roth contributions will be completely tax-free upon distribution if:
 - The member is age 59 ½ or older and
 - Five years have passed from the date of the first contribution to the account.
- Eligible ministers don't pay SECA taxes on their tax-sheltered contributions.
- An eligible minister can designate up to 100% of his benefit as a housing allowance at retirement.
- Members benefit from a multi-manager investment approach that provides access to a well-diversified, structured portfolio of mutual funds.
- All Funds are Christian-screened and adhere to moral and ethical investment guidelines approved by GuideStone.

For information about our retirement plans, call **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CT, Monday through Friday. You can also find information online at [GuideStone.org/Retirement](https://www.guidestone.org/Retirement).



THE CHURCH RETIREMENT PLAN FOR SOUTHERN BAPTIST CHURCHES

GuideStone offers the Church Retirement Plan, which may provide discretionary contributions and protection benefits* for Southern Baptist church employees. If you are 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. Visit [GuideStone.org/SBCChurchBenefits](https://www.guidestone.org/SBCChurchBenefits) or contact GuideStone for more details.



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STEP 5: 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 their calling in order 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 latest SBC Church Compensation Survey can also help you determine appropriate compensation, which is available at [GuideStone.org/CompensationPlanning](https://www.guidestone.org/CompensationPlanning).

Inflation

It is imperative for churches to consider inflation when reviewing pay each year. For every year your ministers' and employees' pay is not adjusted to meet the rate of inflation, their income has statistically 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 employees' 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*.

Minister's Housing Allowance (available only to Ministers for Tax Purposes)

Ministers who own or rent a home may save taxes if a church designates part of their income as minister's 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 minister's housing allowance retroactively. To learn more about these housing qualifications, access our annual *Ministers' Tax Guide* at [GuideStone.org/TaxGuide](https://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 Sample: Minister's Estimate of Housing Expenses Form on the next page as a template.

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 _____

- 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 avoid potential tax consequences of forgetting to designate a housing allowance one year, the church should make the annual designation for the current year "and all future years" until it is changed by official church action. 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.

Use the sample on the following page as a template: ▶



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 _____ 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 annual 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 on income for SECA tax purposes. It is your responsibility as a taxpayer to understand and follow the limits on 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 *GuideStone.org/HousingAllowance*.

Sincerely,

Clerk's signature: _____

Date _____

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 ***GuideStone.org/HousingAllowance*** or call GuideStone at **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CT, Monday through Friday.

STEP 6: COMPLETE A COMPENSATION PLANNING SUMMARY

Now that you know what makes up a compensation plan, look over the compensation plan review(s) (pages 4-5) you received from your minister(s) and/or church employee(s). You can now identify areas of inadequate support that should be addressed in the coming year's budget.


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

Please note that the worksheet is purposefully designed not to add together the three categories of compensation (expenses, benefits and personal income), as that could result in recreating a lump-sum approach – which is not suggested.

| 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) | \$ |

If you have questions about these steps or any of the material covered in this workbook, GuideStone is ready to assist you. Call us at **1-888-98-GUIDE** (1-888-984-8433) between 7 a.m. and 6 p.m. CT, Monday through Friday, or email us anytime at Info@GuideStone.org.

The annual *Ministers' Tax Guide* includes a detailed description of these and other important federal requirements. GuideStone ministry partners and members can access this free resource at GuideStone.org/TaxGuide.



As a ministry organization, every asset you have is committed to a higher calling – your employees, your work and your mission. With GuideStone, you can provide your employees with a retirement plan that is not only designed with ministry in mind but also aligns with your values and mission.

GuideStone 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 industry-leading retirement and insurance plans without sacrificing Christian values.

ADDITIONAL RESOURCES

GuideStone wants to help you in any way we can, so we encourage you to take advantage of the following financial planning resources at no cost to you:

- *Compensation Planning Guide*
[GuideStone.org/CompensationPlanning](https://www.guidestone.org/CompensationPlanning)
- 403(b)(9) Retirement Plan for churches information (retirement plan for ministers and church employees)
[GuideStone.org/ChurchPlan](https://www.guidestone.org/ChurchPlan)
- Personal and group insurance options, including medical, term life, accident, dental and disability coverage
[GuideStone.org](https://www.guidestone.org)
- *Ministers' Tax Guide* and *Federal Reporting Requirements for Churches*
[GuideStone.org/TaxGuide](https://www.guidestone.org/TaxGuide)
- Ministerial Tax Issues
[GuideStone.org/TaxGuide](https://www.guidestone.org/TaxGuide)
- Property and casualty coverage
[GuideStone.org/Protect](https://www.guidestone.org/Protect)



VISIT [GuideStone.org/CompensationPlanning](https://www.guidestone.org/CompensationPlanning)
to get your digital copy and access other helpful resources.

GuideStone is ready to help.

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



GuideStone®

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