



ABOUT US

We are a ministry that is here to *Serve those who Serve* in a variety of ways. We focus on *Improving Financial Security for Servants of the Church* so they are freed in new ways to share the Gospel of Jesus Christ. We express this focus through the following:

- We espouse a biblically-based investment philosophy through our partners at Ron Blue & Co.
- We support and sponsor many national, state and local ministry organizations
- We know clergy finances, taxes, and compensation issues
- We are an Endorsed Agency of National Church of God
- We provide holistic, free financial planning based on Godly values and objectives



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Plans fail for lack of counsel, but with many advisers they succeed. Proverbs 15:22



A PLAN FOR THE FUTURE WITH RETIREMENT SOLUTIONS FOR TODAY

- Our fees are half those of industry averages
- Personalized care from an experienced staff
- Free financial planning assistance
- “Housing allowance” benefit for retired members who are credentialed ministers
- Pastoral Compensation resources and services
- Now serving independent churches and other ministry organizations

YOUR RETIREMENT PLANNING PARTNER

IMPROVING FINANCIAL SECURITY FOR SERVANTS OF THE CHURCH



A RETIREMENT PLAN DESIGNED FOR YOUR FUTURE

At Servant Solutions, we're here to help make sense of the ever-changing landscape of your financial and retirement needs. With the Servant Solutions plan, you have access to a broad menu of investment options and tax advantages.

Our knowledgeable staff, with an average tenure of over 20 years, values your place in ministry.

We're here to help! Just let us know how we can serve you.



TAX BENEFITS ON CONTRIBUTIONS

EMPLOYER CONTRIBUTIONS

Employer contributions are not subject to federal income tax, and in most cases not subject to state or local taxes. Additionally, employer contributions are not subject to Social Security tax.

EMPLOYEE SALARY REDUCTION CONTRIBUTIONS

If you have a portion of your pay contributed to your account by salary reduction, these contributions are not subject to federal income tax, and in most cases not subject to state or local taxes.

For ordained, licensed, or commissioned ministers:

In addition to salary reduction amounts being deferred from federal income tax and often state and local taxes as well, ministers are not subject to SECA (Social Security) taxes on their contributions.

Important note: Account balances of ministers likely qualify for distribution in retirement as a "retired minister's housing allowance". This is a significant tax benefit. Contact Servant Solutions for more details.

For lay employees:

Salary reduction amounts are deferred from federal income tax and often state and local taxes as well. Lay employees are subject to their portion of the FICA (Social Security) tax on their contributions.

HOW SHOULD I INVEST MY RETIREMENT FUNDS?

"We Do the Driving" option:

Servant Solutions offers nine LifeFund portfolio options. These target date portfolios are based on year of birth and were created to make investing easy. These funds place your retirement investments on a "glidepath", becoming more conservative as you approach retirement.

"You Do the Driving" option:

Servant Solutions offers a menu of individual mutual funds for those who desire to build their own portfolio. These funds offer a variety of asset classes to help you allocate your funds according to your needs.

"Parking Lot" option:

For the short-term investor or those who wish to avoid market volatility, Servant Solutions offers a Stable Value Fund with a guaranteed earnings rate.

