

Post Employment Retiree Program

Purpose

After years of faithful service and sacrifice, retirement marks not an end to mission impact, but a transition into a new season of life. The Retiree Program exists to honor employees who have invested their lives in mission-focused work by providing a thoughtful pathway into retirement, while also inviting donors who have journeyed alongside them to continue their support. This program reflects our shared commitment to care well for those who have given so much, ensuring dignity, stability, and ongoing partnership as they step into this next chapter.

Eligibility

The following criteria determine eligibility for the post employment, retirement 403(b) program.

- **Length of Service** – employed by Reliant for a minimum of 1 year.
- **Class Eligibility** – Class 1 employees as defined by the 403(b)(9) plan.
- **Age** – primary employee must be at least 60 years old and 55 years of age for accompanying spouse.
- **Retirement** – employee exit is designated as retirement, not voluntary or involuntary termination.

Benefit Amount

Retirement benefits are distributed as an employer non-elective contribution to the retiring employee's 403(b)(9) account per the guidelines below.

- Retirees can receive monthly 403(b)(9) contributions for up to five (5) years concluding on the earlier of the participant's death or December 31 of the year of the fifth (5th) anniversary of the retirement date.
 - Example: Employee retires on June 30, 2025 the contributions will conclude December 31, 2030.
- Monthly contributions are up to 80% of the retiree's immediate prior 12 months of includible compensation prior to retirement. Includible compensation are wages found in Box 1 of the W-2 form, plus any employee pre-tax deferrals reported in Box 12 with code E. This means that parsonage is not includible income for the purpose of calculating the previous 12 months of compensation.
- Annual contributions are not to exceed the annual IRC 415(c) limit, which is \$72,000 in 2026.
- All contributions are subject to fund availability. Contributions cannot take account balances into arrears.

Participation

A retiring employee may participate in the Retiree Program by notifying Reliant sixty (60) days prior to their last day of employment by emailing benefits@reliant.org. There is no cash option made available in lieu of participation. Employer non-elective contributions for ongoing support from donors into retirement account are prorated on a monthly basis per the benefit amount guidance above.

Donor Engagement

- While donor relationship cultivation and occasional mission site visits may be ongoing, retirees are not permitted to engage in formal support raising activities.
- Retirees need to update their giving page to reflect their retirement status. This can be done by editing the short bio to "Retiree" which shows as a job title and editing their long bio which shows as the "About" section of the giving page.
- Reliant has provided sample language to utilize at the time of retirement to update their donor team of their retirement and the option to continue giving into the new season of life. Additionally, the Donor FAQ Insert may be used to supplement the letter.

Sample Donor Letter

Dear Friends,

Grace and peace to you. As we/I sit down to write this letter, our/my heart is filled with gratitude for the many years you have faithfully walked alongside us in ministry. Your prayers, encouragement, and generous support have been a constant reminder that we/I have never served alone.

After much prayer and reflection, we/I am entering a season of retirement following a lifetime devoted to missions. While this marks a significant transition for us/me, it does not diminish the deep calling God has placed on our/my lives, nor the gratitude we/I feel for the journey we have shared together.

As we/I step into this new chapter, we/I want to invite you—if you feel led—to continue partnering with me/us through Reliant's Retiree Program. This program provides a way for donors who desire to do so to continue supporting missionaries like us during this season of transition, offering stability and care after years of service.

Please know that this invitation is entirely optional and meant to be prayerfully considered. We/I are profoundly thankful for your partnership over the years, regardless of how God leads you moving forward. Your investment has borne lasting fruit, and we praise God for what has been accomplished together.

Thank you for loving us, praying for us, and standing with us throughout this journey. We look ahead with trust in God's provision and deep appreciation for each of you.

With heartfelt gratitude,

[Missionary Name]

Retiree Program Donor FAQs

Donor FAQ Insert

Why am I receiving this message?

You are receiving this because you have partnered financially with [Missionary Name] during their years of ministry.

Is [Missionary Name] still working?

[Missionary Name] is transitioning into retirement after a lifetime of service. While they are no longer serving in an active ministry role, we remain committed to caring well for them in this season.

Can I continue giving?

Yes. Donors who feel led may continue giving through the Retiree Program to support [Missionary Name] during this transition.

Is continued giving required?

No. Continued support is entirely optional and should be prayerfully considered. We are grateful for your past partnership regardless of your decision.

How are my gifts used?

Gifts designated through the Retiree Program directly support [Missionary Name] and help provide stability and dignity during retirement

How do I change my giving amount(s) and/or frequency?

Please visit Reliant's [How to Give](#) page for additional answers to common questions related to giving.

Who can I contact with questions?

If you have questions or would like additional information, please contact donor.services@reliant.org or 877-614-4600.

Post Employment Work

403(b)/401(k) contributions with a new employer could be subject to aggregation under a single IRS limit. Retiree should inform Reliant and the GuideStone Retirement Compliance Department for the determination of contribution limits.

Program Termination

Reliant will cease providing non-elective contributions the earliest of:

- December 31 of the year of the fifth anniversary of retirement;
- Three months of no support received into the retiree's fund account; or
- Death of the retiree.

MTD Funds

- All donations received for the intent of retirement support belong to Reliant and remain under Reliant's control until a non-elective contribution is made to the applicable 403(b)(9) account.
- Contributions received are assessed an administrative fee of 10% and will be assessed prior to funds being deposited into the MTD account.
- Remaining funds at the conclusion of the Retiree Program will be disbursed in accordance with Reliant's MTD Fund Transfer Policy.