

# Class 2 Employer Matching Contributions FAQ's

The employer match is designated and funded by the sponsoring ministry partner. The match does not include the "ineligible" earnings including "fringe benefit" type earnings such as a [ministry expense bonus](#), [cell phone](#), and [ERBs](#) (expense recovery bonuses) along with any taxable wages added from [Creative Works](#). The Reliant employer match may vary based on the selection of the ministry partner and the options include up to 0%, 3%, 5%, 7%, or 10% of the employee's includible compensation. Employer matches are always traditional (pre-taxed) match even if the employee is contributing to Roth. (See [Traditional vs. Roth Contributions](#).) If you want to convert your employer match to Roth see [Roth Conversion](#) or [Roth Transfer](#).

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## Do I get to take the match with me if I leave employment with Reliant?

Yes, participants in the 403(b) Plan are immediately 100% "vested," which means the employer match contributions are fully transferable (into another retirement account with your new employer or an IRA), should you exit employment with Reliant.

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## Can I still participate in the 403(b) plan if the ministry partner elects a 0% match?

Yes! We encourage staff to participate in preparing for retirement via your personal contributions.

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## What is the advantage of a 403(b) vs. personal saving in an IRA?

The advantage of a 403(b) plan versus personal investing or saving is the employer match does not get taxed (until you retire and withdraw it). So, the match enables you to save extra money (on top of any money you save through other methods) towards your retirement.

It's like opting to receive a special bonus every month that goes directly into your retirement savings account and that the government doesn't tax you on (until retirement).

Plus, 403(b) Plans can often negotiate lower fees for the investments offered in their plans vs. the employees buying the same investments personally in their IRAs. 403(b) Plans have the buying power of a larger group, so they're able to negotiate lower fees for the investments because they're buying in "bulk." It's kind of like shopping at a "big box" store.