

GuideStone's web address is www.guidestone.org and you can contact the call center at 1-888-984-8433.

At the time of your distribution, you can designate all or a portion of your distribution as housing allowance. If you roll non-ministerial funds into your retirement account, you would want to designate only a portion of your distribution as housing.

The Converge Investment team will continue to take care of the funds that are in the Defined Benefit Plan. This portion of the plan is not open to participant asset allocation and do not vary with participant age.

Your contributions will remain the same through Converge. There is nothing extra you need to do.

This is correct. Reporting housing allowance is the responsibility of the retired ministers.

If you would like to speak to a financial educator, you can use this [link](#) to set up an appointment

GuideStone does not provide tax advice. However, the contributions to the GuideStone defined contribution plan must come from W2 income, not 1099 or self-employment income.

For those ministers who have 1099/self-employment income, GuideStone has a special retirement plan separate from Converge for chaplains and 1099 employees, called Expanded Ministers Annuity Plan.

There is a comprehensive plan servicing fee for the Defined Contr

Yes, the Defined contribution plan is subject to RMD rules. However, if an employee is still employed and receiving W2 income, they are not required to begin taking their RMD.

We do not have a QR code, however you can download the [MyGuideStone app](#) from the App Store® or on Google Play™ to manage your retirement and investments anytime, anywhere.

The pension payments will be set to be deposited into your account on the first or second business day of each month. The funds from your DC account (if you have a regular disbursement from that account) will be sent to you near the end of each month.

No. Converge still manages those funds. Your pension will continue to be the same.

When you registered for your MyGuideStone account, you established your User ID and password. This is the same User ID and password for the mobile app.

If you cannot recall your User ID and/or password, you may need to reset it or contact our call center at 1-888-984-8433.

The investment management fees for the Target Date Funds are still 0.45%.

Converge has set eligibility as anyone who is at least 23 years old and expected to work 1,000 in a year.

The employer contributions are based on their salary plus housing allowance. So if your pastor makes \$50,000 and the church has designated \$10,000 for housing

No, only employer contributions can go into the defined benefit plan. However, if you contribute to the plan, you can deduct the contributions from your taxable income. For example, if you contribute \$10,000 to the plan, you can deduct that amount from your taxable income.

For the defined benefit plan, there is a module on your dashboard that provides the estimated monthly amount at age 65. For the defined contribution plan, there is another module that states based on your estimated retirement age with a specific draw-down rate, this is your estimated monthly amount.

Yes.

Converge will continue to determine the factors used for the annuity pension payments. However, GuideStone has provided the estimated monthly amounts on your MyGuideStone account.

If you want an exact amount, then you will need to contact GuideStone's call center and provide the date when you want to retire. Then GuideStone can prepare the benefit estimate based on the factors provided by Converge.

Converge makes the decisions, GuideStone simply provides the administration.

Yes. If you are interested in speaking with someone about a retirement plan, please complete this [form](#).