

# THE RETIREMENT SOLUTION

**A RESOURCE TO HELP YOU ADMINISTER YOUR SERVANT SOLUTIONS RETIREMENT PLAN**

*Welcome to the Retirement Solution Newsletter. Our goal with this annual employer newsletter is to bring you relevant information about issues that are important to you as a leader at your church or organization. We will also highlight best practices from ministries who partner with Servant Solutions. It is an honor to work with you to help your ministry grow and thrive!*

## CHURCH SPOTLIGHT

### CHURCH AT THE CROSSING, INDIANAPOLIS, IN

*Servant Solutions turns the spotlight on member employers to highlight how they are making a difference and how they connect with Servant Solutions. Share your story! To be featured in The Retirement Solution, submit your story via email to [jhull@servantsolutions.org](mailto:jhull@servantsolutions.org).*

**Church at the Crossing** (CATC) seeks to build a welcoming culture that reflects the heart of Christ to go and love. This is how it shows up for us.

***We care about positive experiences.***

We create welcoming places for individuals and groups to connect, including The Haverstick, a coffee and co-working space on our campus, and Passport to Employment, a thriving ministry program designed to support, encourage, and equip those who are on a journey to new or better employment.

***We care about relationships.***

We believe that people weren't meant to live life alone. We are down to earth, caring for and about each other. We put relationships before everything and foster safe spaces for holistic growth - spiritually, personally, and professionally.

***We care about our city.***

We love our neighbors and serve a diversity of people, perspectives, and generations - admiring each other's strengths and respecting differences. We meaningfully show up, serve, and give to our local community.

***We care about growth.***

We are people "in process," growing in wisdom, and grounded in the Bible. We invite people to bring their questions and curiosity. We do this together in groups as new believers and people who have been

*continued on pg 4*



Florence Brown,  
Treasurer



Kevin Wilson  
Central Services Director



Don Courtney,  
Chair of Personnel Committee

- Church at the Crossing, Indianapolis, IN
- Average attendance: 1100 In Person/Virtual
- 7 Pastoral staff, 18 FT and PT support staff (including Haverstick, a coffee and co-working space)
- History: Initially organized in 1905, growth led them to build and relocate twice until in 1978 they were able to purchase 17 acres of land at their current location. The initial facility was opened in this new location in 1983.
- James Roberts is Senior Pastor, Kevin Wilson is Director of Central Services which includes HR (paid staff position). Treasurer and Personnel Committee members are lay positions.
- Church at the Crossing has been partnering with Servant Solutions since 1949. They currently contribute 10% for Pastors, 7.5% for other full-time staff
- Mission Statement: *Go. Love. One. More*



## HEALTHCARE RESOURCES AND CONSIDERATIONS FOR CHURCHES

Our **Employer's Toolbox Series** on our website [servantsolutions.org](https://servantsolutions.org) was created with the unique needs of churches and ministries in mind. Here, you'll find helpful resources and guidance on financial matters that impact organizations, so you can make the best decisions as an employer.

One of the more popular pages within the Toolbox is the article on the ever-changing landscape of medical care and the Affordable Care Act. As you probably already know, churches and non-profits are not exempt from the Affordable Care Act (ACA). There are numerous provisions including credits/notices and potential fees that apply to employers and individuals.

Employers with fifty or more full-time employees (FTEs), including full-time equivalent employees, are required to

provide health insurance to full-time employees. This is called the Shared Responsibility Rule or the 'Play or Pay' rule. Employers with less than fifty FTEs are not subject to the 'Play or Pay' rules and are not required by law to provide group health insurance.

For employers with fewer than 50 FTEs, which includes the vast majority of churches, there remain a number of options.. The church, and the individual employees, must make decisions based on a number of factors, including access to quality care and the desire to reduce tax liability (or cost), among other items. This will be a challenging decision on both parts.

We have compiled some resources that may be useful to you in navigating healthcare coverage. Visit the Employer's Toolbox at [servantsolutions.org](https://servantsolutions.org) for useful info and links.

# 2023 CONTRIBUTION LIMITS

In the case of employees and employers, the combined annual contribution limits for tax year 2023 are **THE LESSER OF:**



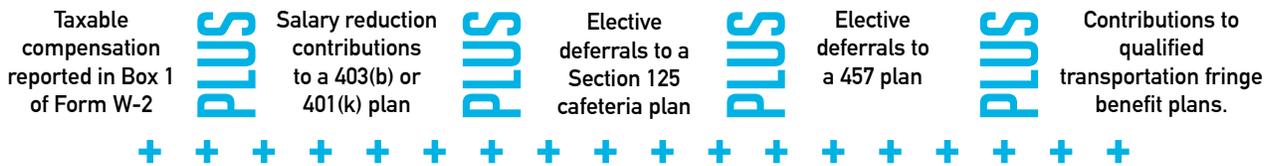
**\$66,000**

**OR**

**100% of the employee's "includible compensation"**

**{ which means the housing allowance paid to a minister is NOT included, per IRS Code 415(c). }**

It is important to note that "includible compensation" is defined by the IRS as follows:



If a person has \$24,000 reported in Box 1 on Form W-2, has contributed \$2,400 to a 403(b) plan through salary reduction, and has deferred \$2,600 to a flexible spending account under a Section 125 cafeteria plan, his/her includible compensation will total \$29,000. Therefore, his/her combined annual contribution is capped at \$29,000 since it is less than \$66,000.

## ANNUAL CONTRIBUTIONS CAN COME FROM FOUR SOURCES:

**1**

CHURCH/EMPLOYER CONTRIBUTIONS (PLAN CLASSIFICATION TYPE "D")

**2**

PARTICIPANT BEFORE-TAX CONTRIBUTIONS (PLAN CLASSIFICATION TYPE "A")  
limited to \$22,500 for 2023

**3**

PARTICIPANT ROTH 403(B) CONTRIBUTIONS (PLAN CLASSIFICATION TYPE "H")  
limited to \$22,500 for 2023

**4**

PARTICIPANT AFTER-TAX CONTRIBUTIONS (PLAN CLASSIFICATION TYPE "G")

FOR ADDITIONAL INFORMATION ON THESE CLASSIFICATIONS, VISIT [SERVANTSOLUTIONS.ORG/2023-CONTRIBUTION-LIMITS/](https://servantsolutions.org/2023-contribution-limits/)



**Rev. Nabil Safi**

## SERVANT SOLUTIONS WELCOMES NEW VICE PRESIDENT

Servant Solutions is pleased to welcome Rev. Nabil Safi as to our staff as Vice President and Chief Operating Officer.

Nabil has served in several ministry positions and is a well-loved leader in the Church of God. He has been on the staff of the Church at the Crossing in Indianapolis for the last eight years, starting as the Pastor of

Missions and then moving into the role of Executive Pastor for the last five years. Nabil brings a wealth of church knowledge and a deep desire to contribute to the Servant Solutions culture of professionalism. He will be leaning into our mission of *Improving Financial Security of Servants of the Church* and will be jumping in feet first to learn our operation processes and technology. Nabil also brings a well-rounded executive leadership background that allows

him to use his gifts for strategic thinking that can propel Servant Solutions forward.

Nabil shared that his passions align with Servant Solutions' motto of *Serving Those Who Serve*. For the last two and a half years, he has served as a Congregational Coach under the C.A.R.E. program funded by the Lilly Foundation. His role has been to coach church boards on how to establish best practices for pastoral compensation.

Nabil was born and raised in Beirut, Lebanon. Nabil and his wife, Myrna, moved to the USA in 2011 when he enrolled at the Anderson University School of Theology. He is an ordained minister with the Church of God, Anderson, IN, and holds a MBA in Marketing and a Masters of Arts in Intercultural Studies. Nabil and Myrna also serve as the Arabic language hosts for Christian Broadcasting Hope (CBH).

Nabil has been married to Myrna since 2008, and they both enjoy parenting Amanda, their 8 year old daughter, traveling, and getting to know new people.

## SETTING UP ONLINE REMITTANCE IS AS EASY AS 1-2-3

1.

**Complete authorization agreement\* and fax it to us along with a check copy.**

\*found at [contributions.servantsolutions.org](http://contributions.servantsolutions.org)

2.

**Once approved, login and input the contribution amount in the appropriate contribution type column for each participant.**

3.

**Servant Solutions will review the online submission and process an Automated Clearing House (ACH) system debit to the authorized checking account.**

Recurring contributions may be established if amounts are expected to remain constant.

Simply log in, click the "recurring contribution" link, and complete the requested information.

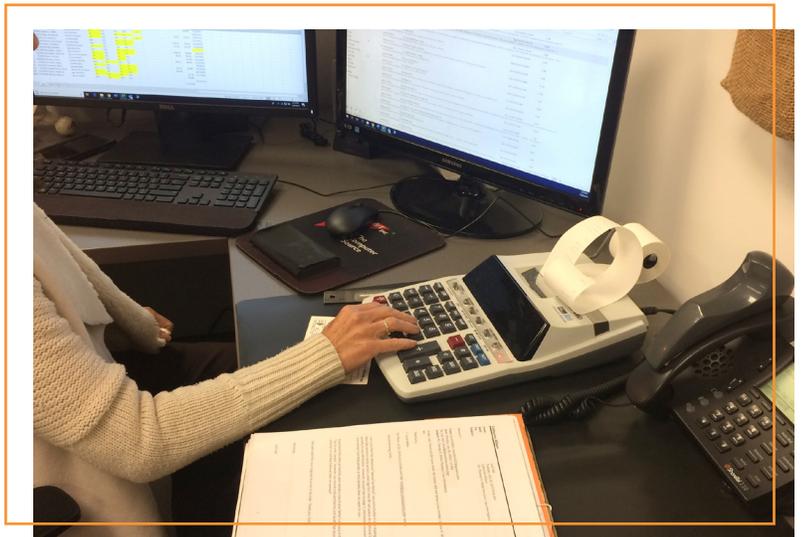


**Carol Bull**



**Heidi Lindley**

Both Carol Bull and Heidi Lindley can help you with the process of setting up online remittance. Don't hesitate to contact them if you have any issues or questions. You can reach our office at 765-642-3880.



Servant Solutions  
P O Box 2559  
Anderson, IN 46018

**ADDRESS SERVICE REQUESTED**

## CHURCH SPOTLIGHT, (CONTINUED)

following Jesus for a long time.

### ***We care about generosity.***

We have received abundantly from God so we give back generously. Twenty percent of our annual budget goes to missions and, in addition to our ministry partners in Indianapolis, we support missionaries and ministries around the globe. This year we have formed a not-for-profit corporation, One More, Inc., to better serve our local community. One More will be able to raise funds through grants to help fund local mission projects.

***Church at the Crossing*** has a heart for the nations, and we desire to be a church where multiple languages are spoken. In the past two years our congregation intentionally began merging with an Arabic congregation in the greater Indianapolis area. We have brought their pastor onto our staff, introduced him to the congregation, gone through a full theological, cultural, and financial alignment journey with our leadership and boards, and then presented to our congregation for a vote of affirmation. CATC is currently working to start a Spanish speaking service in 2023.

We also know that God created us for community. We

encourage our congregations to be a part of smaller groups. Small groups are a great place to connect with other people, grow in Christ & share the love of Jesus with others. The groups meet throughout the week in a variety of homes and locations throughout the area.

Serving is a key aspect of growth in our faith both as individuals and as a community. ***Church at the Crossing*** provides opportunities to serve, support, and partner with people and organizations in our city, world, and on campus.

At ***Church at the Crossing***, we seek to be a community devoted to Jesus as the way to live and go love.



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