

# FCMM Retirement Plan Employer Guide

BENEFITS & RETIREMENT  
**fcmm** ®  
prepare today, ready tomorrow

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## Table of Contents

<b>Welcome</b>	<b>1</b>
<b>Getting Started Checklist</b>	<b>2</b>
<b>Next Steps</b>	<b>2</b>
<b>Initiate Enrollment for Eligible Employees</b>	<b>3</b>
<b>Annual Notice of Right to Participate in the FCMM 403(b) Retirement Plan (SAMPLE)</b>	<b>4</b>
<b>Employer Match of Qualified Student Loan Payments (QSLPs)</b>	<b>5</b>
<b>Guidance Page for Remittances</b>	<b>7</b>
<b>Contribution Remittance Form</b>	<b>8</b>
<b>Best Practices</b>	<b>9</b>
<b>Employer Operational Compliance Checklist</b>	<b>10</b>
<b>W-2 Information to Know at Tax-Time</b>	<b>11</b>
<b>Recommended Resources for Churches and Clergy</b>	<b>12</b>
<b>Contact Us</b>	<b>13</b>

## Welcome

Welcome to FCMM! You have adopted the FCMM 403(b)(9) Retirement Plan as the sole retirement plan for your organization. FCMM enables pastors, staff, and missionaries of the EFCA and other like-minded churches and ministries to develop a successful retirement life plan with a reliable source of retirement savings and income.

As a participating employer in the FCMM Retirement Plan, you will need to become familiar with the responsibilities associated with this role. This packet is intended to offer guidance to you for administering the Plan accurately and efficiently.

Please know, FCMM understands that you have many other duties outside of coordinating the retirement plan for the employees of your church/organization, and we are here to help you along the way. As questions arise about FCMM and its processes, please reference this packet **first**. If you have specific questions that are not addressed in the resources provided, please contact FCMM for further assistance.

*The contents of the FCMM Employer Welcome Packet should not be construed as overriding the FCMM Plan Document or the provisions of your adoption agreement. Any conflict between this packet and the Plan shall be resolved in favor of the Plan, not the contents of this packet.*

## Getting Started Checklist

- Make Copies of Required Documents on to keep on File at Church/Organization**
  - Your Employer Adoption Agreement
  - FCMM Plan Document (Form 30)\*
- Distribute or make available FCMM's Summary of Important Plan Features (Form 38)\***
- Initiate Enrollment for Eligible Employees (Page 3)**
- Prepare and Send your first contribution remittance (Pages 6 - 7)**

**Steps to follow:**

- 1) Review the *FCMM Contribution Remittance Form* included in this packet.
- 2) Refer to the *FCMM Guidance Page for Remittances* included in this packet, if needed.
- 3) Direct any unresolved questions to [remittance@fcmmbenefits.org](mailto:remittance@fcmmbenefits.org)
- 4) Mail first remittance check and *FCMM Contribution Remittance Form* to FCMM.

\*Forms can be found on our website: [fcmmbenefits.org/documents](https://fcmmbenefits.org/documents)

## Next Steps...

- Review this Employer Guide in its entirety, paying close attention to the *Best Practices* (page 9) and the *Employer Operational Compliance Checklist* (Page 10). These should be reviewed regularly!**
- Contact FCMM Client Services with any follow-up questions.**

## HOW TO: INITIATE ENROLLMENT FOR ELIGIBLE EMPLOYEES

### Determine Eligibility based on the terms of your Employer Adoption Agreement.

- ☛ Unless otherwise noted on your Employer Adoption Agreement, all employees scheduled to work 20 hours/week or 1000 hours/year are eligible to participate in the Plan.
  - Note the Class # and its provisions for each eligible employee. (You will later record this on Form 01, STEP 5)

### Notify employees of their eligibility to participate in the Plan.

- ☛ Review the “Annual Notice of Right to Participate” in this packet for a sample letter to use when informing part-time employees of their right to participate or opt out.
  - Distribute notification of “right to participate” to each eligible employee
  - Keep copy of “opt out” response(s).

### Download the FCMM Participant Enrollment Packet(s) from the FCMM website.

- ☛ Always download the enrollment packet from the website ([fcmmbenefits.org/documents](http://fcmmbenefits.org/documents)) to ensure you are using the current version of the forms.

### Distribute the FCMM Participant Enrollment Packet(s) to the eligible employee(s).

- ☛ Including a **completion “due date”** is recommended.
- ☛ Advise that **additional form(s) are needed if an employee selects Option F, G, H, or J** and that those forms can be found on our website at <http://www.fcmmbenefits.org/documents>
- ☛ **ALL** participating employees must complete the following forms found in the Participant Enrollment Packet:
  - Form 01 – Participant Enrollment Application
  - Form 02 – Participant Beneficiary Designation
  - Form 03 – Investment Selection Form

### Complete the **Employer** portion of the forms, respective to each employee.

- Complete **STEP 5 of Form 01**
- Complete **STEP 7 of Form 03**

### Review all the forms for completion.

- Do forms contain all required physical signatures? (FCMM does not accept electronic signatures)
- Are supplemental forms included for those investing in Options F, G, H, or J? (See STEP 5 of Form 03)

### Make copies of all completed participant forms to keep on file at your location.

### Send the completed enrollment forms to FCMM via “Secure File Exchange” as noted on forms or “USPS”.

### Prepare your **FIRST** contribution remittance – **REMINDER! Employee deferral contributions MUST be sent MONTHLY.**

- Review the **FCMM Contribution Remittance Form** included in this packet.
- Refer to the **FCMM Guidance Page for Remittances** included in this packet.
- Direct any unresolved questions to [remittance@fcmmbenefits.org](mailto:remittance@fcmmbenefits.org)

### Mail first remittance check and FCMM Contribution Remittance Form to FCMM.

- ☛ Before sending, confirm that your check amount matches the total amount of contributions listed on the remittance form.
- ☛ For future remittances, a Contribution Remittance Form is available on our website or you may use the one FCMM sends with your receipt.
- ☛ For information on eligibility for a “**One-time Annual Static Remittance**”, please email [remittance@fcmmbenefits.org](mailto:remittance@fcmmbenefits.org).

Note: You may request an editable Word.doc version of this letter by emailing [fcmmbenefits.org](mailto:fcmmbenefits.org).  
Highlighted text should be edited by employer to reflect current year and applicable terms.

## Annual Notice (YYYY) of Right to Participate in the FCMM 403(b) Retirement Plan

To: <Employee name>

From: <Name of Employer Representative>

Date: <Date>

Re: Notice of your right to participate in the FCMM 403(b) Retirement Plan (the Plan) of <Employer name>

We are pleased to notify our employees of the availability of a 403(b) plan in which salary deferral contributions, including Roth contributions, can be made.

Employees that work **20 hours or more per week, or 1000 or more per year**, are permitted to contribute salary deferral contributions to our retirement plan with FCMM on a pre-tax or Roth basis. The salary deferral contributions will be deducted from your paycheck starting the first payroll period following FCMM's receipt of Forms 01, 02 and 03 (in good order).

If you are interested in participating in the Plan, please complete the **enclosed enrollment packet** and return it to <Name>. The enrollment packet includes FCMM's Form 31, which provides a list of the FCMM investment options available to you. If you would prefer to "opt-out" of making salary deferral contributions at this time, please complete the "opt-out" section at the bottom of this letter and return it to <Name>.

Generally, salary reduction contributions can be made in an amount up to the lesser of 100% of your includible compensation or the maximum amount determined annually by the IRS. Additionally, the plan permits catch-up contributions up to the IRS limit for employees that are age 50 or older in the current year. For specific amounts applicable to the current year, see the FCMM website or the IRS website.

Enrolling today gives you the best chance to meet your retirement income goals. The earlier you enroll, the more you can save. For more information on how to let time work for you, FCMM offers its participants, at no additional charge, investment counseling with their Manager of Advisory Services, Jeff Englin, AIF. He can be reached at [jeff.englin@fcmmbenefits.org](mailto:jeff.englin@fcmmbenefits.org) or (952) 853-1751.

*Please be sure to consult with your legal or tax advisor before participating in the 403(b) plan. <Employer name> does not provide tax or legal advice.*

Sincerely,

<Name of Employer Representative>

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### 403(b) Opt Out Form - Applying to the YYYY Calendar Year

~Complete this section ONLY if you choose not to participate in the <Employer Name>'s 403(b) Plan~

This form serves as a notice to <Employer Name> that you wish to decline enrollment in the 403(b) plan at this time. Please complete the form, sign it, and return it to <Name>.

By checking this box and signing this form, you acknowledge the following:

- I have read the terms of participation in the <Employer Name>'s 403(b) Plan sponsored by FCMM and I decline enrollment at this time.

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Employee Name

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Employee Signature

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Today's Date

## Employer Match of Qualified Student Loan Payments (New for 2024)

Effective 2024, employers may make payments to the FCMM Retirement Plan that match Qualified Student Loan Payments (QSLPs) made by employees. This type of contribution arrangement allows an employer matching contribution to be made to the Plan on behalf of an employee who is making student loan payments. FCMM, to the best of our knowledge, has compiled a list of key rules pertaining to this new provision.

1. The **employer** must submit a new Employer Adoption Agreement (Form 20) that includes an election to allow matching of QSLPs.
2. Upon enrollment, the **employer** must indicate on the Participant Enrollment Application (Form 01) that the employee is eligible for an employer match of QSLPs. (This isn't necessary if employee is already enrolled.)
3. The **employee** must submit a new Form 03 indicating that he/she will be making QSLPs respective to an employer matching contribution arrangement.
4. The *matching contribution rate must be applied at the same rate as if elective deferrals were being made*. The amount of the match is calculated as if the employee had elected to contribute the loan repayment amount to the plan by payroll deduction, even though the employee's pay is not actually reduced by that amount and the employee does not in fact make any elective salary deferral contributions to the plan.
5. The employee's loan payments must be for a *qualified student loan used to pay for higher education costs* (tuition, fees, books, expenses).
6. The **employee** must have been enrolled at least half-time in a program that leads to a certificate or a degree.
7. The **employee** must certify, at least annually, to his/her employer, that loan payments have been made and the amount of each payment.
8. The **employer** *may rely on the employee's certification of payment and is not required to obtain payment and loan documentation*. (**Employer** should save certification received each year that QSLPs are made.)
9. The total annual elective deferral and loan payment amount cannot exceed the IRC section 402(g) limit. *It is the responsibility of the **employer and employee** to monitor annual QSLPs in respect to this limit*. Please refer to the FCMM website for annual contribution limits.

10. If QSLPs stop for any reason (deferment, forbearance, etc.) the **employee** must notify the employer to stop the matching contributions, indefinitely. If the employee would like to start or modify salary deferral deductions, he/she must submit a new Investment Selection & Optional Salary Deferral (Form 03), replacing the current one on file.
11. It is recommended that employers develop practices and procedures to accurately calculate matching amounts on QSLPs. Some employees may elect to make salary deferral contributions in addition to the QSLP arrangement, which may make the calculations more complicated. The chart below illustrates three matching contribution scenarios based on a 100% match up to 5% of annual salary.

These examples assume a matching rate that is 100% up to 5%	Scenario		
	#1	#2	#3
Annual compensation (includes salary plus housing allowance, if applicable)	\$75,000	\$75,000	\$75,000
Certified monthly student loan payments	\$1,500	\$2,250	\$7,000
403(b) pre-tax elective deferrals withheld from pay	\$0	\$1,500	\$2,000
Total of loan payments & deferrals as a percentage of annual compensation	2.00%	5.00%	12.00%
Employer match (up to 5% of annual compensation)	\$1,500	\$3,750	\$3,750
Annual contribution amount	\$1,500	\$5,250	\$5,750

12. Ultimately, it is up to the employer to compliantly administer all its contribution arrangements, *including the matching of QSLPs*. Employers should monitor the arrangement closely and always stay abreast of any IRS guidance or changes to this provision to avoid falling out of IRS compliance.





**FORM 25: CONTRIBUTION REMITTANCE INSTRUCTIONS**

Please complete this form and send it with your contribution payment to FCMM. You may also download a Contribution Remittance Form from our website ([www.fcmmbenefits.org/documents](http://www.fcmmbenefits.org/documents)). Please direct remittance questions to: [remittance@fcmmbenefits.org](mailto:remittance@fcmmbenefits.org) or call (800) 995-5357.

**Contribution Remittance Instructions**

Return this page with your next FCMM contribution.

Request an electronic version by sending an email to [remittance@fcmmbenefits.org](mailto:remittance@fcmmbenefits.org)

**Organization Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
**City, State Zip** \_\_\_\_\_

**Organization #** \_\_\_\_\_

Depositor No.	Participant Name	EmployER (\$) Contribution	EmployEE (\$) Pre-Tax Deferral	EmployEE (\$) Roth Deferral
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Subtotal Contribution(s)    \$ \_\_\_\_\_    \$ \_\_\_\_\_    \$ \_\_\_\_\_

**TOTAL Contribution Remittance**    \$ \_\_\_\_\_

\*Salary deferral contributions must be sent to FCMM as soon as reasonable for the proper administration of the Plan, an example of reasonable is **no later than the 15th business day of the month following the month of deduction.**

**Check Date** \_\_\_\_\_  
**Contact Name** \_\_\_\_\_

**Check #** \_\_\_\_\_  
**Phone or Email** \_\_\_\_\_

**NOTES:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**How to submit form**  
 Send via **email** to: [Remittance@fcmmbenefits.org](mailto:Remittance@fcmmbenefits.org)    **OR**  
 Send by **mail** to :FCMM Benefits & Retirement, 901 E. 78<sup>th</sup> Street, Minneapolis, MN 55420

## Best Practices

### Establish Written Operational Procedures [Now]

It is extremely important that as the employer you establish a consistent and compliant internal administration of the retirement plan for your employees. Creating a checklist or document that details each task required to properly administer the Plan, as well as the associated timing of each task, will minimize errors that could create a situation of non-compliance and subsequent penalties imposed by the IRS. (See the Employer Operational Compliance Checklist on page 8). Having procedures in place will also help in the event of a staff transition.

### Maintain Accurate Records

This Welcome Packet can be an effective training tool for people who become responsible for the administration of the Plan in the future. Prior to sending a document to FCMM, always make copies to keep on file at your location. Keeping good records of Plan related documents and making note of your own internal best practices can make for a smooth transition for those who may succeed you in this role, for employees that have questions, or if your organization is audited.

### Review Your Adoption Agreement Annually

The provisions of your Plan are outlined in two places: Your *Employer Adoption Agreement (Form 20)* and the *FCMM Retirement Plan Document (Form 30)*. It is important that your practices conform to these documents (e.g. Class descriptions, employer contribution amounts, eligibility, etc.). If your practices do not mirror your written agreement, it is imperative that you submit a *new* Employer Adoption Agreement to FCMM reflecting the changes immediately.

### Notify Employees Annually of Their Eligibility to Participate

Unless your Employer Adoption Agreement specifically denies part-time employees participation in the Plan, employees scheduled to work at least 20 hours/week or 1000 hours/year are eligible to, at a minimum, contribute via voluntary salary deferrals. See the “Annual Notice” in this packet for a sample letter to use when informing part-time employees of their right to participate or opt out. NOTE: Once an employee becomes eligible to contribute via voluntary salary deferral contributions, they cannot lose that eligibility, even if work hours decrease.

### Monitor Contribution Limits

IRS Retirement Plan Contribution Limits are updated annually. The IRS limits how much money can be sent to the Plan annually on behalf of an employee. The limits apply to both employee salary deferral contributions and employer contributions. It is important that you do not send more than the IRS allows. If the contributions we receive on behalf of a participant exceed the salary deferral limits for that year, it will result in the overage being sent back to the participant as *taxable income* in the year of receipt. See the FCMM website for annual contribution limits.

### Record Certification of Employee Qualified Student Loan Payments

If your Employer Adoption Agreement allows matching of Qualified Student Loan Payments (QSLPs), participating employees must certify that loan payments were made and the specific payment amounts, at least annually. This certification should be recorded in employee personnel files.

### Forms and Documents

Always check our **website** for the most current forms and documents *each time* you need a form. Printing several copies and keeping them in a file for future use often leads to participants completing an outdated form that we cannot accept.

### Review the “Employer Operational Compliance Checklist” Regularly

Participating employers in the FCMM Retirement Plan are accountable for compliantly administering the Plan for employees. This list is designed to provide a quick check-up of an employer’s operational practices and procedures. Reviewing the checklist regularly helps an employer to identify any errors and fix them quickly, mitigating the risk of extensive compliance failures.

## FCMM Retirement Plan – Employer Operational Compliance Checklist

✓	Operational Area	Questions to ask regarding operational compliance	Suggested Action Items
	FCMM must be the <b>sole retirement plan</b> for your organization.	<ul style="list-style-type: none"> <li>➤ Is your organization contributing to multiple retirement plan arrangements for your employees?</li> </ul>	If your organization has multiple plans it is contributing to, please <b>contact FCMM</b> to determine the appropriate next steps to establish Plan compliance.
	Have established <b>practices and procedures</b> in place to facilitate compliance with IRS regulations.	<ul style="list-style-type: none"> <li>➤ Do you have established practices and procedures in place to ensure your internal operations comply with IRS requirements?</li> <li>➤ How do you ensure that these practices and procedures are consistently followed?</li> </ul>	<b>Establish written procedures and checklists, and scheduled review times, to avoid falling out of operational compliance.</b> <ul style="list-style-type: none"> <li>• Regular review and notification of eligibility</li> <li>• Checklist for enrollments/updates</li> <li>• Checklist for remittance procedure</li> <li>• Tracking contribution limits</li> <li>• Annual review of Employer Adoption Agreement</li> <li>• Method for calculating contributions</li> </ul>
	Use the Plan's definition of <b>"compensation"</b> when calculating contribution percentages.	<ul style="list-style-type: none"> <li>➤ Are you including/excluding any part of an employee's wages that is not in line with the Plan's definition of "compensation"?</li> <li>➤ Did you know that you are to <u>include</u> Housing Allowance as part of compensation when calculating contributions for clergy?</li> </ul>	<b>Review the FCMM Plan Document's definition of compensation.</b> <ul style="list-style-type: none"> <li>• Calculate all contributions using the Plan's definition of compensation.</li> <li>• If you use a payroll provider, confirm it is using the correct definition of compensation.</li> <li>• If you have been calculating contributions using an incorrect definition of compensation, <b>contact FCMM</b> to determine if a correction is needed.</li> </ul>
	All <b>eligible employees</b> are either participating in the Plan or have "opt out" notices on file.	<ul style="list-style-type: none"> <li>➤ Are you following the terms of your Employer Adoption Agreement regarding eligibility to participate?</li> <li>➤ Have you notified employees of their eligibility to participate in the Plan?</li> <li>➤ Have you kept a copy of "opt out" notices for those who have opted out of participation?</li> </ul>	<b>Review the requirements for eligibility within each Class listed in your Employer Adoption Agreement: Number of hours worked, waiting periods, and any unique terms.</b> <ul style="list-style-type: none"> <li>• Do any employees fall into a new contribution Class (ex. Change from PT to FT)?</li> <li>• If eligible employees have erroneously been excluded, <b>contact FCMM</b> to determine if a correction is needed.</li> <li>• Include review of eligibility terms as part of on boarding process, changes in employment role/status, and treasurer transitions.</li> </ul>
	Remit contributions <i>timely</i> .	<ul style="list-style-type: none"> <li>➤ Are you sending employee contributions to the Plan <i>promptly</i> to ensure they can be <b>deposited into the Plan within 15 business days</b> after the end of the month in which they were deducted?</li> <li>➤ Are you sending a <b>new contribution remittance form each time</b> you send a payment, including accurate: calculations, contribution type(s), payment date, check amount and corresponding check number?</li> </ul>	<b>Establish a set routine/procedure that ensures you send FCMM contributions and correct remittance instructions within the legal time period.</b> <ul style="list-style-type: none"> <li>• Evaluate the timing of contributions made to the Plan. If you have not been sending funds to the Plan within the guideline, <b>contact FCMM</b> to determine if a correction is needed.</li> <li>• Employers are responsible for delays in deposit due to inaccurate or missing contribution remittance forms.</li> <li>• Remember to communicate the remittance procedure and guidelines to all parties involved in the remittance process.</li> <li>• Some payroll services do not send contributions to Plan. Check with yours!</li> </ul>
	Remit contributions in <i>correct amounts</i>	<ul style="list-style-type: none"> <li>➤ Are you sending contribution amounts based on the terms of your Employer Adoption Agreement?</li> <li>➤ Do you recalculate contributions when an <b>employee's compensation changes</b>?</li> </ul>	<b>Calculate contributions based on the terms of your Employer Adoption Agreement.</b> <ul style="list-style-type: none"> <li>• <b>Review terms of the Class</b> within your Employer Adoption Agreement that applies to each employee and the <b>respective contribution arrangement</b></li> </ul>
	Limit contributions to not exceed the IRC Section 415(c) limits.	<ul style="list-style-type: none"> <li>➤ Are you making sure all contributions stay within the <b>annual IRS limits</b>?</li> </ul>	<b>Regularly monitor</b> the total amount sent to the Plan on behalf of each employee to avoid exceeding the IRS contribution limits. <ul style="list-style-type: none"> <li>• <b>Total</b> the employee and employer contributions per participant.</li> <li>• <b>Compare</b> with the current year's dollar limit vs. includible compensation.</li> </ul> <b>See FCMM website for more information on annual contribution limits.</b>
	Maintain a current <b>Employer Adoption Agreement (EAA)</b>	<ul style="list-style-type: none"> <li>➤ Does your operational practice mirror the terms of your Employer Adoption Agreement?</li> <li>➤ If you are matching QLSPs, have you made that election on your EAA?</li> <li>➤ Do you have a copy of your Employer Adoption Agreement (Form 20) and the FCMM Plan Document (Form 30) on file at your location?</li> </ul>	<b>Evaluate</b> whether or not you need to change your practices or update your Employer Adoption Agreement. <b>Communicate</b> terms of the agreement to your treasurer and/or payroll provider. <b>Review</b> your Employer Adoption Agreement <i>no less than annually and during times of transition</i> to ensure it stays current: <ul style="list-style-type: none"> <li>• Budget time</li> <li>• New employee</li> <li>• Changes to an employee's hours or role</li> <li>• Change in treasurer or payroll provider</li> </ul>

# Employer Completion of W-2 Regarding FCMM Retirement Plan Contributions

## Type of Plan:

FCMM is a **403(b)(9) Retirement Income Account**

## Contribution Types We Accept:

### Tax-Deferred EmployER Contributions

- Non-Elective Employer Contributions = *Tax-Deferred* Benefit Contributions (**not** based on salary reduction contributions made by the employee)
- Employer Matching Contributions = *Tax-Deferred* contributions made in conjunction with Employee Elective Deferrals (Employee Elective Deferrals can be Pre-tax or Roth).

### Elective EmployEE Salary Deferral Contributions (aka Voluntary Salary Reductions):

- *Tax-Deferred* (Pre-tax) Employee Elective Deferrals
- *Roth* (After-tax) Employee Elective Deferrals

## Reporting Retirement Plan Contributions on Employee W-2's

- If any of the above contribution types have been made on behalf of the employee during the reportable tax year, "Retirement Plan" must be checked in Box 13
- EmployER contributions are not included in Box 1 or Box 12 of the W-2. The amount may be listed in Box 14 but it is not required.
- If the employee made salary deferral contributions from his/her paycheck, a *code* and the *total annual dollar amount* contributed must be entered into Box 12.
  - Use Code "**E**" for Pre-tax Elective deferrals under a section 403(b) salary reduction agreement.
  - Use code "**BB**" for Designated Roth contributions under a section 403(b) plan.
- The employee Pre-tax salary deferral amount is not included in Box 1.
- The employee Roth salary deferral amount is included in Box 1.

**Form W-2 Wage and Tax Statement 2024**  
 Copy D – For Employer

Department of the Treasury—Internal Revenue Service  
 For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

**Box 12.** 403(b) Elective deferrals (Code E) and 403(b) designated Roth contributions (code BB) are generally limited to a total of \$23,000 annually in 2024. However, if the employee is at least age 50, the employer may have allowed an additional deferral of up to \$7,500. This additional deferral amount is not subject to the overall limit on elective deferrals.

**E**—Elective deferrals under a section 403(b) salary reduction agreement

**BB**—Designated Roth contributions under a section 403(b) plan

## Recommended Resources for Churches and Clergy

Please note, the resources shown below are updated annually to reflect changes in tax laws and compliance.

### **Church and Clergy Tax Guide by Richard Hammar**

Gives an understanding of U.S. tax laws as they relate to pastors and churches with the *Church & Clergy Tax Guide*; learn how tax laws apply to you, how to correctly report your federal income taxes and social security taxes, understand relevant exemptions, and reduce your tax liability as much as possible. You'll also find charts and real-life illustrations. Published annually by Church Law and Tax, a ministry of Christianity Today.

### **Minister's Tax and Financial Guide by Michael Martin**

For years, ministers have trusted the *Minister's Tax & Financial Guide* to save them time and money. This easy-to-understand workbook simplifies the tax code and offers dozens of tips to reduce your tax bill. The guide includes a line-by-line explanation of the 1040 Form as well as information on recent changes in the tax code. Published annually by The Evangelical Council for Financial Accountability. Available as a downloadable document from [fcmbenefits.org](http://fcmbenefits.org).

### **Church and Nonprofit Tax and Financial Guide by Michael Martin**

The *Church and Nonprofit Tax and Financial Guide* annual reference guide continues to be one of the few resources offering tax and financial advice to churches and nonprofit organizations. Issues of financial accountability, receiving and maintaining tax-exempt status, accounting for charitable gifts, and other crucial topics receive careful and full discussion. Published annually by The Evangelical Council for Financial Accountability. Available as a downloadable document from [fcmbenefits.org](http://fcmbenefits.org).

## Contact Us

### FCMM Benefits & Retirement

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### FCMM Operations – Contribution Remittance Questions *ONLY*

#### Pafoua Her

Operations Assistant

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