



# Roth Retirement Webinar

November 16, 2023 - 2:00 PM EST

# WHAT?

*Partnership* between:

- Church: \$312 /mo

- Individual: \$126 /mo

- FEC: \$63 /mo



## Roth Retirement Webinar

Text your questions to 260.918.0868

# WHAT?

2024 Maximum Individual  
Contribution in 401k:  
\$23,000

2024 Age 50 Catch Up:  
\$7,500



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# WHAT?

A *Roth deferral* is made from your taxable income on a *post tax* basis



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# WHY?

Roth Deferrals *grow*

tax free and can be

*distributed* tax free in

your retirement stage



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# WHY?

*“Diversify your taxes”*

*“Tax Free Growth”*

*“Tax Favorability  
passes forward at  
death ”*



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# WHY?

Consider:

Taxes today vs taxes in the future – *which will be higher?*

**Note:** tax rate is 12% or less on gross income under \$117,500.



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# How?

## Plan Participant:

*Meet* to discuss this with  
*your* financial planner.

Or, *connect* with the  
retirement plan advisor  
*available* through the FEC  
Retirement Plan.



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# How?

## Plan Participant:

Communicate your desire to *change* your contribution (effective 1/1/24) to a *Roth 401k deferral* to whomever handles your church payroll.



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# How?

## Church “Administrator”:

*Communicate* requested changes to whomever handles your payroll processing

*Use form* with check sent to FEC to clearly communicate Traditional & Roth contributions



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**Congregational Report Form**

Fellowship of Evangelical Churches  
6535 Maplecrest Rd. | Fort Wayne, IN 46835  
(260) 423-3649 | finance@fecministries.org

Congregation \_\_\_\_\_ Date \_\_\_\_\_  
Prepared by \_\_\_\_\_  
Contribution for month of \_\_\_\_\_

Contributions to FEC should be listed in Part 1.  
Contributions to specific FEC Initiatives in Part 2.  
Contribution for Retirement in Part 3 (second page).

**Part 1: Fellowship of Evangelical Churches**

FEC Office (5%)..... \_\_\_\_\_

**Part 2: FEC Initiatives**

FEC Initiatives Total ..... \_\_\_\_\_

**Part 3: Retirement Plan**

Complete RSP Form..... \_\_\_\_\_

Check Total:

*Please make all checks payable to:  
Fellowship of Evangelical Churches*

**2024 INITIATIVES - Part 2**

Undesignated \_\_\_\_\_

**INTERNATIONAL INITIATIVES**

Africa Church Planting Initiative \_\_\_\_\_

Basque Initiative \_\_\_\_\_

**NATIONAL INITIATIVES**

Auburn, IN - Pine Hills Auburn (Lehmann) \_\_\_\_\_

Celina, OH - Erastus Fellowship (Stoker) \_\_\_\_\_

Columbus Grove, OH - Emmanuel Church (Wright) \_\_\_\_\_

Fishers, IN - Fishers Arabic Church (FAC) \_\_\_\_\_

Fort Wayne, IN - Eden Church (Borjas) \_\_\_\_\_

Fort Wayne, IN - Neighbors House (Harris) \_\_\_\_\_

Minonk, IL - Redeemer Community (Johnson) \_\_\_\_\_

Moline, IL - Pathway Church (Smith) \_\_\_\_\_

Nampa, ID - Gospel Life Bible Church (Bronleewe) \_\_\_\_\_

Orlando, FL - Bethel Fellowship (Ramirez) \_\_\_\_\_

Reunion, CO - Reunion Church (Morrison) \_\_\_\_\_

Toledo, OH - Hayat Jadida (Clausing) \_\_\_\_\_

Uniontown, OH - The Table (Nigro) \_\_\_\_\_

**SYNERGY MULTIPLICATION**

Kansas \_\_\_\_\_

Ohio - East \_\_\_\_\_

Ohio - West \_\_\_\_\_

**TOTAL INITIATIVE SUPPORT**

\_\_\_\_\_ (add to Part 2)

**THANK YOU FOR YOUR SUPPORT!**

## 2024 FEC Retirement Savings Plan - Part 3

### Contribution Report Form

Church/Affiliate \_\_\_\_\_

Treasurer/Bookkeeper \_\_\_\_\_ Month \_\_\_\_\_

Participant	Church Contribution	Individual Contribution Traditional	Roth	Total Contribution
_____	\$312.00	+	_____	= _____
_____	\$312.00	+	_____	= _____
_____	\$312.00	+	_____	= _____
_____	\$312.00	+	_____	= _____
_____	\$312.00	+	_____	= _____
_____	\$312.00	+	_____	= _____
_____	\$312.00	+	_____	= _____
_____	\$312.00	+	_____	= _____
<b>TOTAL</b>	_____	+	_____	= _____ <i>(add to part 3)</i>

Date Received \_\_\_\_\_

By \_\_\_\_\_