

RETIREMENT SAVINGS PLAN--Now Open to All Employees!

ISI's 403b retirement savings plan is now open to ALL employees who wish to participate. **Even employees budgeted to work less than 24 hours/week may now open and contribute to a GuideStone 403b retirement account.** See information below and start your retirement savings or consider increasing your budgeted hours in order to take advantage of the ISI 'match' for your contributions to retirement funds.

- Your contributions through payroll may be made as either tax-sheltered (pre-tax) or Roth (after tax) contributions. You may start, stop, and change your contributions to the retirement savings at any time.
- All contributions (yours as well as ISI matching) are immediately 100% vested (the funds are yours).
- Those budgeted to work 24 or more hours/week may "match" their payroll contributions up to 5% from non-taxed funds in your ministry account.
- Accumulations from other retirement plans (including traditional IRAs and 401Ks) may be rolled into your GuideStone retirement account at any time.
- After retirement, ministers who are ordained, licensed, or commissioned may request to designate some or all of their retirement income as housing allowance.
- No administrative fees (at least not at this time, based on ISI employee participation and current balances).
- GuideStone offers three simple approaches from which participants may choose to invest in its Christian-based, socially-screened funds:
 - Age-Based Approach: Simply pick the MyDestination Fund® closest to your retirement date and make consistent, appropriate contributions. The Fund will automatically become more conservative as you approach and move through retirement.
 - Risk-Based Approach: Choose one of four portfolio mixes (i.e. aggressive, growth allocation, balanced, or conservative). Similar to the GuideStone MyDestination Funds®, the Asset Allocation Funds are diversified "fund-of-funds." However, these funds do not automatically adjust over time; you must shift your fund allocations if you desire a more conservative portfolio as you approach retirement.
 - Build-your-own approach: This approach is designed to help you assemble your own portfolio using Select Funds. Each Select Fund represents a type of fixed-income or equity investments. A majority of the fund choices combine different investment management firms (sub-advisers) within a single fund.

For additional information and a complete listing of investment options, you may click [HERE](#).

ISI has a dedicated Senior Relationship Manager who is available to answer questions you have about your GuideStone retirement account or appropriate preparation for retirement. Feel free to contact [Dustin Sanders](#) (214.720.2130) with any questions.

Log into your ISI-Paylocity [portal](#) and click the Retirement Savings link in the Benefits section to get information and forms.

Contact [People Services](#) for plan details.