



WELS

Christ's Love, Our Calling.

WELS 403(b)9 Shepherd Plan

- **WELS Denominational Plan**
- **Section 107 provisions for Ministers of the Gospel:**
 - Pre-tax contributions may be distributed for qualified housing expenses and may be excluded from gross income as a parsonage allowance in retirement.*
- **Ministers of the Gospel Housing Equity Account**
 - Distributions available prior to age 59½ for home down payment
- **Direct Rollover and Transfer Capabilities from current 403(b), TSA, IRA**
- **Current employer/employee contribution limits: up to \$53,000/year**
- **Pre-tax and ROTH capabilities**
- **Convenient online enrollment & easy-to-use website for 24/7 account access. Electronic prospectuses available online.**
- **Customer service team to assist with enrollment & answer questions**
- **Advisor service team for personal financial and/or retirement planning**
- **Pre-built investment fund portfolios or build your own portfolio**
- **No-load, low cost Vanguard & Dimensional Funds**
- **Loans or hardship withdrawals available**
- **Capability of separate portfolios for each money source – and ability to distribute from any fund or money source**
- **In-plan Roth conversion capabilities**
- **NO COST to your church / entity to implement**



For more information, please contact:

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- Distributions from 403(b)9 denominational retirement plans are usually taxed as ordinary income. One exception may be distributions by Ministers of the Gospel for qualified housing expenses. Withdrawals made before age 59½ may be subject to a 10% federal income tax penalty. Generally, once you reach age 70½, you must begin taking annual Required Minimum Distributions (RMD), unless still employed by an entity participating in the denominational plan.

- Investing involves risk, including the potential loss of principal.

- Neither Hahn Financial Group, Inc. nor its representatives provide tax or legal advice. For answers to your specific questions, please consult a qualified attorney or tax advisor.

- Hahn Financial Group, Inc. is an SEC Registered Investment Advisor.

* Rev. Rul. 63-156, 1963-2 C.B. 79