



Making the Most of Your Ministry Benefits

A Benefits Guide & Action Checklist for Credentialed Local Church Ministers (LCMs)

Ministry is a calling — and Nazarene Benefits (NBUSA) is here to help you fulfill it with greater security and peace of mind. **Whether you were credentialed recently or have been faithfully serving for years, this guide is for you.** Ministry life is full and demanding — and benefits planning often takes a back seat to the immediate needs of the congregation. Wherever you are in your ministry journey, this guide is an open door. It's never too late to understand what's available to you and take steps to make the most of it.

How Eligibility Works

NBUSA benefits are available to credentialed ministers serving in qualifying roles, and your access to specific benefits depends on three factors working together:

- Your credential — District Licensed or Ordained
- Your role — Lead/Senior Pastor (including co-vocational); or Associate Pastor (FTFL)
- Your church's NBUSA Fund support level

Why the NBUSA Fund matters — to you and every minister in the Church

It's our primary source of operating funds and, without it, we simply could not provide benefits to active ministers — or to retired ministers who served before you. **When your church gives to the NBUSA Fund, it is directly investing in the well-being of Nazarene ministers across the United States.** NBUSA's funding comes from our portion of the Funding the Mission formula. Your church's level of participation determines your eligibility for NBUSA benefits — and sustains a system that cares for ministers at every stage of their calling.

Eligibility for all benefits is evaluated annually, on **January 1st**, based on your role and your local church's level of support for the NBUSA Fund for the prior completed church year. For the 403(b) retirement program, we evaluate the **higher** of the last completed church year or the average of the previous five years of NBUSA Fund support.

If you're unsure about any of these factors, a quick call or email to NBUSA can clear things up. We're glad to help you figure out where you are and what next steps make sense.

Retirement Savings: The Nazarene 403(b) Retirement Savings Plan

NBUSA administers the **Nazarene 403(b) Retirement Savings Plan**. The General Church serves as the primary plan sponsor and your local church enrolls to become a co-sponsor of this multi-employer church plan.

Lead and Senior Pastors are eligible to enroll regardless of hours — including those serving part-time or in a co-vocational capacity. **Associate Pastors** must meet the Full-Time, Full-Livelihood (FTFL) requirements: averaging at least 30 hours per week for a minimum of 30 weeks per year, with at least 50% of gross income coming from this ministry role.

The **Ministers Match Program** provides a matching contribution from NBUSA for an eligible minister whose church contributes to the NBUSA Fund at 50% or more of its budget allocation target. The match is a meaningful benefit — **but it only works if you're enrolled and making local effort contributions.** Many ministers are fully qualified but not benefitting from the match program because they don't engage in the required local effort or have not completed the enrollment process.

Your match benefit is based on **local effort** — which includes contributions made by you and/or your local church to your 403(b) account, as well as your qualifying student loan payments (principal and interest only — loan forgiveness does not count). The table below shows how the match grows with your local church's level of support to our NBUSA Fund.

Church NBUSA Fund Support	Match on First \$250 of Local Effort (1/1/26)	Match on Local Effort Above \$250	Max Annual NBUSA Match
100%	100%	50%	\$2,500
90%	100%	45%	\$2,250
80%	100%	40%	\$2,000
70%	100%	35%	\$1,750
60%	100%	30%	\$1,500
50%	100%	25%	\$1,250

Maximum annual match is based on \$5,000 of local effort at the applicable match rate.

New in 2026: The Foundation Match — Every Contribution Counts

NBUSA now matches 100% of the first \$250 contributed to the plan — whether that contribution comes from you or your church. Even if your church is small with limited resources, a contribution as modest as \$250 triggers a full dollar-for-dollar match from NBUSA. If you’ve been waiting until you could contribute more, don’t wait. Start now — every dollar makes a difference!

Enrollment in the Nazarene 403(b) Retirement Savings Plan is available at www.nbusa.org. A Contribution Agreement Form completed by you and your church employer is required — so the right first step is a conversation with your church board or treasurer.

Already serving but never enrolled?

It’s not too late. If you meet the eligibility requirements, you can enroll now. Contact NBUSA to confirm your eligibility, or download the Contribution Agreement Form at www.nbusa.org

Group Life & Long-Term Disability Insurance

NBUSA provides base-level group term life insurance and long-term disability coverage for eligible ministers. This coverage comes through NBUSA — not your local church budget — and is an important protection for you and those who depend on you.

Coverage is established automatically every January 1st once you meet the eligibility requirements. However, it’s important to **confirm your coverage is in place** and NBUSA has your current information on file.

Designating a beneficiary is one of the most important steps you can take for your family’s protection. You can add or update your beneficiary designation at any time through **myNBUSA**, the benefits portal accessed via the “Benefit Login” button at www.nbusa.org.

Base group term life insurance coverage is provided at the following levels (update effective January 1, 2026):

Minister Age	Prior Coverage	Coverage Effective 1/1/26
Up to age 50	\$30,000	\$36,000
Ages 51 to 70	\$15,000	\$18,000
Ages 71 to 75	\$7,500	\$9,000
Spouse	\$2,500	\$3,000

Base long-term disability (LTD) coverage provides **\$500 per month** for eligible ministers. When received, this benefit may be claimed as housing allowance if certain conditions are met — contact NBUSA for details.

Optional supplemental life, disability, and accidental death & dismemberment (AD&D) coverage is also available for purchase at group rates. **Ministers who purchase supplemental life insurance coverage for their spouse receive coverage for their children at no additional charge** (subject to plan limits). Visit www.nbusa.org or contact NBUSA to explore your options.

Emergency Savings: COMPASS 2.0

NBUSA has partnered with **The COMPASS Initiative** (a program of the USA/Canada Region) to offer qualified Lead/Senior Pastors a one-time **\$750, 100% match** to an Emergency Savings Account. This is a separate program from the Nazarene 403(b) Retirement Savings Plan. Visit www.compassinitiative.org for details and to find out if you qualify.

Benevolence Assistance

NBUSA administers a benevolence assistance program for ministers and their families facing unexpected financial hardship — most often related to medical bills or funeral expenses. While it represents a small part of our overall budget, this program provides meaningful relief to ministers in some of their most difficult seasons of life.

Benevolence assistance is initiated through your **District office** — not directly through NBUSA. Your District Superintendent and district staff are close to these situations and are the right first point of contact when a need arises. Assistance is available once per calendar year.

We hope you never need it. But knowing it exists — and that your district is ready to help connect you to it — is itself a source of comfort.

Education, Workshops & Online Resources

NBUSA offers a wealth of resources to help you understand your benefits and plan wisely for the future. Through **myNBUSA** — the benefits portal accessed via the “Benefit Login” button at www.nbusa.org — you can view a summary of all your NBUSA benefits and manage your beneficiary designations. Information about your retirement account is accessed through our 403(b) recordkeeper, Fidelity, through their NetBenefits secure portal at <https://nb.fidelity.com>.

Also available on the NBUSA website are our **Compensation & Tax Memos** — a series of 13 memos covering essential topics for ministers, including unique clergy tax advantages, housing allowance, and planning for retirement. These are practical, plain-language resources every minister should be aware of.

NBUSA also offers webinars and workshops throughout the year. Watch for announcements from NBUSA at www.nbusa.org for upcoming events.

Your Benefits Action Checklist

Whether you're just getting started or picking up where you left off, work through each item below. Check them off as you complete them.

Step 1 — Confirm Your Eligibility

- Contact NBUSA to confirm your eligibility for each benefit program.
 - (888) 888-4656 | benefits@nazarene.org | www.nbusa.org
- Ask your church treasurer what percentage of the NBUSA Fund budget allocation your church currently supports.
 - 50%+ qualifies for the Ministers Match; your support level also affects life/disability eligibility.
- Confirm your role qualifies.
 - Lead/Senior Pastors are eligible regardless of hours. Associate Pastors must meet FTFL requirements: 30+ hrs/week for 30+ weeks/year, with 50%+ of gross income from this role.

Step 2 — Enroll in the Nazarene 403(b) Retirement Savings Plan

- Contact NBUSA to check your current enrollment status — you may already be enrolled.
 - Some ministers are already enrolled and don't know it. Confirm your status before completing any new forms.
- Talk with your church board or treasurer about enrolling — they must participate in the enrollment process with you.
 - Both you and your church employer complete the Contribution Agreement Form together.
- Download the Contribution Agreement Form at www.nbusa.org or contact NBUSA to request it.
 - If you've been serving without enrolling, now is a great time — prior periods cannot be retroactively applied.
- Decide on your contribution amount and whether to contribute pre-tax or Roth.
 - Not sure which is right for you? Contact NBUSA — we're glad to help you think it through.

- If you have qualifying student loan payments, upload your payment documentation through myNBUSA.
 - Log in via the “Benefit Login” button at www.nbusa.org. Principal and interest payments qualify; loan forgiveness amounts do not.

Step 3 — Explore the COMPASS 2.0 Emergency Savings Match

- Visit www.compassinitiative.org to learn about the program and determine if you qualify.
 - Available to qualified Lead/Senior Pastors. This is a separate program from the Nazarene 403(b) Retirement Savings Plan.
- If you qualify, complete the enrollment process for the one-time \$750, 100% Emergency Savings Account match.
 - Visit www.compassinitiative.org for next steps.

Step 4 — Confirm Your Life & Disability Coverage

- Log in to myNBUSA at www.nbusa.org (via the “Benefit Login” button) to confirm your life and long-term disability coverage is in place.
 - Coverage is established automatically once eligibility requirements are met — this step is simply to verify your current status.
- Use myNBUSA to designate or update your beneficiary.
 - This is one of the most important steps you can take for your family’s protection.
- NBUSA-provided life/disability insurance is not enough. Review supplemental coverages (including AD&D) available for purchase.
 - Supplemental spouse life insurance coverage includes children at no additional charge (limits apply). Visit www.nbusa.org or call NBUSA to learn more.

Step 5 — Know Your Safety Net

- Be aware that benevolence assistance is available for ministers facing unexpected financial hardship.
 - Requests are initiated through your District office — contact your District Superintendent if a need arises. Assistance is available once per calendar year.

Step 6 — Stay Connected & Keep Learning

- Log in to myNBUSA at www.nbusa.org to review your full benefits summary and manage beneficiary designations.
 - Use the “Benefit Login” button on the NBUSA home page. For your 403(b) account, log in to Fidelity NetBenefits separately at <https://nb.fidelity.com>
- Read the Compensation & Tax Memos available on the NBUSA website and share relevant information with your church treasurer.
 - 13 memos covering clergy taxes, housing allowance, retirement planning, and more — essential reading for every minister and their church treasurer.
- Watch for NBUSA webinars and workshops throughout the year.
 - Watch for announcements from NBUSA at www.nbusa.org and sent to your email.
- Contact NBUSA any time you have questions — we’re here to help.
 - (888) 888-4656 | benefits@nazarene.org

Questions? We’re here.

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