




Church Treasurers Workshop

June 18, 2026

An overview for:
Church Treasurers and Local Church Ministers


Serving Those Who Serve
Nazarene Benefits USA • nbusa.org



QUESTIONS?


Please use the Q&A feature for questions:

- NBUSA staff will be monitoring;
- Q&A is visible to participants;
- Screen names associated with questions and comments; use "Anonymous" feature if needed;
- NBUSA staff will interject with timely questions;
- Others questions will be addressed at the end of the workshop

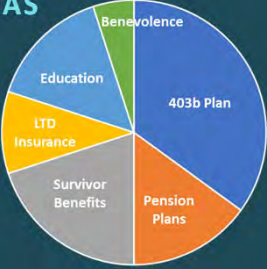


DISCLAIMER

The information provided in this presentation is for general educational purposes only and does not constitute legal, tax, or financial advice. NBUSA staff are not licensed advisors. While every effort has been made to ensure the accuracy and relevance of the content from reliable sources, individual circumstances vary. Church leaders and clergy are responsible to consult with qualified professionals regarding the application of these principles to their specific situations.



FOCUS AREAS



Since 1919

Board of Directors

 East Central Region (MVNU) Rev. David B. Lutz (minister)	 Southeast Region (TNUJ) Mr. Mark Patrick (lay) Vice Chairperson
 Eastern Region (ENC) Mrs. LeTonya Clark (lay) Secretary	 Southwest Region (PLNUJ) Dr. Bradley K. Estep (minister)
 North Central Region (MNU) Rev. Johnathan M. Pickens (minister)	 At Large Dr. Orlando R. Serrano (minister) Executive Committee Member
 Northwest Region (NNU) Steve Emerson (lay)	 Jurisdictional General Superintendent Dr. Gustavo A. Crocker
 South Central Region (SNU) Mrs. Sonja R. White (lay)	 General Treasurer Mr. Keith Cox
 Central Region (ONU) Mrs. S. Jill Rice (lay) Chairperson	

THE MANUAL OF THE CHURCH OF THE NAZARENE

CALLING OF A PASTOR

"...providing the agreed upon remuneration in full shall be considered a moral obligation by the church."

LOCAL GOVERNMENT
Section H, Para. 117.4
2023 Manual

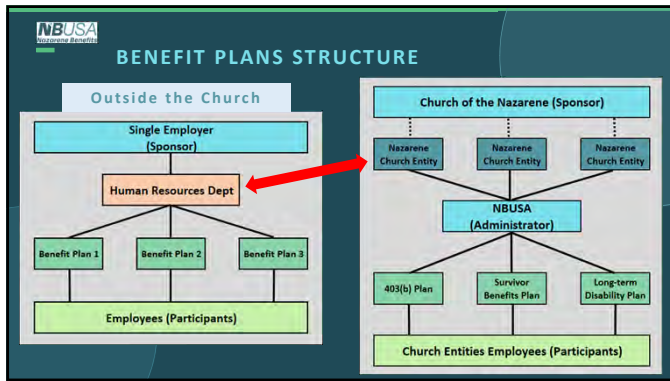
Supporting the NBUSA Fund is only part of this obligation.

THE LOCAL CHURCH BOARD

"To determine the amount of remuneration and benefits, including retirement benefits, the pastor shall receive, and to review them at least once a year."

LOCAL GOVERNMENT
Section L, Para. 139.8
2023 Manual

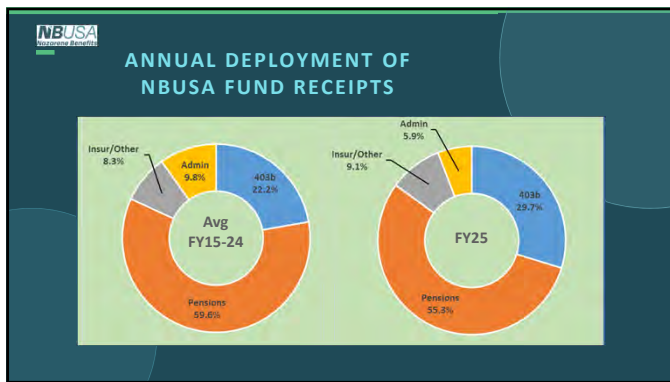
(emphasis added) (emphasis added) NBUSA



HOW WE ARE FUNDED

CHURCH OF THE NAZARENE
FUNDING THE MISSION

World Evangelism Fund (WEF)	5.5%
Education Fund	2.5
NBUSA Fund	<u>2.0</u>
Total FTM Formula	<u>10%</u>



Benefits Received Report

NBUSA Nazarene Benefits | FISCAL YEAR 2025

NATIONWIDE SUMMARY | BENEFITS RECEIVED

All U.S. Districts | **\$23,398,401**

2025 DISTRICT CONTRIBUTIONS: **\$12.76M** (-\$1.32M (-9.4%) to the NBUSA Fund)

2025 BENEFITS DELIVERED: **\$23.40M** (+\$2.66M (+12.8%) to ministers nationwide)

\$1.83 in benefits for every \$1.00 contributed!

DISTRICTS BENEFITS RECEIVED REPORT

HOW BENEFITS WERE DISTRIBUTED IN 2025

Supplemental Pension Payments 53.7% \$12,569,104	403(b) Contributions 16.0% \$3,739,931
403(b) Earnings 23.8% \$5,574,817	Survivor (Life Insurance) Premiums 5.4% \$1,262,547
Long-Term Disability Premiums 0.6% \$150,010	Benevolence 0.4% \$101,992

Total: **\$23.40M**

Ministers Compensation

An overview for:
Church Treasurers and Local Church Ministers

Serving Those Who Serve
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Quiz Question #1

The IRS allows the local church the option to treat a minister as an employee or independent contractor.

- a) True
- b) False



- Ordained or district-licensed (not local)
- Performs key religious functions (e.g., sacraments, preaching, church leadership)
- **Unique dual tax status:**
 - Employee for income tax purposes (**exempt** from mandatory withholding)
 - Self-employed for Social Security (SECA) tax (requires estimated tax payments)
 - May enter into voluntary agreement with the local church for w/holding

Ministers are Employees, not Independent Contractors

- Pastors should receive a Form W-2, not a 1099-NEC (**full or part-time**)
- Churches are considered employers for ministers
- **Common misunderstanding:** ministers are fully self-employed



Facts and Circumstances

Employee Status (IRS Typical and Preferred Classification)

Not a Finite List

The minister is an employee of the church, **if the church:**

- Exercises control over what work is performed
- Directs how the work is done
- Requires regular office hours or attendance at meetings
- Provides a set salary or regular paycheck
- Pays employment-related benefits
- Provides a housing allowance or parsonage
- Supplies tools and equipment

The IRS considers ministers to be common law employees, and guidance from IRS Pub 517 and denominational policy supports this classification.

What's at Stake with Misclassification?

- IRS penalties and interest for misclassification
- Back taxes owed **by the church**
- Loss of housing allowance exclusion for ministers
- Potential **disqualification** from retirement and benefit programs



REMO #4

Strategies for Structuring Ministerial Compensation

- Base salary
- Housing or parsonage allowance
- Employer-paid or reimbursed benefits (health, dental, life)
- Retirement contributions (e.g., 403(b))
- Reimbursed ministry expenses (**under accountable plan**)

SCAN QR CODE
To discover the entire NBUSA Memo series.





REMO #1

Housing Allowance Essentials

PARSONAGE OR HOUSING ALLOWANCE?


- Must be designated in writing before payment (**not retroactive!!!**)
- Excluded from taxable income (if used for housing expenses)
- Still subject to SECA tax

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Form W-2 Reporting




- Box 1: Taxable wages (excludes housing allowance)
- Box 14: Housing allowance (informational only)
- No SS/Medicare wages/withholding
- Optional federal income tax w/holding reported based on Form W-4



REMO #3

Tax and Reporting Procedures

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REMO #5

Need for an Accountable Expense Reimbursement Plan

MINIMIZING INCOME TAXES FOR CHURCH EMPLOYEES

- Must meet IRS criteria:
 - Business purpose
 - Timely substantiation
 - Return of excess funds
- Not taxable to minister if rules are followed

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403(b) Retirement Contributions for Ministers

- Minister contributions are tax-deferred (up to annual IRS limits)
- Employer contributions are tax-deferred (including NBUSA or District contribs)
- Retirement distributions from our 403(b), and payments from our legacy pension plan, qualify for housing allowance exclusion (subject to conditions/limits)



REMO #7


Financially Caring for the Minister

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Key Takeaways

- Minister is an employee (EE) for income tax purposes
- Never issue 1099-NEC to an EE minister
- Housing allowance amount must be designated in advance of payment
- Understand and document all forms of compensation



Compensation and Tax Memos

#1: Housing for Your Pastor: Parsonage or Housing Allowance?	#7: Financially Caring for the Minister
#2: Church Employees or Independent Contractors?	#8: The Annual Church Audit
#3: Tax and Reporting Procedures	#9: Workers' Compensation Laws and the Local Church
#4: Strategies for Structuring Ministerial Compensation	#10: Can Ministers Opt Out of Social Security?
#5: Minimizing Income Taxes for Church Employees	#11: Auto and Other Business Expense Reimbursements
#6: Housing Allowance in Retirement	#12: Who is a Minister for Tax Purposes?
	#13: The Minister's Housing Allowance


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Quiz Question #2

Is the local board required to have an annual audit of the church's finances?

a) Yes
b) No

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MEMO #8
The Annual Church Audit

- Accounting records and good stewardship go hand-in-hand
- Local church is trustee of the funds received; handle them carefully
- Financial reports should be meaningful and prepared timely
- Account for all funds (not just operations)
- Annual audit required**


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The Annual Church Audit

- External by independent CPA's is ideal; but not required (due to cost)
- Internal by an audit committee to determine the validity of the financial statements is **minimum requirement**
- Financial integrity is important. Trust but verify!
- Church internal audit guidelines (Memo #8)
- Manual Sections 139.21 - .23**

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Valuable Free Resources



MINISTER'S
TAX & FINANCIAL GUIDE
2026
FOR 2025 TAX RETURNS

Michael Martin
Staci Brown



CHURCH & NONPROFIT
TAX & FINANCIAL GUIDE
2026
FOR 2025 TAX RETURNS


Michael Martin
Staci Brown



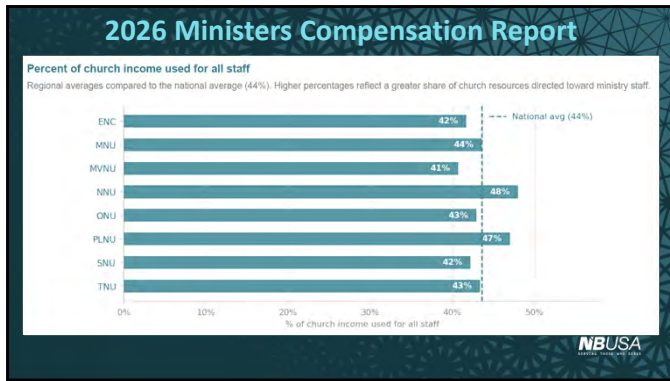
2026 Ministers Compensation Report



- Based on 2025 APR's
- National stats; also by Education Zone
- Lead Pastor Data
- SV (Single-vocation) and BV (Bi-vocational)
- Total reported for salary and benefits combined
- % of church income used for all staff



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A GUIDE FOR CREDENTIALLED MINISTERS

Making the Most of Your Ministry Benefits

A benefits overview & action checklist for Local Church Ministers

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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.

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WELCOME

Ministry is a calling — and we're here to support you now, and through retirement.

Whether recently credentialed or serving for years, this guide is for you.

Ministry life is full and demanding — and sometimes the immediate needs of the congregation take priority over your own benefits planning.

Wherever you are in the 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.

FIVE WAYS NBUSA supports ministers

- Retirement savings & match
- Group life & disability
- Emergency savings match
- Benevolence assistance
- Education & resources

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THE FOUNDATION

How eligibility works

Access to specific benefits depends on three factors working together. Eligibility is evaluated every Jan 1st.

- 1 Your Credential**
District Licensed or Ordained minister in the Church of the Nazarene in a U.S. district.
- 2 Your Role**
Lead/Senior Pastor (any hours, including co-vocational); or Associate Pastor (FTFL).
- 3 Your Church's Support**
Your local church's level of support for the NBUSA Fund determines what benefits you may access.

Not sure where you stand? A quick call or email to NBUSA can clear things up. (888) 888-4656 • benefits@nazarene.org

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WHAT'S AVAILABLE

Your ministry benefits at a glance

- Retirement Savings**
Nazarene 403(b) + Ministers Match
- Life & Disability**
Automatic group coverage
- Emergency Savings**
\$750 match thru COMPASS 2.0
- Benevolence Assistance**
Help in difficult seasons

PLUS education, workshops, Compensation & Tax Memos, and the myNBUSA portal

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THE BIG PICTURE

A foundation to build on — not the finished house

NBUSA benefits are designed as a **base level** of support. By design, no single one is meant to stand alone — each is a starting point you and your church build on.

<p>Retirement</p> <p>NBUSA PROVIDES Nazarene 403(b) match multiplies your Local Effort.</p> <p>↑ YOU BUILD ON IT Your Local Effort contributions do the heavy lifting. Stay invested!</p>	<p>Life Insurance</p> <p>NBUSA PROVIDES Base group term life (up to \$36k).</p> <p>↑ YOU BUILD ON IT Add supplemental coverage to fully provide for your family.</p>	<p>Long-Term Disability</p> <p>NBUSA PROVIDES Base level of \$500 per month (eligible for housing allowance treatment).</p> <p>↑ YOU BUILD ON IT Add supplemental LTD to fill the remaining gap.</p>
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We provide the foundation. You build on it. Don't stop at the base — take the next step with NBUSA.

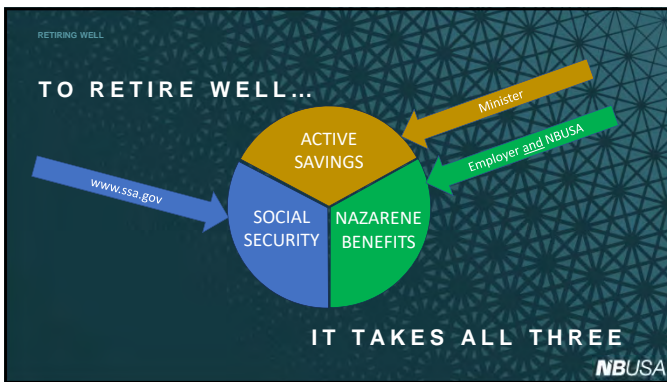
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NBUSA VISION

**OUR VISION
"NAZARENE
MINISTERS RETIRE
WELL"**




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RETIREMENT SAVINGS

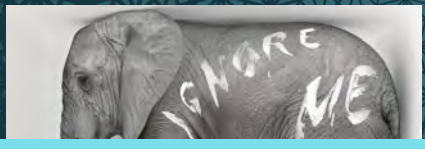
The Nazarene 403(b) Retirement Savings Plan

A multi-employer church plan administered by NBUSA. The Church of the Nazarene, Inc. is primary sponsor; local churches join as co-sponsors.

<p>Lead & Senior Pastors</p> <p>Eligible regardless of hours — including part-time and co-vocational pastors.</p>	<p>HOW TO ENROLL</p> <p>Start a conversation</p> <p>Enrollment requires a completed Contribution Agreement Form signed by you and your church employer — so the right first step is a conversation with your church board or treasurer.</p> <p>Download the form at www.nbusa.org</p>
<p>Associate Pastors</p> <p>Full-Time, Full-Livelihood (FTFL) requirements: Average at least 30 hrs/week; serve at least 30 weeks/year; at least 50% of gross income comes from this role.</p>	
<p>Contribution Choices</p> <p>Pre-tax or Roth. Fully vested immediately — no matter the source.</p>	

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RETIREMENT READINESS



RETIREMENT READINESS

2/3 of eligible Nazarene ministers are not receiving a 403(b) match contribution.

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THE SOLUTION

Q: How do we address the lack of retirement readiness among our ministers?

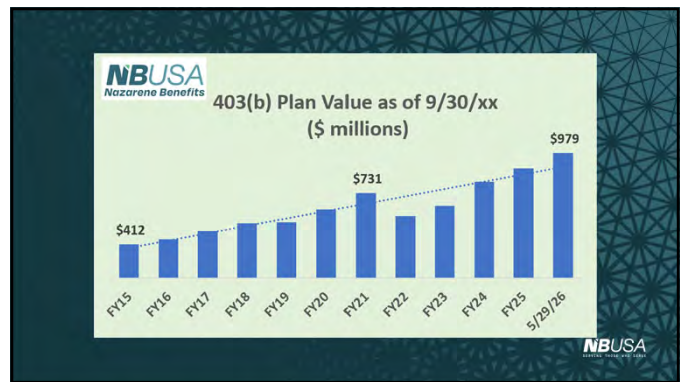
A: **Require local effort; and increase benefits from NBUSA**

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Ministers Match Retirement Program
January 1, 2024

It's Not Complicated!



403(B) PLAN **Nazarene 403(b) Retirement Savings Plan**

- Very low cost/expense structure

2018 Data

Category	Value (%)
75th	2.43%
COTN	0.49%
25th	1.00%
Mean	2.13%

Weighted Average Participant Cost for Recordkeeping/Administrative, Custodial, Education, Advisory and Investments Fees (Total Cost)

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A MEANINGFUL BENEFIT

The Ministers Match Program

\$5,000 Maximum local effort eligible for match each year
A matching contribution from NBUSA — provided you're enrolled and contributing.

What counts as local effort?

- 403(b) contributions made by you to your account
- 403(b) contributions made by your local church to your account
- Your qualifying student loan payments (principal & interest)

Loan forgiveness does not qualify — only actual payments.

Who qualifies for the match?

- Eligible ministers whose church supports the NBUSA Fund at 50% or more of its budget allocation target.

Many ministers who fully qualify are not engaged in the required local effort or adequately enrolled. The match only works if you're actively engaged.

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A MEANINGFUL BENEFIT

Revised Ministers Match Table (1/1/26)

Local Church NBUSA Fund Support	NBUSA Match on Local Effort		
	First \$250	Over \$250	Max \$
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

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EXAMPLES

Local Church NBUSA Fund Support	NBUSA Match on Local Effort			\$ 3,000 Total Local Effort		
	First \$250	Over \$250	Max \$	First \$250	Over \$250	Total
100%	100%	50%	\$2,500	\$ 250	\$ 1,375	\$ 1,625
90%	100%	45%	\$2,250	\$ 250	\$ 1,238	\$ 1,488
80%	100%	40%	\$2,000	\$ 250	\$ 1,100	\$ 1,350
70%	100%	35%	\$1,750	\$ 250	\$ 963	\$ 1,213
60%	100%	30%	\$1,500	\$ 250	\$ 825	\$ 1,075
50%	100%	25%	\$1,250	\$ 250	\$ 688	\$ 938

Local Church NBUSA Fund Support	NBUSA Match on Local Effort			\$ 6,000 Total Local Effort		
	First \$250	Over \$250	Max \$	First \$250	Over \$250	Total
100%	100%	50%	\$2,500	\$ 250	\$ 2,250	\$ 2,500
90%	100%	45%	\$2,250	\$ 250	\$ 2,000	\$ 2,250
80%	100%	40%	\$2,000	\$ 250	\$ 1,750	\$ 2,000
70%	100%	35%	\$1,750	\$ 250	\$ 1,500	\$ 1,750
60%	100%	30%	\$1,500	\$ 250	\$ 1,250	\$ 1,500
50%	100%	25%	\$1,250	\$ 250	\$ 1,000	\$ 1,250

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AN EXAMPLE

- NBUSA Fund Support – 100% by church
- Local Effort:
 - Minister \$2,400 (a)
 - Church 1,200 (b)
 - Student Debt Pmts 1,400
 - Total \$5,000
- NBUSA Match (50%) \$2,500 (c)
- Total 403b Contribs **\$6,100 (a+b+c)**

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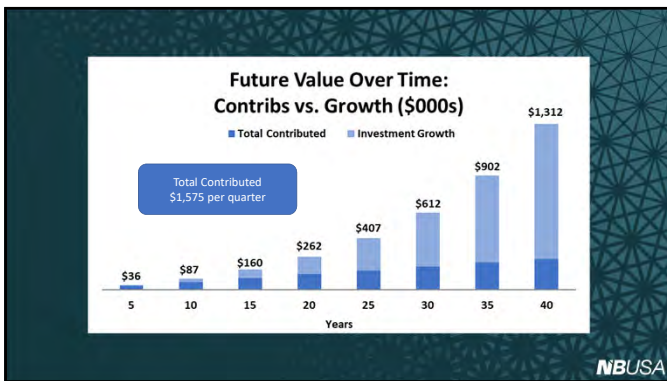
Retirement Contribution — Future Value Projection

Annual contribution invested in equal quarterly installments, compounded quarterly

Assumptions (edit the gold cells)	
Annual contribution amount	\$6,100
Annual interest rate (assumption)	7.00%
Contribution timing	End of quarter
Quarterly contribution (= annual ÷ 4)	\$1,525
Quarterly rate (= annual ÷ 4)	1.750%
Timing flag (0 = end, 1 = beginning)	0

Static \$. Small annual increases would be impactful

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Retirement Contribution Limits

Limit Type	2025		2026	
	Reg	Super	Reg	Super
Base elective deferral	\$ 23,500	\$ 23,500	\$ 24,500	\$ 24,500
Catch-up (Age 50–59 or 64+)	7,500		8,000	
"Super" catch-up (Age 60–63)		11,250		11,250
Total employee (EE) cap	31,000	34,750	32,500	35,750
Employer (ER) cap	39,000	35,250	39,500	36,250
Combined EE + ER cap	\$70,000	\$70,000	\$72,000	\$72,000

Note: Catch-up amounts based on age as of 12/31/xx.




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AUTOMATIC PROTECTION

Group Life & Long-Term Disability


Provided through NBUSA. Coverage is automatically established each January 1st if eligibility requirements are met.

 <p>BASE LIFE</p> <p>Group Term Life</p> <p>Automatic age-based coverage up to \$36,000 for eligible ministers (effective January 1, 2026).</p>	 <p>BASE DISABILITY</p> <p>\$500 / month</p> <p>Long-term disability benefit. May be claimed as housing allowance if conditions are met.</p>	 <p>OPTIONAL</p> <p>Supplemental Coverage</p> <p>Life, disability, and AD&D at group rates. Spouse coverage includes children at no extra charge.</p>
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IMPORTANT: Designating one or more life insurance beneficiaries is one of the most important steps you can take for your family's protection. Update anytime through myNBUSA.

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Importance of Life Insurance
<https://nbusa.org/insurance>



- Income Replacement
- Debt and Expense Coverage

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

NEW!




Importance of Life Insurance
<https://nbusa.org/insurance>

Retired ministers, or actives over age 75, the benefit is based on years of service:

- 10-20 years \$1,500
- 21-30 years \$3,000
- 31+ years \$6,000

Note: The benefit could be higher for those receiving a no payment under the Basic Pension Plan



Provided Long-Term Disability Insurance
<https://nbusa.org/insurance>



- \$500 per month¹
- No waiting period for coverage
- Payments start 3 months after disability
- Pre-existing condition limitations
- Addt'l coverage up to \$1,500 available for purchase

¹ May be claimed as housing allowance; subject to conditions




What's In This Guide?

Supplemental Insurance

Group Term Life	3
Individual Long-Term Disability	6
Accidental Death and Dismemberment	8

Nazarene Supplemental Insurance Guide

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FOR LEAD/SENIOR PASTORS

COMPASS 2.0 — Emergency Savings

ONE-TIME 100% MATCH
\$750

Emergency Savings Account match for qualified Lead/Senior Pastors.

Offered in partnership with **The COMPASS Initiative** (a program of the USA/Canada Region)

Key points

- Available to qualified Lead/Senior Pastors.
- Separate program from the Nazarene 403(b) Plan.
- One-time match — build on it over time.
- Visit compassinitiative.org to learn if you qualify and enroll.

LEARN MORE
compassinitiative.org

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HELP WHEN NEEDED

Benevolence Assistance

For ministers and their families facing unexpected financial hardship — most often medical bills or funeral expenses.

While it represents a small part of our overall budget, this program has provided meaningful relief to ministers in some of their most difficult seasons of life.

"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."

HOW TO ACCESS

Start with your district

Benevolence requests are initiated through your District office — not directly through NBUSA. Your District Superintendent and staff are close to these situations and are the right first point of contact.

Assistance is available once per year.

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KEEP LEARNING

Education & Online Resources

NBUSA offers resources to help ministers understand their benefits and plan wisely.

myNBUSA Portal

View a summary of your NBUSA benefits. Manage beneficiary designations.

Access via the "Benefit Login" button at www.nbusa.org

Compensation & Tax Memos

13 plain-language memos covering clergy tax advantages, housing allowance, retirement planning, and more.

Essential reading for every minister and church treasurer

Webinars & Workshops

NBUSA-led events throughout the year on benefits, planning, and ministry finances.

Watch for announcements at www.nbusa.org

403(b) account access: your Fidelity NetBenefits account is accessed separately at nb.fidelity.com

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Health Insurance

Medical Coverage for Nazarene Ministries

www.guidestone.org/nazarene

Get a Quote

Learn More



We understand your ministry. We understand employee benefits. And we share your passion for the Gospel.

That's why GuideStone® and the Church of the Nazarene have teamed up to support your calling and offer faith-based medical coverage uniquely designed for your ministry.

Medicare Advisory Service

Fidelity Medicare Services®

Find the right Medicare plan with help from Fidelity

Schedule with an agent


Find plans online



Learn the basics of Medicare



Decide on delaying Medicare



Plan for early retirement



<https://medicare.fidelity.com>

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SIX STEPS

Your benefits action checklist

Whether you're just getting started or picking up where you left off, work through each step.

1 Confirm Your Eligibility

Contact NBUSA. Ask your church treasurer about NBUSA Fund support.

2 Enroll in the Nazarene 403(b)

Check status, talk with your board, complete the Contribution Agreement Form.

3 Explore COMPASS 2.0

Qualified Lead/Senior Pastors: claim the one-time \$750 match.

4 Confirm Life & Disability Coverage

Log in to myNBUSA. Designate a beneficiary. Review supplemental options.

5 Know Your Safety Net

Benevolence is available through your District office when needs arise.

6 Stay Connected & Keep Learning

Use myNBUSA, read the Memos, attend webinars, call with questions.

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THREE SIMPLE ACTIONS

Where to start today

You don't have to do everything at once. Start with these three, and the rest will follow.

01

Call NBUSA

Confirm your eligibility and current enrollment status. We're glad to walk you through it.

(888) 888-4656

02

Talk to your church

Ask your treasurer about your church's NBUSA Fund support level and start the conversation about enrollment.

Church board or treasurer

03

Log in to myNBUSA

Review your current benefits summary and update your beneficiary designations today.

"Benefit Login" at nbusa.org

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Connect With Us!



Stay Connected
Receive Updates
Get Support

Scan the QR code or text "NBUSA" to (913) 799-3595



Continuing Education
Code: 606184

WE'RE HERE TO HELP

Questions? Let's talk.

Contact NBUSA any time — we're glad to help you think it through.

CALL
(888) 888-4656

EMAIL
benefits@nazarene.org

VISIT
www.nbusa.org

Serving Those Who Serve
Nazarene Benefits USA • 17001 Prairie Star Parkway, Lenexa, KS 66220