

MINISTRY MATTERS

a newsletter for employers and ministry leaders who administer the Servant Solutions Retirement Plan

PLANPOINT 360: BUILDING MOMENTUM

Since officially launching PlanPoint 360 (PP360) the week of May 11, we've been excited to see momentum continue to grow! More and more employers are logging in, exploring the new remitting platform, and discovering features designed to make the process more flexible, convenient, and secure. As employers have become familiar with PP360, the feedback has been increasingly positive, and several features are already proving especially helpful.

Two-factor authentication provides an additional layer of security when accessing your account. Employers can verify their identity through an authenticator app or by receiving a one-time code via text message, adding extra protection to the remitting process.

One feature receiving particularly positive feedback is the new payroll date field. Remitters can enter past or future payroll dates, giving them greater flexibility to schedule a transaction ahead of time or catch up on a missed payroll date.



PP360 also puts more useful information and control at the remitter's fingertips. The platform builds an easily accessible transaction history, allowing users to quickly review what was submitted for a specific date and create a receipt for their records. Once an application has been processed, employers can even add or remove employees directly within PP360 without contacting the Servant Solutions Operations team.

We know learning a new system takes time, and we're grateful to everyone who has made the transition. Once employers log in and become familiar with PP360, we're hearing that the new process is straightforward and helpful. We're excited about the progress and even more excited about what PP360 will mean going forward: a more secure, flexible, and efficient experience for our employers and the Servant Solutions team!



BUILDING A STRONGER MINISTRY THROUGH THOUGHTFUL COMPENSATION PLANNING

A competitive compensation package is about more than salary. It demonstrates the value you place on the people who faithfully serve your ministry while helping you recruit, retain, and care for your team.

Compensation planning can feel overwhelming as churches and nonprofits balance salary, retirement benefits, healthcare, housing allowance considerations, and other elements of total compensation. Fortunately, meaningful improvements don't always require major budget increases.

Even small changes can have a lasting impact. Offering a retirement plan, making an employer contribution, or reviewing how compensation is structured can strengthen your benefits package and support your employees' long-term financial well-being.

Servant Solutions offers free compensation planning resources, including guides, worksheets, and articles created specifically for churches and nonprofit organizations. We also provide compensation estimates using current Bureau of Labor Statistics wage data to help you evaluate positions and make informed decisions.

Planning a new position or reviewing your current compensation package? Our team can provide compensation planning resources and personalized compensation estimates tailored to your ministry. Contact us to start the conversation.

Questions Every Ministry Should Ask

As you evaluate your compensation package, consider:

Is our salary competitive?

Compare your compensation with similar positions in your region and ministry size.

Are we offering meaningful retirement benefits?

Even modest employer contributions can make a significant difference over time.

Are we taking advantage of ministry-specific opportunities?

Housing allowance, accountable reimbursement plans, and other unique provisions may enhance an employee's overall compensation without dramatically increasing payroll costs.

Are we communicating the full value of our benefits?

Employees often underestimate the value of retirement contributions, insurance, and other employer-provided benefits.

Does our compensation reflect our ministry's values?

Fair, thoughtful compensation demonstrates care for the people who serve your mission.





EMPLOYEE OR INDEPENDENT CONTRACTOR?

WHY THE DIFFERENCE MATTERS

“Our church only has a part-time custodian and a secretary. Can’t we just give them a 1099?”

It would certainly make payroll simpler! Unfortunately, whether someone is an employee or independent contractor isn’t up to the church. The working relationship matters.

Generally, if your church determines when, where and how someone does their job, that person is likely an employee. Independent contractors typically run their own business, serve multiple clients and control how their work gets done.

Getting this right matters, but you don’t have to become a tax expert.

Not sure about someone on your team? Visit our Employer’s Toolbox and check out Church Employees or Independent Contractors? for church-specific examples and guidance.

Good Benefits Only Matter When Employees Use Them

Your benefits package is valuable. But do your employees understand what they have and how to use it?

Keep benefits visible with simple reminders:

- Mention a benefit at a staff meeting.
- Share a helpful link in an email.
- Include benefits in onboarding conversations.
- Remind employees about resources they’ve heard about before.

The goal: Help employees use the benefits you already provide to strengthen their financial well-being.

myth **X**

The church decides whether someone is an employee or an independent contractor.

fact **✓**

Worker classification is based on IRS rules and the actual working relationship, not simply on how a church prefers to pay someone.



WHAT EMPLOYEES REALLY VALUE BEYOND SALARY

- *Hannah Maloney, Controller*

While recently attending a ministry HR and benefits conference, I heard a repeated emphasis on the importance of **healthy organizational culture**. One thought that stood out to me was that a compelling mission attracts people, but a healthy culture helps them stay.

So what helps create a healthy culture? While there are many factors, employees are most likely to stay where they feel genuinely valued and cared for. That care extends beyond day-to-day responsibilities and includes a commitment to their long-term well-being.

Many people who choose to serve in ministry are drawn by purpose, calling, and the opportunity to make a lasting impact. At the same time, ministry employees still carry the same everyday financial responsibilities as everyone else. Housing costs, groceries, family needs, college expenses, and retirement planning are all parts of life.

That is why employees value more than a paycheck. They want to know their organization sees them as whole people and is invested not only in the work

they are doing today, but also in their future. Because ministry impacts more than the individual employee, healthy organizations recognize the importance of supporting staff in ways that contribute to strong families, sustainable ministry, and long-term well-being. Investing in staff through retirement plans, financial wellness resources, and long-term support is one meaningful way to demonstrate that care.

From both a professional and personal perspective, I have seen how encouraged employees are when their employers demonstrate care for tomorrow's needs, not just today's responsibilities. When organizations help employees build confidence about their financial future, they are doing more than providing a benefit. They are helping reduce stress, strengthen culture, and support staff as they continue the work they have been called to do.

Benefits that support long-term financial security send a simple but powerful message. They say in a tangible way, "We value you, and we want you to thrive for the long haul."

