

SERVANT SOLUTIONS NEWSLETTER JANUARY 2026



Servant Solutions
YOUR RETIREMENT & FINANCIAL PLANNING PARTNER



A LIFE IN THE 'YES' POSITION

JIM FEIRTAG

Right posture means right stance. Think of a runner in the starting block, a catcher behind the plate, a marksman at the firing range, a violinist in position. Stance matters if you are going to play your position well. A person in right relationship with God through Jesus Christ stands in the “yes” position.¹

Remember we are now “*hidden with Christ in God*” (Colossians 3:3) which is a gift, but we also must “put to death” (Colossians 3:5) whatever remains of our old identity apart from Christ and “put on” (Colossians 3:10) whatever reflects the character and countenance of Jesus which is a daily fight. We have the spiritual DNA of Jesus through our new birth in Him by grace and through faith, but we need to realize this new life in practices. As pastor John Piper explains, “*if a child is to grow into the fullest expression of his Father’s character, he needs both the DNA by virtue of birth and the practice of that character with the help of his father’s discipline. In other words, we need regeneration by God’s seed and we need sanctification by God’s Spirit—in order to grow up into the full participation in His holiness.*”² That is what the yes position is all about.

The yes position is a simultaneous merger of Jesus’ ongoing grace, the Holy Spirit’s power and our surrendered will. It is for every area of our lives. That’s what Paul meant when he prayed, “*May God himself, the God of peace, sanctify*

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(800) 844-8983



info@servantsolutions.org



servantsolutions.org



Rev. Jim O'Bold

A WORD FROM OUR PRESIDENT

WHAT FINANCIAL SECURITY REALLY LOOKS LIKE

Early in my banking career, I worked in a community that looked prosperous on the surface. Beautiful homes. New cars. Well-dressed families.

But as people sat across my desk, a different story often emerged. Many were carrying heavy debt and living paycheck to paycheck. The appearance of wealth did not always reflect financial security.

Later, I moved to a very different place. This was a blue-collar, farming community. People walked through the bank doors in overalls and Carhartt boots. Pickups filled the parking lot. I did not expect to find much wealth there. I was wrong.

Again and again, I met individuals and families who were quietly building real financial stability. When I asked how they had done it, the answers were simple. They saved consistently. They lived within their means. When a good year came along, a strong harvest or an unexpected check, they did not rush to upgrade their lifestyle. They used those moments to strengthen their future.

Those conversations shaped my own approach to saving for retirement. Early on, I made a simple commitment. Each time I received a raise, I would increase my retirement savings by just one percent. It was small enough that I barely noticed the change, but over time, that steady habit made a meaningful difference.

At Servant Solutions, we see this same wisdom play out every day. Building financial security is rarely about dramatic moves. It is about intentional steps, taken consistently, with a long-term view in mind.

That is why we care so deeply about walking alongside our members. We understand the unique challenges and calling of those who serve the Church, and we want to be a trusted partner as you prepare for the future. Whether you are just getting started or looking for ways to strengthen what you have already built, we would love to connect, listen to your goals, and help you create a plan that fits your situation. Your future matters to us, and we are here to help you prepare for it with confidence and hope.



Thank you to everyone who participated in our 2025 member survey. Your input matters, and it will help us continue serving those who serve with excellence. We're grateful for your partnership and the opportunity to walk alongside you.

SAME MISSION, NEW LOCATION

Servant Solutions will relocate to a larger office space at the end of February 2026. Our new office space is just fifteen minutes from our current location, to better support growth and collaboration while remaining closely connected to the Church of God movement. Our new address will be **13300 Olio Rd., Fishers, IN 46037**. As Rev. Monté L. G. Dillard, Sr., General Director of Church of God Ministries, shared, *"Though we will now work from two different locations, our hearts and mission remain firmly aligned."* **Our P.O. Box (2559) and 800 number (800-844-8983) will remain the same**, along with our trusted team and ongoing commitment to serving pastors, churches, and ministry staff with excellence and care.

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you through and through. May your whole spirit, soul and body be kept blameless at the coming of our Lord Jesus Christ" (1 Thessalonians 5:23). Sanctify is such a weighty word. It means to consecrate something or to make it holy. As God does the work in us whereby Jesus takes full ownership of our lives and works to make us perfect receptors and distributors of the love and glory of God, we take up this right posture.

There is never a time when we are not in desperate need of Jesus' ongoing grace. We don't just need grace in order to get saved; we need grace to *stay* saved. We don't just need grace to begin life with Christ; we need grace to take every step along the way. Theologian Diane Leclerc says, "The way we can be holy is that God makes us holy as we cooperate with his grace. This is sanctification—God forming us spiritually into the likeness of Jesus Christ."³ The grace of Jesus does that sanctifying work. Jesus' ongoing grace doesn't just keep us right with God, but it also

causes his graciousness to excude from every area of our lives.

This piece comes from Jim Feirtag's newly released book, **Wholly His**, where he shares wisdom shaped by a lifetime of faith and service. We invite you to learn more and purchase a copy using the QR code below.

(1) This is a concept I first heard from my late mentor and friend, Gil Stafford. I don't remember the origin. I have adapted it some, but the idea is his.
(2) John Piper, "Prelude to Acting the Miracle" in *Acting the Miracle*, ed. John Piper and David Mathis (Wheaton, IL: Crossway, 2013), 31
(3) Diane Leclerc "Holiness and Sanctification as a Wesleyan Paradigm for Spiritual Formation" (Kansas City: Beacon Press, 2011), 49



Rev. Dr. Jim Feirtag is a three-time graduate of Anderson University holding a Bachelor of Arts in Bible and Christian Ministry, a Master of Divinity in Theological Studies and a Doctor of Ministry in Christian Leadership.

2026 CONTRIBUTION LIMITS

The combined annual contribution limit for employer and employee retirement plan contributions for tax year 2026 is **THE LESSER OF**



\$72,000 **OR**

100% of the employee's
"includible compensation"

{ the housing allowance paid to a minister is NOT included, per the IRS }

It is important to note that "includible compensation" is defined by the IRS as follows:

Taxable compensation reported in Box 1 of Form W-2

PLUS

Salary reduction contributions to a 403(b) or 401(k) plan

PLUS

Elective deferrals to a Section 125 cafeteria plan

PLUS

Elective deferrals to a 457(b) plan

PLUS

Contributions to a qualified transportation fringe benefit plan

+ +

A pastor receives \$30,000 in wages per year and claims housing allowance of \$10,000. The W-2 shows \$20,000 in Box 1 as regular wages and \$10,000 in Box 14 as housing allowance. His or her combined annual contribution would be capped at \$20,000 since that is the amount of includible compensation received.

ANNUAL CONTRIBUTIONS CAN COME FROM FOUR SOURCES:

1

CHURCH/EMPLOYER CONTRIBUTIONS (PLAN CLASSIFICATION TYPE "D")

2

PARTICIPANT AFTER-TAX CONTRIBUTIONS (PLAN CLASSIFICATION TYPE "G")

3

PARTICIPANT BEFORE-TAX CONTRIBUTIONS (PLAN CLASSIFICATION TYPE "A")

4

PARTICIPANT ROTH CONTRIBUTIONS (PLAN CLASSIFICATION TYPE "H")

Each of these types is limited to \$24,500 for 2026 either individually or combined.

FOR ADDITIONAL INFORMATION ON THESE CLASSIFICATIONS, VISIT [SERVANTSOLUTIONS.ORG/2026-CONTRIBUTION-LIMITS](https://servantsolutions.org/2026-contribution-limits)



Dr. Jerry Fox, CFP®

SETTING THE STAGE FOR A STRONG FINANCIAL YEAR

BY DR. JERRY FOX, CFP®, DIRECTOR OF FINANCIAL PLANNING

Another year of Thanksgiving, Christmas, New Years, along with church and family gatherings has passed. And yes, the 2025 holiday season is officially behind us. But are

the financial consequences of this season still showing up in your mailbox today?

The American Institute of Certified Public Accountants recently did a survey regarding holiday spending habits. They found that easy credit, social pressures, aggressive marketing, and impulse buying are driving many of us to dangerous levels of overspending—mostly with credit cards—which makes the start of a new year especially stressful.

Not paying credit card charges in full as they come due (*only making the minimum payment, for example*) triggers big finance charges. Those charges, which can be as high as 36%, are then added to your unpaid balance. Even more is added if you don't pay on time and have late fees. That can quickly erase any savings

you may have had from buying gifts when they were “on sale.”

So, when the new year's credit card bills are more than you can pay in full, what do you do? Too many people reduce or temporarily stop their retirement and other savings, telling themselves, “I can always catch up later.”

But that math just doesn't work. Instead of dollars flowing out as credit charges, you want dollars and investment growth flowing into your retirement account as early and for as long as possible. Dollars saved now have more time to compound, earning growth upon growth over many years.

So, what is your first and best move today? Put away the credit cards. Budget your gifting and save ahead throughout the year to avoid the stresses that lead to overspending. With those savings, keep your retirement contributions steady and growing every year. As our president Jim O'Bold has noted, small intentional steps, taken consistently, build financial security.

NEW DIRECTOR OF FINANCIAL DEVELOPMENT

We're excited to welcome Idalia Burnett to Servant Solutions as our new Director of Financial Development. Idalia brings years of experience in financial services, leadership, and client education, along with a passion for helping individuals and families build confidence in everyday money decisions. She is also bilingual in Spanish and English, which will help us serve members and ministry organizations even more effectively. In her

role, Idalia will support efforts that strengthen long-term retirement readiness and encourage wise financial habits, helping members take meaningful next steps toward their goals. Please join us in welcoming Idalia to the team!



Idalia Burnett

ANNUAL NOTICE TO PARTICIPANTS

The National Securities Markets Improvement Act (the “Act”) signed into law on October 11, 1996, exempts church plans from federal and state securities laws, except for anti-fraud provisions. In order to qualify for the exemption, church plans must satisfy eligibility requirements under Code Sec. 414(e) and the assets of church plans must be used exclusively for the benefit of plan participants and beneficiaries. Church plans continue to be subject to the Internal Revenue Code and its regulations regarding eligibility, governance, and operations of such plans. The following notice is provided in accordance with the Act:

The Plan or any company or account maintained to manage or hold assets of the Plan and interests in such Plan, companies, or accounts (including any funds maintained by Servant Solutions) are not subject to registration, regulation, or reporting under the Investment Company Act of 1940, the Securities Act of 1933, the Securities Exchange Act of 1934, Title 15 of the United States Code, or State securities laws. Therefore, plan participants and beneficiaries will not be afforded the protections of those provisions.