



BENEFITS PACKAGE 2026

**PASTOR AND MINISTRY
STAFF OPEN ENROLLMENT
OCTOBER-DECEMBER 2025**

EMPOWERING *PEACE* ~ ENCOURAGING *SUSTAINABILITY*

JULY 2025

WWW.STONEFORD.COM

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Welcome

Dear Partners in Ministry,

Greetings from the Stoneford Benefits team! Stoneford Advisors offers a wide variety of services, and we have doubled down on serving the church holistically, bringing our network with us. We have designed health, wellness, retirement, and investment plans that work to service communities and bring peace of mind. Our main purpose was not to bring the cheapest plan. Our goal was to bring quality, optionality, stability and sustainability, and cost effective solutions. Stoneford is in this with you, and so is our network.

Stoneford laid out this strategic mission- to help Churches, Denominations, Foundations, Universities, Seminaries, and Associations, build their Benefit organization on behalf of their members. We are working hard to establish these cost effective solutions without sacrificing quality. We will be building this program from the ground up. With your help, we will provide solutions for all in the faith community.

- **Accessibility.** *Keeping our doors open to everyone.*
- **Integrity.** *Acting with honesty, fairness, and transparency at all times.*
- **Collaboration.** *Working together to achieve common goals effectively.*
- **Well-being.** *Prioritizing your interests above any suite of products.*

Join us today! You can start by getting a proposal for retirement and business service solutions, as well as getting quotes for insurance. Our hope is to bring as many churches and non-profits onto our plans to best expand on what we have to offer.



A handwritten signature in black ink that reads "Casey S. Hayden".

Casey Hayden

Founder and CEO of Stoneford
Wealth and Investment Manager
Stoneford Advisors



2026 Solutions for Those Eager to Be Empowered

01

Member Organizations:

Member Churches and Affiliated Non-Profits will have access to a wide variety of services. Our goal is to ensure you have the resources to get back to the mission you have. Member Organizations have access to the following:

- Retirement Plans
- Insurance Plans
- P&C Insurance
- Tax Preparation
- Investments
- Debt and Cash Flow Planning
- Business Services
- Consulting
- Financial Planning
- Bookkeeping and Payroll

02

Participant, Affiliate, Congregant, and Family Services:

In addition to having access to these solutions, Stoneford Advisors welcomes the opportunity to serve plan participants, ministry affiliates, congregants of member churches, participant families, and communities.

We desire to be more than wealth, insurance, investment, and benefit solution firm. We desire to support you in the areas you need support in.

- | | |
|----------------------------|-----------------------------|
| • Personal Wealth Planning | • Investments |
| • Estate Planning | • Debt & Cash Flow Planning |
| • Personal Insurance | • Legal Planning |
| • Tax Preparation | • P&C Insurance |

Our Process



Quote and Proposal Process:

We have streamlined the quote and proposal process to make it simple and effective for Retirement and Insurance plans to move to this plan. Quotes and Proposals will require data. The data will center around a census, and this is 100% digital, and done through Stoneford's online portals. All of our online quoting and proposal process is secure.

Learn more, and start the onboarding process by going to:
www.stoneford.com/churchplans



Enrollment and Integration Process:

When you accept the quote or proposal, we make enrollment processed as streamlined and simple as possible. Your organization kicks that off, then it goes to each participant. Participants will enroll in health and retirement separately. This process is completed online, with assistance along the way. Organizations can opt into payroll integration support as well, by booking a session.



Sign up for what you need

Each solution is designed to be used separately. There is no requirement to use every single solution, in order to get the one you want. Leverage only what you need.



Contact Information:

TOLL FREE: +1-804-707-7539

EMAIL: benefits@stoneford.com

WEB: www.stoneford.com

CHURCH PLANS: stoneford.com/churchplans

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Join the program



The Nicene Network is an association of churches. The team is committed to serve churches across the globe. The Network equips leaders with trusted tools, plans, benefits, and services, helping them to launch, grow, and stay focused on what matters most. Each organization pays \$99/year. These include tailored resources, community support, training materials, and more—designed to strengthen your ministry and foster healthy, supportive congregations.

If your ministry does not yet partner with Our Benefits Program

Ready to get started? Get quotes and enroll at www.stoneford.com/churchplans. We will send you the instructions to quote, select, and enroll. You will need to submit census data, including participants personal information, to select the plans, then we help them enroll online.

If your ministry's staff is already enrolled in our Benefits Program

Inform your relationship manager of new additions, or add them online. Then, they complete participant enrollment forms. Once enrolled, employees will receive mailings and emails with reminders and instructions on how to log into their account to view benefits details and select benefit choices.



Learn more about how we help you integrate these plans with your payroll, and help you prepare for your finance committee meetings.



Take the Savings, Leave the Risk.

Is Your Health Plan Holding Your Organization Back?

The lowest-cost plan wins...only to face another rate increase at renewal. Sound familiar? It's exhausting, expensive, and makes you question why you offer benefits at all.

A Smarter Option for Employers

Like many employers, you're facing rising premiums, limited options, and little insight into your healthcare spend.

WellGuard Assurance is built for groups with **3+ employees**, offering a smarter, more sustainable health plan, without the frustrations of traditional insurance.

We've faced the same challenges, which is why our solution puts **control, savings, and transparency** back in your hands.



What It Is

A High-Performance Captive Solution for Small & Mid-Sized Employers

- ✓ **Stability:** Predictable monthly payments.
- ✓ **Security:** Stop-loss coverage ensures you never pay more than your budget.
- ✓ **Flexibility:** Plan design that meets the unique needs of your group.
- ✓ **Transparency:** Real-time data and reporting so you know how your plan is performing.



How It Works

- ✓ You fund a capped monthly amount, which includes: administrative costs, reinsurance premiums, and claims funding.
- ✓ Claims are processed on your behalf, with visibility into how your dollars are being spent.



A Smarter, Participant Driven Health Insurance Program

Coverage that Fits Every Life Stage, Every Work Status, and Every Budget

At the heart of our program is a simple promise: no participant goes without options. Whether you're covering one employee or a hundred, our model is built to meet real needs—with real solutions.

Affordability First. No One Gets Left Behind

If an employee's share of the premium for the lowest-cost, self-only plan exceeds 8.39% of household income (2024 standard), it's considered unaffordable.

We help each participant:

- Understand their true cost
- Access alternative coverage through state marketplaces
- Ensure they are never without viable care

Wide Plan Optionality — One Size Doesn't Fit All

Our approach gives every participant access to:

- Fully insured group plans
- ICHRA-backed individual plans
- Self-funded options for larger groups
- Dental, vision, disability, and ancillary add-ons

We meet the participant where they are—and help employers do the same.

Not an Alternative to Insurance — *It Is Insurance*

At the heart of our program is a simple promise: no participant goes without options. Whether you're covering one employee or a hundred, our model is built to meet real needs—with real solutions.

Built for All Types of Participants

- Part-Time & Contract Workers
 - We support 1099s, hourly staff, and other non-benefit eligible workers with affordable individual health plans, often with state or federal subsidies that reduce costs dramatically.
- Voluntary Medicare Transition Support
 - We help your Medicare-eligible participants smoothly transition off the group plan and into robust, cost-effective Medicare coverage, reducing employer liability and ensuring continued care.
- 1–2 Life Groups Welcome
 - Unlike most plans, we serve even the smallest groups—yes, even 1-2 life groups—with rich benefit options typically reserved for larger organizations.

Let's Build a Smarter, More Caring Benefits Experience

Your people. Your mission. Our expertise.
We're here to help every person in your organization find health coverage that works—for them and for you.

Ask us about our HSA!



Deliver Even More Value for Your Team



A benefits program tailored to members' needs can go a long way towards supporting employee acquisition, engagement and retention. MetLife makes it easy. We know exactly how to deliver the benefit solutions association members want - and deepen the value that you provide.

Plans designed to meet unique association and industry needs.

Supporting association clients has been **MetLife's focus for more than 25 years**. Our dedicated team of experts will help you put together an impactful and relevant package of **benefits that supports your members' holistic well-being**. These benefits may include:



Life



Dental



Hospital
Indemnity⁴



Vision¹



Supplemental
Life



Long Term
Disability



Short Term
Disability



Accident⁴



Critical
Illness⁴

You can count on:



A dedicated team of association experts

You'll work with an experienced team that understands your unique needs.



The convenience of working with a single point of contact⁵

You'll have access to a wide range of benefit solutions and the ease of working with a single point of contact.



Implementation and administration made easy

We'll provide everything you need to educate and enroll members, including marketing materials customized for your association.



The strength of MetLife's long-standing reputation

When you partner with a global leader in insurance, you can have full confidence in the benefits you offer access to.

Our experts work with a wide range of groups, including:

- Associations
- Multiple Employer Trusts
- Joint Power Authorities (JPAs) and Governmental Interlocals
- Taft-Hartley and Labor Unions
- Informal Purchasing Consortiums
- Consortiums/Cooperatives
- Voluntary Employees' Benefit Associations (VEBAs)
- Multiple Employer Welfare Arrangements (MEWAs)
- Block Takeovers
- Employee Benefit Plans

Contact your benefit advisor or MetLife representative to see what we can do for you.

¹ Vision insurance is provided by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan, Rancho Cordova, CA (VSP). VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

² Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

³ Auto and Home disclosure: Advertisement produced on behalf of the following specific insurers and seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance Company and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices, Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify.

⁴ METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion, and a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX, HI and CII products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

⁵ MetLife and Farmers Property and Casualty Insurance Company operate independently and are not responsible for each others' financial obligations.

Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details. For costs and complete details of the coverages, call or write your MetLife Group Insurance Representative.

Each insurer operates independently and has sole financial responsibility for its own products.



Navigating life together

Retirement Plan - 403(b)(9)



Understanding the 403(b)(9) Church Retirement Plan

A 403(b)(9) is a retirement plan designed specifically for churches and church-related organizations. Unlike standard 403(b) plans, the 403(b)(9) is classified as a “church plan” under IRS rules, exempt from many ERISA requirements. It allows churches, denominations, and eligible ministries to provide tax-advantaged retirement benefits to their employees — especially clergy.

Retirement Plan

The core offering is designed with clergy and staff in mind. A truly cost effective plan providing:

- **Tax-Deferred Growth:** Contributions grow tax-free until withdrawn, just like a traditional 403(b).
- **Employer Matching:** Many churches offer matching contributions — effectively free money toward retirement.
- **Portability:** Account stays with you, even if you move to a different ministry or church body within the plan, or to another plan that is a 403(b)(9), or through retirement!

Clergy Benefit

One of the most valuable features for ordained ministers is the ability to claim housing allowance on distributions in retirement — but only if the assets remain in a qualified 403(b)(9) church plan. **Don’t roll over to an IRA or a commercial 403(b)** — doing so will eliminate your eligibility for the housing allowance exclusion.

By keeping your funds within the 403(b)(9), you retain this IRS-recognized tax benefit, potentially shielding thousands of dollars from taxation annually in retirement.

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Retirement Plan - 403(b)(9)

Solutions that empower the eager

Retirement Plan Cost

Helping you and your team retire well, without breaking the bank. Cost effective solutions should not sacrifice quality. **All benefits-eligible full-time employees must adhere to church specific enrollment in these benefits policies.**

Cost Breakdown	Maximum Annual Fees
Advisor of Record	.55%
Investment Manager	.10%
PCS Retirement	.20%
Third Party Administration	\$36 Per Participant
RecordKeeping	\$35 per participant

Participant Managed Accounts

Participants are eligible for self-directed or advisor managed solutions. This gives each participant the ability to manage the assets with a broader range of solutions. The fees on the account do not go away when outside advisers manage the assets, or participants self directed.

Stoneford Advisors can support solutions for up to .95%.

Investment Optionality

We bring investment optionality for those building toward retirement:

- **Focused Menu:** A carefully curated, goal-oriented selection for ease and clarity
- **Target Date Funds:** Diversified fund that automatically adjusts based on your selected retirement date
- **Biblically Responsible Investing (BRI):** Screened investment options that align with Christian values available as well

Our platform honors diversity of conviction while prioritizing simplicity, transparency, and impact.



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CHURCH INSURANCE SOLUTIONS

Our **Commercial Insurance Solutions** are designed to protect your organization from everyday risks to extraordinary challenges. Whether you're a small business or a large enterprise, we offer comprehensive coverage tailored to your unique needs. Our suite of solutions includes:

- **Property Insurance** to safeguard buildings, equipment, and inventory
- **Commercial Auto Insurance** for company-owned or operated vehicles
- **General Liability Coverage** to protect against accidents and legal claims
- **Directors & Officers (D&O)** coverage to defend leadership against personal liability
- **Workers' Compensation** to cover employee injuries and medical costs
- **Commercial Umbrella Policies** for additional protection beyond standard limits
- **Specialty Coverage** designed for niche industries and emerging risks

From day-to-day operations to long-term growth, we help ensure your business is protected with coverage that grows alongside you.

PARTICIPANT SOLUTIONS

As a valued participant, you have access to a wide range of **trusted financial services** designed to support every stage of life. Our solutions include:

- **Tax Preparation** – including our specialized Clergy Tax Program, starting at just \$150
- **First year clergy checklist**
- **Estate Planning** – guidance to help you protect your legacy and loved ones
- **Personal Insurance Solutions** – tailored coverage for health, life, and beyond
- **Debt Management** – strategies to reduce financial stress and regain control
- **Inheritance Support** – thoughtful planning and assistance with wealth transfers
- **Investment Management** – professional portfolio oversight aligned with your goals
- **Home, Auto, and More** – access to competitive personal insurance options
- **Personal Financial Planning** – 1 on 1 help to build and manage your full financial picture

Whether you're just getting started or planning for retirement, we're here to help you make confident, informed decisions about your financial future.

CONGREGANT AND ALUMNI RESOURCES

Our firm is dedicated to empowering ministers with the tools, resources, and trusted partnerships they need to serve their congregations with clarity and compassion. *We walk alongside you—not just as advisors, but as partners in ministry*—providing guidance in areas where faith meets real-life challenges.

Ministers gain access to expert support in:

- **Tax Preparation** – including clergy-specific filing and housing allowance guidance
- **Debt Management** – helping you and those you counsel find financial freedom
- **Grief Support Resources** – guides to walk with spouses, parents, and children through the loss of a loved one
- **Social Security Guidance** – clear answers to help you and your members plan wisely
- **Biblically Responsible Investing** – aligning financial decisions with biblical values
- **Divorce Care and Planning** – sensitive support for navigating difficult transitions
- **Healthcare Planning & Affordability** – finding coverage that fits the needs of pastors and families
- **Caring for the Elderly** – tools to support aging loved ones with dignity and stewardship

We equip you so you can better equip others—offering practical, faith-aligned solutions to life's most personal and pressing questions.



Networking

Our advisors have a vast network of resources at our fingertips to help manage finances, benefits, back-office operations, and more for churches and nonprofit organizations.



BANKS

LENDERS

BUSINESS INSURANCE

ORGANIZATIONAL INSURANCE

PERSONAL INSURANCE

ESTATE PLANNING

CAPITAL CAMPAIGNS

FUNDRAISING SUPPORT

LEGAL SERVICES

MEDICARE/MEDICAID

SOCIAL SECURITY SUPPORT

WELLNESS SERVICES

NONPROFIT CONSULTANTS

RETIREMENT PLAN FIDUCIARIES



CONTACT US



PHONE

+1-804-707-7539

EMAIL

benefits@stoneford.com

WEBSITE

www.stoneford.com

SOCIAL

[Find Us On LinkedIn](#)



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