



SIMPLICITY
GUARDIAN

Welcome to your 403(b) retirement plan



Welcome to Your Simplicity Guardian Journey

We're honored to welcome you to your Simplicity Guardian Journey — a partnership created to serve pastors and church staff with clarity, care, and purpose. You've taken an important step toward strengthening your financial foundation, and our mission is to support you in the faithful stewardship of the resources entrusted to you through every season of ministry.

At Simplicity Guardian, we provide full-service, holistic financial oversight — helping you manage every aspect of your financial life with integrity and intention. From investments and tax guidance to Social Security and insurance coordination, our goal is to bring clarity, confidence, and peace of mind as you continue to serve in your calling.

We consider it a privilege to walk alongside those who dedicate their lives to faith and service. Our role is to equip you with the tools, education, and guidance you need to make wise financial decisions that align with your mission and values.





Who Guardian Is

Simplicity Guardian helps pastors and church staff understand the unique aspects of ministry-related finance. Our professionals are experienced in clergy-specific tax, benefits, and savings strategies and provide personalized, faith-aligned financial planning.

Our Values

- **Education** — Clear guidance to help you understand your options.
- **Integrity** — Honesty and transparency in every interaction.
- **Communication** — Open, consistent, and easy to follow.
- **Service** — Caring support for those who serve others.

Your Plan at a Glance

Your Simplicity Guardian Journey is designed to help you manage and grow the resources entrusted to you with wisdom and faith.

Through this plan, you can:

- Build long-term financial stability in a tax-efficient way.
- Access investment options aligned with your goals and beliefs.
- Manage your account online anytime.
- Receive personal guidance from a team who understands ministry life.



Guidance for Pastors

Tax Guidance

Pastoral tax rules can be complex, but they are an important part of good stewardship. The IRS provides unique provisions for pastors and churches, including housing allowances and self-employment considerations. We help you apply these benefits correctly so you can focus on ministry with peace of mind.

Social Security Planning

Understanding how to make the most of Social Security can strengthen your long-term financial foundation. We'll guide you through timing and benefit strategies to help ensure you make informed decisions for you and your family.

Planning Ahead

Planning ahead is about stewardship and faithfulness. Whether you're just beginning, actively serving, or entering a new season, we'll help you create a financial strategy that supports your calling and brings lasting stability.

Investment Options and Support

Fund Lineup

Your Simplicity Guardian Journey provides access to investment choices from:

- Vanguard
- Fidelity Investments
- Inspire Investing
- Invesco
- Dimensional Funds (Core Cap)
- Fidelity & Guaranty Life
- National Life Group

Default Option: Vanguard Target Date Funds

If you do not choose an investment, your account will be automatically placed into a Vanguard Target Date Fund that aligns with your age and expected ministry timeline. These funds automatically adjust their mix of investments as you move through different seasons of life, offering a simple, hands-off approach with professional management and diversification.

If you prefer a more personalized path, you can build your own portfolio using the available fund options — combining stock, bond, and faith-based investments to reflect your goals and convictions.

Our holistic financial oversight ensures you always have help when needed. We'll provide clear instructions to help you enroll, review your Target Date Fund, explore other options, or adjust your portfolio.



Self-Directed Model

Empowering Stewardship Through Choice

At Simplicity Guardian, our mission is to serve those who serve others. We're honored to partner with churches, pastors, and staff by providing a self-directed model that encourages faithful stewardship and informed decision-making.

This approach gives you the freedom to guide your own financial journey while being supported by our team's resources, education, and oversight. You remain in control of your choices, and we walk alongside you with trusted tools, clear information, and a commitment to integrity and compassion.

Through this model, you have both independence and guidance — the ability to manage your plan in a way that reflects your calling and values, backed by the confidence that experienced professionals are here whenever you need support.

How Our Self-Directed Model Works:



Step 1: Set Your Goals – Identify your personal and ministry-focused financial objectives.



Step 2: Explore Your Options – Access our educational tools and resources to better understand your investment and retirement opportunities.



Step 3: Make Informed Choices – Direct your plan according to your values and goals, with full control over your decisions.



Step 4: Receive Ongoing Support – Our team is here to answer questions, provide insights, and ensure you have the guidance you need every step of the way.

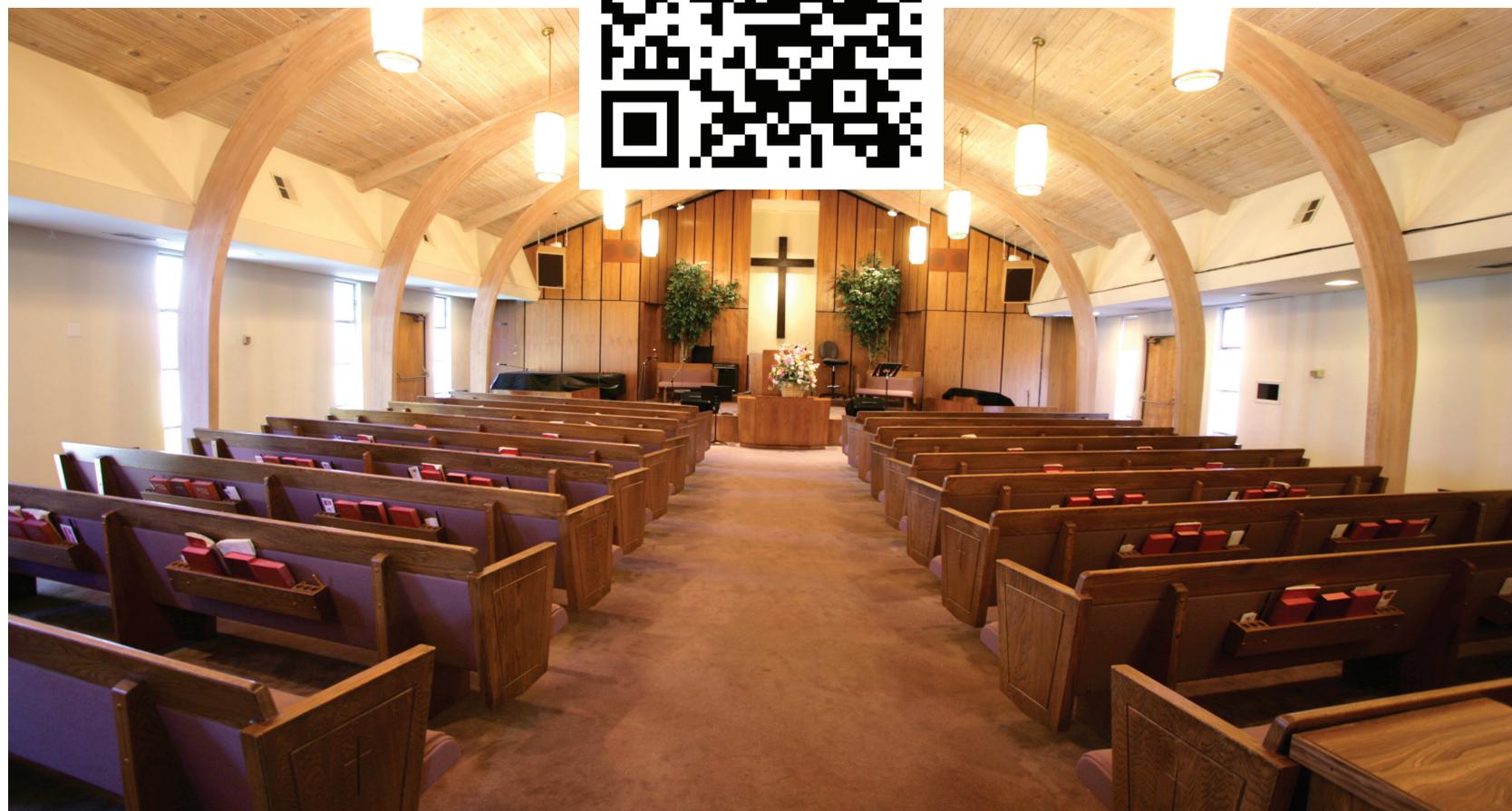
Accessing Your Account

Managing your plan is simple and secure. You can access your account anytime to review balances, update contributions, or adjust your investments.

- Login: <https://simplicityguardian.ipx-sys.com/Login>
- You can also find the login link at the top right corner of our website: simplicityguardian.com
- First-time users: Click Register and follow the prompts using your plan information.
- Need help? Our support team is here to walk you through setup, navigation, or any updates you'd like to make.
 - o Call us at 214-501-1400 for personalized assistance.

Your online account allows you to manage your plan at your own pace. We also have videos available on our website that will walk you through the process step-by-step. The Simplicity Guardian team is always here to serve you with integrity, care, and purpose.

To make getting started even easier, we've created a series of short, helpful videos that guide you through each step of managing your account - from registering for the first time to adjusting your investments. You can find these videos on our website by going to Education > Videos to start learning. The Simplicity Guardian team is always here to serve you with integrity, care, and purpose.



As you begin your Simplicity Guardian Journey, know that our commitment is to walk beside you with clarity, care, and faithful guidance.

We're honored to serve those who serve others — helping you steward your resources wisely and build lasting stability for the ministry God has called you to.

Contact Us:

 214-501-1400

 simplicityguardian.com

    — @simplicityguardian

This information is provided as general information and is not intended to be specific financial guidance. Before you make any decisions regarding your personal financial situation, you should consult a financial or tax professional to discuss your individual circumstances and objectives.

Investment Advisory services offered by Simplicity Wealth, LLC



SIMPLICITY
GUARDIAN



Changing the Lives of Those Who Change the World

