



Independent Contractor Ministers

If you are a credentialed AG minister who, in the exercise of ministry, is an independent contractor, you may participate in the MBA 403(b) plan without completing a written plan template or service agreement. By sending in contributions for yourself on your personal check, you agree to MBA's [written plan](#) provisions including ensuring that you will not exceed 403(b) [contribution limits](#).

Generally you are an independent contractor when you are not on staff at a church, district or General Council, AG endorsed institution of higher learning, church daycare or elementary or high school, another ministry, or any other organization whether it is a not-for-profit or for-profit entity. Usually, an independent contractor will file federal Schedule C for ministry income or would be eligible to file Schedule C if ministry income were high enough to do so.

An example of a minister who is an independent contractor is an evangelist.

When a minister who is an independent contractor sends in a 403(b) contribution, a [contribution form](#) must accompany the check indicating that the employer is "independent contractor".

MBA reserves the right to require verification of independent contractor status at any time.

Chaplains and Other Specialized Ministry Employment

If you are an AG credentialed minister who is employed in the exercise of ministry by an entity unrelated to the Assemblies of God (such as a chaplain), you may participate in the MBA 403(b) plan without completing a written plan template or service agreement. You may make contribution on your personal check. You may also participate in the plan if your employer sends in a contribution for you. When contributions are sent in by you or on your behalf, you agree to MBA's [written plan](#) provisions including ensuring that you will not exceed 403(b) [contribution limits](#).

When a contribution is sent in for a minister who is serving as a chaplain or in another specialized ministry employment, a [contribution form](#) must accompany the check indicating that the employer is "chaplain".

MBA reserves the right to require verification of this type of employment status at any time.