

# Fruit IN ITS SEASON

## WEALTH MANAGEMENT

-  **Client:** Suburbia Church
-  **Location:** Lower Connecticut River Valley
-  **Engagement Date:** January 2026
-  **Services Provided:** Housing Allowance Education and evaluation, Retirement Plan Evaluation, Board Consultation, Compliance Review

## The Challenge

The leadership of the church wanted to ensure their pastor was receiving every tax benefit legally available under IRS rules. After our review, several concerns became evident:

- ❗ Church was using a 401(k) retirement plan.
- ❗ Pastor was behind in funds saved for retirement.
- ❗ Church was paying too much for payroll services.

Church leaders desired a solution that would both maximize available tax benefits, strengthen compliance, and get pastor on a better track as it related to his retirement savings.

## The Solution

Working alongside church leadership, we helped implement a strategy to resolve the issues identified.

Our services included:

- ✓ Educated the church board on the benefits for pastor saving for retirement in a 403(b)(9) church plan and replaced current plan with our 403(b)(9).
- ✓ Consulted with the church board regarding retirement plan funding and successfully advocated for employer contribution on behalf of the pastor
- ✓ Reviewed payroll procedures and costs, then referred the church to a payroll provider specializing exclusively in ministry payroll services with lower service fees

## Client Testimonial

“Before working with Aston Blake, we had no understanding of what a 403(b)(9) church retirement plan was or the significant tax advantages it can provide to pastors. Today, our board is confident that we have the right retirement plan in place and are building a strong financial future for our pastor.

Aston demonstrated exceptional expertise, professionalism, and a genuine commitment to serving churches. Aston’s knowledge of IRS church tax code, unique financial and retirement challenges facing pastors made a complex process easy to understand and navigate. His guidance has been an incredible blessing to both me personally and to our entire church.”

— Lead Pastor