

PATHWAYS | FINANCIAL COMPARISON CHART

(Internationally Based)

Pathway	Description	Anticipated Length of Service	Status Category	Pension Eligible? ¹	Health Insurance/ Benefits ²	Compensation Model	Admin Fees ³
Long-Term Missionary	An employed missionary with ABWE who has or plans to serve for 4+ years.	4+ Years	Employee, Minister, Full-Time, Salary, Exempt	Yes	Yes	Int'l Missionary Compensation and reimbursement from Ministry Account	~10% of Donations <i>Prefield: Per Person Max of \$425 Mthly Regular: Per Person Min/Max (\$325/\$425)</i>
Mid-Term Missionary	An employed missionary with ABWE who plans to serve at least 1 year, but less than or equal to 4 years.	1-4 Years	Employee, Minister, Full-Time, Salary, Exempt	No, but optional 403(b) Contributions	Yes	Int'l Missionary Compensation and reimbursement from Ministry Account	~10% of Donations <i>Prefield: Per Person Max of \$425 Mthly Regular: Per Person Min/Max (\$325/\$425)</i>
Part-Time Missionary	An employed part-time missionary with ABWE. May choose average weekly of 10 hours a week or 20 hours a week.	Varies	Employee, Minister, Part-Time, Salary, Exempt	No, but optional 403(b) Contributions	Not eligible	Int'l Missionary Compensation and reimbursement from Ministry Account	~10% of Donations <i>Per Person Max of \$425 Mthly</i>
Associate Missionary	A missionary with ABWE that does not require employment status. Ministry is funded primarily with sources outside of ABWE.	Varies	Volunteer with Clergy (Minister) Status	No	Not eligible	Not paid for services, reimbursement from Ministry Account available	~10% of Donations <i>Per Person Max of \$425 Mthly (See Admin Fees Note Below)</i>
Short-Term Ministry Participant	A volunteer ministry participant serving on the field for at least 2 months, but less than or equal to 1 year. (Includes Student Interns.)	2 Months - 1 Year	Volunteer ⁴	No	Varies	Per Diem (W-2 in certain situations), reimbursements from Ministry Account available	~10% of Donations <i>(5% To Field; 5% to IHQ)</i>
Missions Trip Participant	Missions trip participant serving up to 2 months.	Up to 2 Months	Volunteer	No	Emergency Travel Medical	Not paid for services. May be eligible for ABWE Ministry Account	\$100 One Time Fee First Trip <i>(Future trips may be eligible for discounted fee)</i>

Support Raising Required: These roles will be funded via “deputized fundraising.” Employees will be required to raise financial support to fund their ministry with ABWE.

1 Pension: If category is eligible for the pension, contributions will begin when missionary has raised 100% of required support.

2 Additional Benefits: Based on location and category and may include travel medical, dental, vision, medical reimbursements, evacuation, workers compensation, term life, AD&D (accident), 403(b), Social Security reimbursement, Social Security replacement, and ministry vehicle.

3 Admin Fees: Fees transferred from ABWE missionary accounts to international headquarters accounts in consideration of services provided. Additional fees for specific services are not included in the admin fees above and are charged at time of service if only needed by a small segment of ABWE missionaries. Trip Participant fees are paid directly by participants through “Clear Travel” website. Additional training/on-boarding fees apply to Associate Missionaries.

4 Short Term Ministry Participant Status: W-2 employment may be available or required in certain circumstances, especially if term is greater than 6 months or in the USA.

PATHWAYS | FINANCIAL COMPARISON CHART

(North America Based - Non-EveryEthne)

Pathway	Description	Anticipated Length of Service	Status Category	Pension Eligible? ¹	Health Insurance/ Benefits ²	Compensation Model	Admin Fees ³
Long-Term Missionary	An employed missionary with ABWE who has or plans to serve for 4+ years.	4+ Years	Employee, Minister, Full-Time, Salary, Exempt	Yes	Yes	USA Missionary Compensation and reimbursement from Ministry Account	~10% of Donations <i>Prefield: Per Person Max of \$425 Mthly Regular: Per Person Min/Max (\$325/\$425)</i>
Mid-Term Missionary	An employed missionary with ABWE who plans to serve at least 1 year, but less than or equal to 4 years.	1-4 Years	Employee, Minister, Full-Time, Salary, Exempt	No, but optional 403(b) Contributions	Yes	USA Missionary Compensation and reimbursement from Ministry Account	~10% of Donations <i>Prefield: Per Person Max of \$425 Mthly Regular: Per Person Min/Max (\$325/\$425)</i>
Part-Time Missionary	An employed part-time missionary with ABWE. May choose average weekly of 10 hours a week or 20 hours a week.	Varies	Employee, Minister, Part-Time, Salary, Exempt	No, but optional 403(b) Contributions	Not eligible	USA Missionary Compensation and reimbursement from Ministry Account	~10% of Donations <i>Per Person Max of \$425 Mthly</i>
Associate Missionary	A missionary with ABWE that does not require employment status. Ministry is funded primarily with sources outside of ABWE.	Varies	Volunteer with Clergy (Minister) Status	No	Not eligible	Not paid for services, reimbursement from Ministry Account available	~10% of Donations <i>Per Person Max of \$425 Mthly (See Admin Fees Note Below)</i>
Short-Term Ministry Participant	A volunteer ministry participant serving on the field for at least 2 months, but less than or equal to 1 year. (Includes Student Interns.)	2 Months - 1 Year	Volunteer ⁴	No	Varies	Per Diem (W-2 in certain situations), reimbursements from Ministry Account available	~10% of Donations <i>(5% To Field; 5% to IHQ)</i>
Missions Trip Participant	Missions trip participant serving up to 2 months.	Up to 2 Months	Volunteer	No	If needed	Not paid for services. May be eligible for ABWE Ministry Account	\$100 One Time Fee First Trip <i>(Future trips may be eligible for discounted fee)</i>

Support Raising Required: These roles will be funded via “deputized fundraising.” Employees will be required to raise financial support to fund their ministry with ABWE.

1 Pension: If category is eligible for the pension, contributions will begin when missionary has raised 100% of required support.

2 Additional Benefits: Based on location and category and may include travel medical, dental, vision, medical reimbursements, evacuation, workers compensation, term life, AD&D (accident), 403(b), Social Security reimbursement, Social Security replacement, and ministry vehicle.

3 Admin Fees: Fees transferred from ABWE missionary accounts to international headquarters accounts in consideration of services provided. Additional fees for specific services are not included in the admin fees above and are charged at time of service if only needed by a small segment of ABWE missionaries. Trip Participant fees are paid directly by participants through “Clear Travel” website. Additional training/onboarding fees apply to Associate Missionaries.

4 Short Term Ministry Participant Status: W-2 employment may be available or required in certain circumstances, especially if term is greater than 6 months.

PATHWAYS | FINANCIAL COMPARISON CHART

(North America Based - EveryEthne)



Pathway	Status Category	Pension Eligible? ¹	Health Insurance/ Benefits ²	Admin Fees ³
Full-Time Missionary	Employee, Minister, Full-Time, Salary, Exempt	Yes	Comprehensive Benefit Plan	~10% of Donations <i>Prefield: Per Person Max of \$425 Mthly</i> <i>Regular: Per Person Min/Max (\$325/\$425)</i>
Part-Time Missionary	Employee, Minister Part-Time, Salary, Exempt	No, categorized as an "Assistant Missionary" for pension purposes	Not eligible	~10% of Donations <i>Per Person Max of \$425 Mthly</i>

Support Raising Required: These roles will be funded via "deputized fundraising." Employees will be required to raise financial support to fund their ministry with ABWE.

1 Pension: If category is eligible for the pension, contributions will begin when missionary has raised 60% of required support.

2 Additional Benefits: Based on location and category and may include travel medical, dental, vision, medical reimbursements, evacuation, workers compensation, term life, AD&D (accident), 403(b), Social Security reimbursement, Social Security replacement, and ministry vehicle.

3 Admin Fees: Fees transferred from ABWE missionary accounts to international headquarters accounts in consideration of services provided. Additional fees for specific services are not included in the admin fees above and are charged at time of service if only needed by a small segment of ABWE missionaries