

# Form 1458 Help Sheet

By Mark Martin, Board Treasurer

The **Form 1458 Help Sheet**, published by Anabaptist Brotherhood, assists churches with Social Security exempt members by explaining the purpose of Form 1458 and how to submit it to the Social Security Administration (SSA).

Form 1458 is a document through which a church congregation—particularly those of Anabaptist faiths—receives official recognition from the SSA. Once recognized, the church's members may be exempt from paying Social Security and Medicare taxes. Importantly, before an individual member can file Form 4029 to claim their exemption, their congregation's Form 1458 must first be approved. Without this recognition, members cannot obtain exempt status.

## Social Security Exemption Standards

For a congregation to be recognized through Form 1458, it must meet three primary requirements:

### 1. Core Beliefs

The congregation must provide teachings that members rely on their church community, not on government benefits. This includes a commitment to providing financial aid to needy members.

### 2. Active Practice

The congregation must have a functioning financial system that supports members in four key areas: medical needs, widows, disabilities, and low income. This demonstrates a practical commitment to caring for members.

### 3. Historical Continuity

The church must have existed since December 31, 1950, or have at least one member who can trace their affiliation back to a previously "1458 Recognized" congregation.

## Completing and Submitting Form 1458

Only ordained church leaders are authorized to submit Form 1458. While not required, it is recommended that the signing leader is Social Security exempt. The form has three sections:

### • Church Group and Leadership Identification:

Provides the full church name and address, along with the name and ordained title of the leader submitting the form.

### • Beliefs and Practices of Your Church:

Confirms the congregation's commitment to mutual aid and asks for a description of how its teachings, supported by Scripture, provide for members' financial needs.

### • History of Your Church:

Establishes the church's history, either by showing continuous existence since 1950 or by demonstrating that members within the church trace back to origins in a previously recognized church. Founding dates and, if relevant, details of the original church must be included.

## Additional Details

### • Membership and Exemption Status:

A church may be recognized even if it has both Social Security exempt and non-exempt members. Non-exempt members may freely use Medicare, Medicaid, or private health insurance. However, if a congregation has exempt members, its tenets and mutual aid practices must fully meet Form 1458's requirements.

### • Mutual Aid Practices:

To qualify, a church's aid system must adequately address medical needs, widows, disabilities, and low-income members. To provide reasonable aid, churches must participate in a broader network that shares aid across all four areas—not only medical aid.

### • Why and When to File:

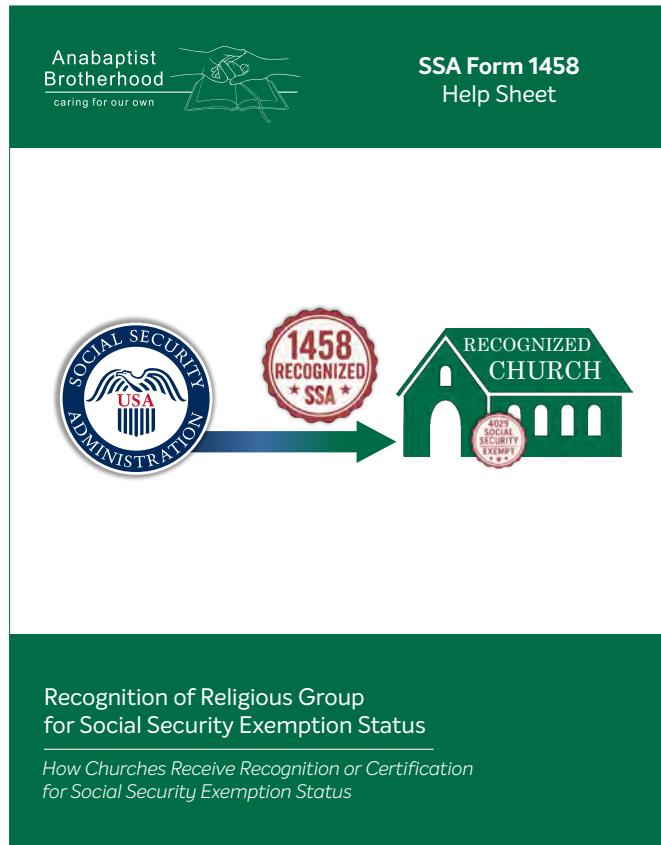
A church should file Form 1458 if

- a.) it has exempt members,
- b.) a new congregation forms,
- c.) the congregation changes religious affiliation, or
- d.) all previous signers are no longer able to sign.

### • Processing Time:

The SSA typically takes 2 to 6 months to process a correctly completed Form 1458.

This article is a summary of the **Form 1458 Help Sheet**. To request a free copy with complete details, please contact Anabaptist Brotherhood. ●



# Form 4029 Help Sheet

By Mark Martin, Board Treasurer

The **Form 4029 Help Sheet**, published by Anabaptist Brotherhood, assists individuals and churches in understanding the Social Security exemption process. It explains how to submit Form 4029—a document issued by the IRS and filed with the Social Security Administration (SSA)—to be exempt from paying Social Security and Medicare taxes.

This exemption is based on specific religious convictions and requires membership in a congregation that has been recognized by the SSA. By signing Form 4029, an individual permanently waives all rights to future Social Security benefits, including any funds previously paid into the system.

This exemption was narrowly defined in 1965 after sustained efforts by Anabaptist groups such as the Amish and Mennonites, who believe that the church, not the government, should provide for the needs of its members. This belief is supported by several biblical passages that emphasize the responsibility to provide and share financial aid with fellow believers.

## Requirements for the 4029 Exemption

To qualify for a Form 4029 exemption, an individual must meet three main requirements:

- **Religious Belief:**

The applicant must hold a conscientious belief that the church community (or brotherhood) is responsible for caring for its members. This conviction is the foundation of the exemption.

- **Church's Support System:**

The applicant's church must operate an adequate and reasonable mutual aid system that provides financial aid in four key areas: medical needs, widows, disabilities, and low-income members.

- **Recognized Congregation:**

The applicant must belong to a congregation already approved by the SSA through Form 1458. This ensures the church either existed continuously since December 31, 1950, or it has members who came from a previously recognized church.

## Employment Parameters

The 4029 exemption applies differently depending on employment:

- **Self-employed individuals and those working for an exempt employer** are not required to pay Social Security and Medicare taxes.
- **Exempt employees working for a non-exempt employer** must still pay these taxes, but by signing Form 4029 they also waive all rights to future benefits.

This means exempt individuals—and their families—are not eligible for Social Security, Medicare, or Medicaid benefits, including disability payments. In addition, they are excluded from Workers' Compensation, medical, death, and disability benefits, although they may still qualify for lost wages.

## Understanding Conscientious Opposition

Applicants must certify on Form 4029 that they are “*conscientiously opposed to accepting benefits of any private or public insurance that makes payments in the event of death, disability, old age, or retirement; or makes payments for the cost of medical care; or provides services for medical care.*” The Help Sheet refers to these as “**Insurances of the Body**.”

- **Death, Disability, Old Age, or Retirement:**

Includes life insurance and retirement annuities that guarantee payments. It does not apply to personal savings accounts such as IRAs.

- **Medical Care, Disability, and Low Income:**

Includes all forms of health insurance and disability benefits, both public and private, such as Medicare, Medicaid, and private health insurance plans. (Note: Medicaid falls under the federal Social Security Act and is not an acceptable aid option for exempt individuals.)

Other types of insurance—such as auto, liability, or fire insurance—are not considered “insurances of the body” and are acceptable for exempt members.

## Completing and Filing Form 4029

Applicants must neatly print or type the requested information.

- **Part I** collects personal details along with the exact name of the applicant's church and religious affiliation, which must match what was submitted on Form 1458.
- **Part II** must be signed by an authorized, ordained church leader who is listed with the SSA as an approved signer.

This article is a summary of the **Form 4029 Help Sheet**. To request a free copy with full details, please contact Anabaptist Brotherhood. •

