



Commonly Asked Questions

1. What is the mission of Anabaptist Brotherhood (AB)?

To promote brotherhood mutual aid by providing Biblical two-kingdom teaching and a structured approach to caring for our own, thereby preserving the Social Security exemption. This includes a four-fold mission:

1. Provide Biblical stewardship teaching and materials on issues surrounding social security and mutual aid.
2. Preserve our *Form 4029* exemption and maintain communication with churches and the government on Social Security issues.
3. Manage accountability that encourages participants to invest a portion of their annual income (including IRA funds) throughout their working years for use in their elderly years.
4. Manage a broad-based, collective mutual aid fund for distinct types of economic hardships such as disability, being widowed, housing needs, and catastrophic healthcare.

2. How does a church join the program?

By completing the Church Application and receiving an acceptance letter.

3. What are the different ways a church can participate in the program?

There are three ways for a church to participate in the program:

1. Request for AB articles and resources to aid the local church in teaching about social issues and the Social Security exemption of the government. Churches can utilize the teaching content of our organization without utilizing the Individual Saving program or the Mutual Aid program.
2. Utilize only the Individual Saving program (without the Mutual Aid program) to create accountability for members to report savings.
3. Utilize both the Individual Savings and the Mutual Aid program. The Mutual Aid program is not available without a church utilizing the Individual Savings program.

4. How can churches learn about our services?

Anabaptist Brotherhood provides a teacher/speaker to help churches understand how the organization's program intersects with the local church to enable and facilitate "caring for our own." This includes one or two meetings with the church leadership or congregation to explain the organization's program features and benefits.

5. Can a church member participate in the program without the church leadership's agreement?

No. The program is only available to individuals whose church leadership fully supports their church's involvement in the program.

6. How does an individual join the program?

By completing the Member Application and receiving an acceptance letter.

7. How does a member report annual savings, or make their annual mutual aid contribution?

By completing the Member's Disclosure form and sending in their information, annual fee, and mutual aid contribution on a yearly basis.

8. What are the steps for an individual to take to express a financial need?

1. Express their need to their deacon or church leader.
2. The deacon in turn represents the need to the organization.
3. Together the individual, deacon, and organization determine the resources needed and facilitate meeting the need.

9. How does the organization deal with preexisting conditions?

Individuals with preexisting hardships are accepted on a case-by-case basis, but only to the degree that the mutual aid fund can support them. If 80% of members within a church participate in the program, then any individual from that church with a preexisting hardship is accepted into the mutual aid program.

10. What types of social aid issues are eligible for aid?

Anabaptist Brotherhood assist with the following four types of social hardships:

1. Widows
2. Disabled
3. Housing needs
4. Catastrophic Healthcare

11. What is the annual contribution rate for participating in the Individual Savings program? \$40 per year.

12. What is the annual contribution rate for participating in the Mutual Aid program? See table at right for rates.

Annual Income Tier	Annual Cont. Rate
\$1 to \$20,000	\$200
\$20,001 to \$40,000	\$700
\$40,001 to \$90,000	\$1,300
\$90,001 to \$140,000	\$2,300
\$140,001 to \$190,000	\$3,300
\$190,001 and above	\$4,300

13. How is a payment made for a financial need?

All payouts are made to the alms fund of a member's local church on behalf of an individual.

14. What is the deacon's involvement?

The deacon's involvement is an essential function of the program. Deacons lead the process in discerning a church member's financial need. Deacons receive an annual report, verifying participation of church members. Mutual aid fund payouts are routed through the church's alms fund.

15. What are the constituency parameters of the organization?

Participants must align with conservative Anabaptist principles and values and the intent of the *Form 4029* exemption. This includes those who hold the 1963 Mennonite Confession of Faith or similar older Anabaptist confessions.

16. What guides the discernment of whose needs are met through the mutual aid fund?

Churches and families have varied financial ability to support the disabled, widows, and those who face housing and healthcare needs. The goal is to work together with a mutual aid mindset and avoid an entitlement mentality. The mutual aid fund operates with four guiding principles to discern how needs are met.

1st - Individual savings – Each individual should bear their own burden to the extent that they are able.

2nd - Family – The immediate family should bear the burden as a family unit to the extent that they are able.

3rd - Local church alms fund – The local church is responsible to bear each other's burdens to the extent that they are able.

4th - Mutual aid fund – The organization's mutual aid fund carries the remaining financial burden.