

GETTING STARTED

1. Put together a list of all employees who were employed by your organization at any time during the 2024 Plan Year. Include each employee's name, Social Security number, Standard Compensation for the 2024 Plan Year, and total salary reduction contributions for the 2024 Plan Year. Review Question 12 in the *Guide to Nondiscrimination Testing* on GuideStone's website, www.GuideStone.org, for the definition of Standard Compensation.

2. Calculate the HCE Compensation for each employee.

To determine the HCEs, under the Statutory HCE Definition calculate the employee's Standard Compensation for the lookback year, the preceding 2023 Plan Year, plus any amount which is not includible in the gross income of the employee under sections 125, 132(f)(4), 402(g)(3), or 457(b) of the Code. This amount excludes any minister's housing allowance.

3. Item 2 determines if your organization has any HCEs for the 2024 Plan Year.
4. If you determine that no employee is an HCE, check Option 3 on the Certification of Compliance Form 12 and return the completed form to GuideStone.
5. If your organization has HCEs, determine if the HCEs are eligible to benefit under the Plan. "Eligible to benefit" means eligible to receive an employer contribution of any kind and/or eligible to make an Employee Tax-Paid Contribution. If all HCEs are ineligible to benefit (may not receive an employer contribution nor make an Employee Tax-Paid Contribution), check Option 4 on the Certification of Compliance Form 12 and return the completed form to GuideStone.

Alternatively, if HCEs were eligible but none received an Employer Contribution and/or made an Employee Tax-Paid Contribution, check Option 4 on the Certification of Compliance Form 12 and return the completed form to GuideStone.

6. If any HCE was eligible to benefit, generally the Plan needs to be tested. Even so, perhaps you may be able to use the special Three-Year Testing Cycle Guideline. Complete the Notification Form 1, check either Option 1 or 2, and return it to GuideStone. If your Plan must be tested, notify GuideStone if you want to use their Testing Service. Mark Option 2 on the Notification Form. If you make other arrangements to have your Plan tested, mark Option 1 on the Notification Form.
7. Use the information gathered and calculated for each employee to assist you in completing the forms. If you submit data to GuideStone for testing, some of this information is needed to confirm certain NDT requirements.
8. When you are ready to submit data, password protect the spreadsheet. Files should be emailed to GSCompliance@GuideStone.org. After the file is sent, please call the Nondiscrimination Testing Information line (214) 720-4730 with the password.