

Grandfathered Class 2 Enrollment & Eligibility



Class 2 Update

Effective October 1, 2026, changes to the 403(b)(9) employee classes went into effect.

Fixed-term employees who were hired before October 1, 2026, and who are enrolled under the previous Class 2 provisions as define below shall be grandfathered under those provisions through the earliest of:

1. Completion of the employee's current program assignment;
2. Separation of employment prior to completion of the program assignment;
3. An extension of the employee's current program assignment; or
4. Transfer to a new/different program assignment. Upon the occurrence of an extension or transfer to a new program, the employee shall become subject to the eligibility and employer contribution provisions in effect at that time.

Class 2 - Fixed Term Employees

Eligibility Summary



Special Case

Being a Class 2 Fixed Term Employee is a special classification - please confirm you are this Class of employee with your Program Team Leadership. (Not all Fixed term employees fall under this classification for 403(b) purposes.)

As communicated throughout training and in your Employee Parameters, there are two types of 403(b) contributions: 1) *Employee* contributions and 2) *Employer* contributions. Since you are in a fixed-term program, feel free to choose one, both, or neither contribution option. Your decision for one does not affect the other. You can reference your employment parameters for more details. Please note that as a fixed-term employee, your eligibility and 403(b) benefits may differ from other employees with Reliant.

Employee Contribution

This *Class of employees are immediately eligible to participate in the 403(b) Plan - starting with their first regular paycheck (pre-hire bonus checks excluded).

Employee contributions are managed by you on the GuideStone site; they are deducted from your monthly pay and are excluded from support goals (since they come off your wages).

- **Want to contribute from your paycheck?** (Think: *employee*) If you would like to take part in *employee* contributions by adding to your retirement fund from your gross compensation.
 - Taking action on the personal side has two steps! *Note: It can take up to three paychecks to see your paycheck contributions depending on the timing of your response to this request, timeliness in registering your GuideStone account, and the normal processing timeframe of the GuideStone/Reliant information exchange for payroll contributions.*
 - First, complete this form by the 20th of the month.

403(b) Employee Contribution Class 2 Enrollment

- You will receive an email from payroll@reliant.org once Reliant has enrolled you within the GuideStone plan. This email lets you know it is time to [register your account](#) and to [set your contribution amount on my.guidestone.org](#).
- GuideStone will relay your payroll contribution information to Reliant and we will process that contribution (depending on timing of receipt) on the next available paycheck.

Employer Contribution

The [employer contribution](#) is something you opt in for via your support goal; this is deducted from the MTD fund you're responsible for. (See [Order of Pay](#) for more details.)

As a [Class 2 fixed-term employee](#), Reliant won't automatically match your employee contribution with an employer match. These options are separate decisions, and you can do one without the other. Here's how to engage with each...

What's in your goal? (Think: employer) If you elect to raise the funds for a monthly *employer* contribution, it will be reflected in the Other Information portion of your [paystub](#) (not deducted from your compensation), and watch your retirement account balance grow!

- 403(b) employer contributions are excluded on start-up bonuses.
 - If you don't see "*Monthly 403(b) Employer Contribution*" in your goal's monthly costs, you will not be enrolled for a GuideStone retirement account. You can submit a fresh goal or reach out to fixedterm@reliant.org if you'd like to change that!
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1. Class 2 (Fixed Term) employees are eligible for employer discretionary contributions to their Reliant's 403(b) retirement account.
 2. Employer contributions are paid by Reliant to GuideStone directly out of the MTD account following the [Order of Pay](#).
 3. These contributions are not a match and do not require that the [employee contribute](#) funds from their paychecks to receive the employer contribution.
 4. Employer (and employee) contribution amounts for Class 2 (Fixed Term) employees are determined by the employee's program leadership, up to 7% of the salary maximum, and are included in the employee's support goal. This percentage is higher than that of Class 1 as an incentive to encourage retirement savings even when only employed with Reliant for a short fixed amount of time.

Frequently Asked Questions:

Do I get to take the Employer Contribution with me if I leave employment with Reliant?

Yes, participants in the 403(b) Plan are immediately 100% "vested," which means the employer contributions are fully transferable (into another retirement account with your new employer or an IRA), should you exit employment with Reliant.

How will Employer Contributions affect my paycheck and my support goal?

Employer contributions are charged directly to the MTD account you are responsible for with Reliant. You will have to raise the extra money for the employer contribution, and it will increase your support goal. Employer contributions do not affect an employee's paycheck except that it will be deducted from the available balance in the MTD account that is used to determine how much funds are available for the employee's paycheck.

How do I update my Employer Contributions?

The Employer Contributions for Class 2 employees are requested and edited when updating your support goal. You can not update your employer contribution through GuideStone. The GuideStone site will not have the employer contribution amount listed, but it will show you the [total year-to-date contribution](#) made to GuideStone which will include both the employee and employer contribution amounts combined. Please reach out to your program team for assistance in making a change to the Employer Contribution.

What is the advantage of electing an Employer Contributions vs. personal saving in an IRA?

The advantage of a 403(b) plan versus personal investing or saving is the employer contribution does not get taxed (until you retire and withdraw it). So, the Employer Contribution enables you to save extra money (on top of any money you save through other methods) towards your retirement.

It's like opting to receive a special bonus every month that goes directly into your retirement savings account and that the government doesn't tax you on (until retirement).

Plus, 403(b) Plans can often negotiate lower fees for the investments offered in their plans vs. the employees buying the same investments personally in their IRAs. 403(b) Plans have the buying power of a larger group, so they're able to negotiate lower fees for the investments because they're buying in "bulk." It's kind of like shopping at a "big box" store.



Learn about employee contributions...

Are you a Class 2 (Fixed Term) employee? Know that your decision to raise for employer contributions as outlined above does not impact your decision to contribute to your retirement account as an employee from your paycheck. See [Enrollment & Eligibility](#) for more details.