

KEY THINGS TO CONSIDER BEFORE

Rolling Over

Before choosing to roll over your account, you should carefully evaluate all available products, account features and services to ensure you make a fully informed decision. Your GuideStone® representative can help you review the categories below to determine what is important to you prior to planning your next move.



Cost

- Advisor compensation
- Investment options/insurance charges



Account Features

- Investment options
- Bankruptcy protection



Guidance and Education

- Access to a financial advisor
- Education and online resources



Account Management

- Degree/desire of ongoing management
- Consolidated financial picture



Tax Ramifications

- Availability of housing allowance designation
- Penalty-free withdrawals



Retirement Distribution Options

- Ability to contribute/contribution limits
- Distribution options/management

Rollover Recap: GuideStone Features

- ✓ Work with one trusted provider
- ✓ Access faith-based investments
- ✓ Pay no taxes on eligible consolidations
- ✓ Potentially access lower-expense solution
- ✓ Receive fund allocation guidance on your assets
- ✓ Exclude eligible distributions from your taxes under the minister's housing allowance

Need additional assistance?

Speak with a customer solutions specialist at **1-888-98-GUIDE** (1-888-984-8433).