

Understanding Your

GUIDESTONE® RETIREMENT ACCOUNT

As you begin saving for your retirement years, it's important to understand how your GuideStone 403(b) retirement plan works so you can maximize the benefits of your retirement savings.

GuideStone®

Why save for retirement?

When people choose to retire or can no longer work, most want to maintain the same standard of living as they transition into retirement. Typically, a retiree will need to replace **80%** of his or her pre-retirement income — which includes retirement savings, other savings and Social Security income.

Social Security benefits will replace **roughly 30%** of your income — which means **you're responsible for the remaining 50%**!

So, how do you save effectively and replace the remaining 50%?

Let's learn how to take advantage of the benefits and features in your employer-sponsored retirement plan by learning the answers to these five questions:

1 What is a 403(b) plan?

- A retirement plan sponsored by your employer to help you save
- Similar to a 401(k) but designed for nonprofit organizations
- A defined contribution plan — a common workplace plan where both the employer and employee can contribute

2 How do you place money into the 403(b) plan?

Employee Contributions:

- **Tax-sheltered Contributions:**
  You receive a tax benefit today, but you pay taxes in retirement (unless you are able to claim housing allowance during retirement as a minister.)
- **Roth Contributions:**
  You pay taxes today on your savings but can receive tax-free qualified distributions in retirement.

Employer Contributions:
Employers can provide contributions with both non-matching and matching options. If your employer offers a match, aim to have your employee contribution meet it — as it's additional money placed into your retirement account just for participating in the plan.

Let's look at the numbers

Your employer's matching percentage	5
Your employee contribution percentage	10

Industry experts recommend a savings contribution **goal of 15%** between employer and employee contributions.

15%

Rollovers from Other Accounts

Traditional IRAs | 401(k) plans | 403(b) plans

To consolidate, visit *GuideStone.org/Consolidate* or you may reach a customer solutions specialist by calling **1-888-98-GUIDE** (1-888-984-8433), Monday through Friday, from 7 a.m. to 6 p.m. CT.

3 How do you choose your investments?

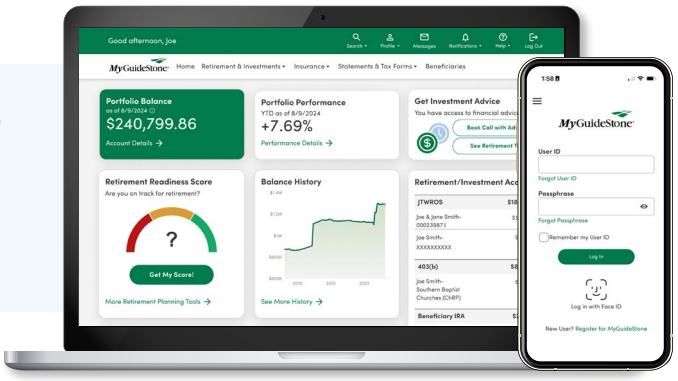
When you enroll in a GuideStone plan, you automatically have access to industry-leading, faith-based mutual funds. Choose from three investment approaches that make it easy to select the right funds for your retirement plan:

- **Do It For Me** — Asset Allocation Options
- **Do It Myself** — Core and Specialty Options
- **Do It Together** — Advisory Services

Learn more at *GuideStone.org/Fund-Choices*.

4 How do you access and manage your account?

- Log in to ***My*GuideStone®** at *My.GuideStone.org*
- Utilize the ***My*GuideStone®** app



5 What are your next steps?

Enroll by contacting your administrator.
Increase contributions by visiting *My.GuideStone.org*.

6 Learn more about how we can help you along the journey to and through retirement by visiting *GuideStone.org/MemberJourney*.

Greg Love
Registered Representative
GuideStone Retirement Services
Greg.Love@GuideStone.org

Other options are available besides rolling over your employer-sponsored retirement plan, including leaving the account with your previous employer. An employer-sponsored retirement plan may offer advantages investors can't get if they roll the money into an IRA or other plan.

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