Like many investors, you may rely on investment professionals to help you find the right mutual funds on your journey to retirement. This means you may be utilizing one of the two most popular types of investment options — target date and target risk funds. Each of these professionally managed solutions allows you to choose your investments based on factors unique to you as an investor.

What are the similarities and differences?

**TARGET DATE FUNDS**

*How are they different?*

- Managed for you according to your time horizon.
- Align with your anticipated retirement date.
- Gradually become more conservative over time following a risk-reduction path as the Funds approach their target retirement date.

*How are they alike?*

- Classified as asset allocation funds.
- Deliver a simple one-step approach to investing.
- Provide access to a broadly diversified portfolio across major asset classes.
- Designed to help you reach your financial goals and objectives.

For both investment options, it's important NOT to set it and forget it! Annual check-ins can help keep you on track toward your retirement goals and objectives.

**TARGET RISK FUNDS**

*How are they different?*

- Managed for you according to your desired level of sustained risk exposure.
- Align with your risk tolerance.
- Automatically maintain the Funds’ level of risk exposure.

*How are they alike?*

- Managed with all active funds around a targeted level of risk.
- Managed with a blend of active funds in the less-efficient asset classes and lower-cost passive funds in the more-efficient asset classes.

What are GuideStone’s Target Date and Target Risk options?

**TARGET DATE FUNDS**

- GuideStone MyDestination 2015
- GuideStone MyDestination 2025
- GuideStone MyDestination 2035
- GuideStone MyDestination 2045
- GuideStone MyDestination 2055

Unlike passive managers, our active managers don’t simply mimic the market — they seek to identify opportunities and risks that may add value for investors over the full market cycle.

**TARGET RISK FUNDS**

- GuideStone Conservative Allocation
- GuideStone Balanced Allocation
- GuideStone Growth Allocation
- GuideStone Aggressive Allocation
What about cost?

Comparatively, the GuideStone Target Date Funds offer a lower-cost option due to the blend of both active and passive funds. However, the GuideStone target risk funds offer full active management in exchange for their higher cost.

To review cost or fund performance or to make a fund exchange, visit MyGuideStone.org to log into your MyGuideStone® account. If you have questions, contact us at Info@GuideStone.org or 1-888-98-GUIDE (1-888-984-8433) between 7 a.m. and 6 p.m. CT Monday–Friday.