



A World Transformed by Christian Investing


GuideStone®



Values matter more today.

Seven in ten Americans say their personal values guide how they make life decisions more today than they did a few years ago.

82%

Americans say their personal values play an important role in how they manage their finances.¹

73%

Americans say their personal values guide their investment choices.¹

69%

Americans say they invest in companies that align with their personal values.¹

58%

Global investors say they have a responsibility for addressing social issues with their investments.²

¹SOURCE: Charles Schwab & Co., Inc., Modern Wealth Survey conducted by Logica Research, February 2022. Survey consisted of 1000 Americans, aged 21-75.

² SOURCE: 2021 Natixis Global Survey of Individual Investors. Survey consisted of 8550 individual investors in 24 countries.

“In fact, when asked who they trust when making financial decisions, investors say they **trust their financial advisor** (91%), **as much as themselves** (91%) and trust them **more than they trust their family** (74%) and **close friends** (62%).

In essence they want to **trust** in a relationship.”

**Financial advisors have a growing opportunity
to guide and shepherd Christian investors in
aligning their faith with their finances.**

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About GuideStone



GuideStone was founded in
1918 as a ministry to provide
financial assistance to
retired ministers and
their widows.



Today, GuideStone is a diversified financial services firm serving evangelical churches, ministries and individual Christians.

GuideStone Funds® offers a comprehensive lineup of diversified mutual funds that integrate Christian values with fundamental investment analysis.

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Our Vision



A World Transformed by Christian Investing

Christians Investing vs. Christian Investing

Is there a difference?

“Christians Investing”

simply refers to
followers of Christ
engaging in the act of
financial investing.

But are their
investment choices
driven by their faith?

“Christian Investing”

is
an approach in which
Christians intentionally
connect their faith with
their investment
decisions.

A person wearing a bright green jacket and dark pants stands on the edge of a grassy cliff, looking out over a vast, hazy mountain range. The sun is low on the horizon, creating a warm, golden glow across the sky and the distant peaks. The text "Our faith guides how we live. It should also guide how we invest." is overlaid on the right side of the image.

Our faith guides how we **live**.
It should also guide how we **invest**.



Christian Investing is a
philosophy of wealth
management that
believes:

Wealth is a gift from God
that must be stewarded
carefully and diligently
because there are eternal
consequences.

Furthermore, everyone to whom God has given riches and wealth, he has also allowed him to enjoy them, take his reward, and rejoice in his labor. This is a gift of God...

Ecclesiastes 5:19 (CSB)

Whoever is faithful in very little is also faithful in much, and whoever is unrighteous in very little is also unrighteous in much. So if you have not been faithful with worldly wealth, who will trust you with what is genuine? And if you have not been faithful with what belongs to someone else, who will give you what is your own?

Luke 16:10-12 (CSB)



Christian Investing is a
philosophy of wealth
management that
believes:

Wealth should be invested in
endeavors that reflect God's
holy character and glory.

***Honor the Lord with
your possessions
and with the first
produce of your
entire harvest...***

Proverbs 3:9 (CSB)

***And whatever you do, in word
or in deed, do everything in
the name of the Lord Jesus,
giving thanks to God the
Father through him.***

Colossians 3:17 (CSB)



Christian Investing is a
philosophy of wealth
management that
believes:

Wealth should be invested in
endeavors that benefit both
the owners and others,
especially those in need.

*The plans of the diligent
certainly lead to profit,
but anyone who is reckless
certainly becomes poor.*

Proverbs 21:5 (CSB)

*When it is in your power, don't
withhold good from the one to
whom it belongs.*

Proverbs 3:27 (CSB)

*Instruct those who are rich in the
present age not to be arrogant or to
set their hope on the uncertainty of
wealth, but on God, who richly
provides us with all things to enjoy.
Instruct them to do what is good, to
be rich in good works, to be
generous and willing to share,
storing up treasure for themselves
as a good foundation for the
coming age, so that they may take
hold of what is truly life.*

1 Timothy 6:17-19 (CSB)

**What does
“a world
transformed”
look like?**

- All believers honor the Lord with their investments and their lives
- Christian ministries and individuals have all they need to grow the Kingdom, and the Gospel is heard throughout the world
- God’s people have a meaningful impact on the sanctity of life, human dignity and advancement, and the stewardship of God’s creation

How does Christian investing transform the world?

It does not invest in endeavors that demean, harm or otherwise inhibit the image of God from thriving.

It deploys capital in endeavors that develop or provide products, services and technologies that:

- Respect and further the sanctity and inherent dignity of human life as the image of God
- Steward God's creation
- Recognize people's need for Christ and further the spread of the Gospel

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Our Mission



Multiply Kingdom impact through Christian investment solutions through which investors:

- Remain true to their Christian values
- Leverage investment returns for greater ministry work
- Benefit from and support Kingdom impact investments

GuideStone strives to provide competitive returns while honoring the Lord.

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Our Process



Exclusionary Screening

GuideStone strives to avoid investing in companies that produce products or provide services that demean, harm or inhibit the image of God from thriving.

Specifically, GuideStone does not invest in any company that is publicly recognized as being in the following industries or any company whose products, services or activities are publicly recognized as being incompatible with our moral and ethical posture as Christians:

Alcohol | Tobacco | Gambling | Pornography | Abortion



Exclusionary Screening

Alcohol

Molson Coors

And don't get drunk with wine, which leads to reckless living, but be filled by the Spirit.

Ephesians 5:18 (CSB)



Exclusionary Screening

Tobacco

Altria Group

Don't you know that your body is a temple of the Holy Spirit who is in you, whom you have from God? You are not your own, for you were bought at a price. So glorify God with your body.

1 Corinthians 6:19–20 (CSB)



Exclusionary Screening

Gambling

Galaxy Entertainment Group

No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.

Matthew 6:24 (CSB)

But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many griefs.

1 Timothy 6:9-10 (CSB)



Exclusionary Screening

Pornography

FriendFinder Networks

*I have made a covenant with my eyes.
How then could I look at a young woman?*

Job 31:1 (CSB)

You have heard that it was said, Do not commit adultery. But I tell you, everyone who looks at a woman lustfully has already committed adultery with her in his heart.

Matthew 5:27-28 (CSB)



Exclusionary Screening

Abortion

Pfizer

So God created man in his own image; he created him in the image of God; he created them male and female.

Genesis 1:27 (CSB)

For it was you who created my inward parts; you knit me together in my mother's womb. I will praise you because I have been remarkably and wondrously made. Your works are wondrous, and I know this very well.

Psalms 139:13-14 (CSB)



Corporate Engagement

GuideStone engages with those companies in which we are invested to encourage and guide them in developing practices that contribute to a world transformed.



Dialogue with Leadership

GuideStone dialogues with corporate leadership to urge positive change in their products, services, standards and practices that aim to benefit consumers, employees and the communities in which they operate.

We joined investor efforts to have Meta (Facebook) implement solutions to report and remove the presence of child exploitation and human trafficking content on the Facebook platform. Facebook has included an in-app platform reporting tool for questionable content. There is also a policy to shut down and remove content and users, as well as report items to appropriate law enforcement.



Proxy Voting

Shareholders in a corporation have the right to make their voices heard in matters of corporate policy. Proxy voting enables shareholders to express their opinions and cast their votes when they cannot attend corporate meetings in person.

GuideStone has partnered with ISS—a leading proxy advisory firm—to develop proxy voting guidelines to pursue even more active engagement with companies guiding them toward more Christ-honoring and responsible practices and influencing outcomes that align with our mission to advance God's Kingdom on earth.

Impact Investing

To broaden our scope of Christian Investing, GuideStone has developed investment strategies that invest in organizations that specifically seek to:



Sanctity of Life & Spreading the Gospel

Protect life, enhance living conditions and proclaim the Gospel



Human Dignity & Advancement

Improve health care and provide advancements in technology, education and employment training



Stewardship of God's Creation

Enhance the efficiency and accessibility of life-sustaining resources such as water and land



Impact Investing

Furthering our commitment to impact, GuideStone has committed to donating 20% of the revenue we earn from the Impact Equity Fund and the Impact Bond Fund to Christian ministries that promote our three impact themes: Sanctity of Life and Spreading the Gospel, Human Dignity and Advancement, and Stewardship of God's Creation. Since the Funds' inception, we have donated over \$300,000 across multiple ministry projects.



Psalm 139 Project

Sanctity of Life

When provided a glimpse of the life within them, most women in an unplanned pregnancy will choose life. The Psalm 139 project is an innovative initiative to spotlight the life-saving potential of ultrasound technology in such situations. This project empowers pregnancy centers to minister to abortion-vulnerable women through furnishing ultrasound equipment.



Send Relief

Human Dignity & Advancement

Through SendRelief, we supported the training of nearly 300 Christian widows in Nigeria to sustain themselves through home enterprises such as the preparation and sale of traditional foods, tailoring or knitting. Weekly discipleship sessions are held through which nonbelieving widows in the community who are in great need are also welcomed into the group.

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Investment Philosophy

We believe attractive risk-adjusted returns can be achieved through a long-term, fundamental approach that identifies best-in-class managers and allocates capital among them —
all while remaining committed to Christian values.

The determination of "best-in-class" is solely the opinion of the Fund's Adviser, and such opinion is subject to change. Those companies that hold leading market share positions, strong growth potential, historically good profitability, and management teams known for integrity and good corporate governance are generally considered to be "best-in-class".

Your **FAITH** guides how you live.
Shouldn't your **FAITH** also guide how you invest?

Investment considerations: There can be no guarantee that any strategy will be successful. All investing involves risk, including potential loss of principal.

Impact Investing: The Funds' impact investing criteria could cause them to perform differently compared to funds that do not apply such criteria. Successful application of the Funds' impact investing strategies will depend upon the Adviser's and each sub-adviser's skill in properly identifying and analyzing impact investing issues. Investments made may not generate the amount of positive impact that was intended when the investment was made.

Funds invested in accordance with the faith-based investment restrictions of GuideStone Financial Resources may not be able to take advantage of certain investment opportunities due to these restrictions, which may adversely affect investment performance.

You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds® before investing. A prospectus with this and other information about the Funds may be obtained by calling 1-888-GS-FUNDS (1-888-473-8637) or downloading one at [GuideStoneFunds.com/Funds](https://www.GuideStoneFunds.com/Funds). It should be read carefully before investing.

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