

Form CRS Disclosure for GuideStone Financial Services

GuideStone Financial Services® (GSFS) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA). Our affiliate GuideStone Advisors, LLC, (GSA) provides investment advisory services, which may be reviewed in the [GuideStone Advisors Form CRS](#). Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](#), which also provides educational materials about broker-dealers, investment advisors and investing.

What investment services and advice can you provide me?

GSFS offers limited brokerage services to retail investors for the buying and selling of mutual funds offered by GuideStone Funds®. GuideStone Funds provides investment options across most major asset classes. GuideStone Funds applies an investment policy designed to uphold biblical values through the support of the sanctity of life, family, stewardship, health and safety. Therefore, GuideStone Funds does not invest in any company publicly recognized as being in the alcohol, tobacco, gambling, pornography or abortion industries or any company whose products, services or activities are publicly recognized as being incompatible with the moral and ethical posture of GuideStone®. GSFS does not provide buying and selling services or recommendations for investments other than GuideStone Funds. Therefore, you will be limited in your opportunity to purchase investments other than GuideStone Funds, including other mutual funds or securities that are available to you through other firms.

GuideStone Funds offers individual and joint investment accounts as well as Traditional Individual Retirement Accounts (IRAs) and Roth IRAs. Each fund requires a \$1,000 minimum balance, which may limit the diversity of your investments. For additional information about GuideStone Funds, please visit [GuideStoneFunds.com](#) or request a GuideStone Funds prospectus from your GSFS representative.

Investment Recommendations: Upon your request, GSFS will provide you as an investor a “point-in-time” recommended [investment allocation](#) of GuideStone Funds consistent with your best interest, investment profile, objective and risk tolerance. This means the recommended allocation applies only at the time of your request and is limited to the current information you provide and to the available GuideStone Funds. You alone bear the ultimate decision to purchase or sell an investment recommended by GSFS. GSFS will not make a decision to purchase or sell on your behalf. After we provide the initial recommendation, we do not provide services such as ongoing account monitoring or updates to your profile, objectives or risk tolerance without your initiation. Again, you alone bear responsibility to monitor your investments and make appropriate adjustments if you desire to maintain the recommended allocation. It is also your responsibility to request a new recommendation from GSFS if changes occur to your investment profile, risk tolerance or investment objective.

Account Recommendations: GSFS and its representatives do not make account recommendations, including, but not limited to, recommendations to roll over or transfer assets from a workplace retirement plan to an IRA, recommendations to open a particular securities account (such as brokerage or advisory accounts), or recommendations to take a plan distribution for the purpose of opening a securities account.

Investment Advice: GSFS is not an investment advisor and does not provide investment advice. GSA, an affiliate of GSFS, is an investment advisor that provides investment advice separate from any investment recommendation services offered by GSFS. If you desire more information about the advice services offered by GSA, we will assist you in contacting a GSA registered investment advisor representative. It is important that you understand the differences between investment advisory services and fees and brokerage services and fees. Free, simple tools and educational materials about the differences and services of investment advisors and broker-dealers are available at [Investor.gov/CRS](#).

CONVERSATION STARTERS. Ask your financial professional — (1) Given my financial situation, should I choose a brokerage service? Why or why not? (2) How will you choose investments to recommend to me? (3) What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

You will not pay a commission or other transaction-related fee for any transaction we execute at your direction for any investment recommendation provided by GSFS. You will, however, pay a proportionate share of the management fees and expenses of the GuideStone Funds you purchase. Some of the fees and expenses you pay in GuideStone Funds pass through to our affiliates. These affiliates bear the majority of the salaries and expenses of our firm. We depend on these revenues and other resources to fund our operations. IRAs will pay an annual custodial maintenance fee of \$15. For

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additional information and to understand more about the fees and expenses you will pay through an investment in GuideStone Funds, review the “[Annual Fund Operating Expenses](#)” section of the GuideStone Funds website.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what [fees](#) and costs you are paying.

CONVERSATION STARTER. Ask your financial professional — Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means:

The salaries and expenses of GSFS are funded in part by the management fees you will pay through an investment in the proprietary products of our affiliate GuideStone Funds. The management fees vary by fund. The recommendation you receive may include a fund that has higher management fees (based on management complexity and other issues of a fund) than the management fees of other funds available in your account. Please be aware that in instances where the tool suggests a fund-of-funds solution, such as a Target Date Fund or Target Risk Fund(s), you will incur additional expenses compared with investing directly in the underlying Funds contained in the fund-of funds solution. In addition to fees paid to GSFS’ affiliates by the GuideStone Funds, GSFS personnel may also be invested personally in the Funds that are recommended. As a result, they may benefit like all shareholders from the added stability and positive effects afforded by new fund inflows when GSFS’ clients invest in the GuideStone Funds. Our representatives receive an incentive based in part on the total annual assets contributed or transferred into the retail accounts we service. This dependence on the management fees you pay through GuideStone Funds and the incentives earned by our representatives for acquiring additional assets presents a conflict of interest for our representatives to recommend investment products based on the source of their compensation rather than on your needs. GSFS has developed policies and procedures to address conflicts that arise from this relationship.

GSFS is also supported through revenues received by our other affiliates unrelated to the services or products you receive through your brokerage account with GSFS. These other revenues do not present a conflict in the recommendations you receive from GSFS.

CONVERSATION STARTER. Ask your financial professional — How might your conflicts of interest affect me, and how will you address them? For additional information on the fees you pay, please review the “[Annual Fund Operating Expenses](#)” section of the GuideStone Funds website and the [Regulation Best Interest \(Reg BI\) Disclosure](#).

How do your financial professionals make money?

Our professionals receive compensation in the form of a base salary and an incentive payment that is based, in part, on the overall performance of our affiliates and the amount of assets clients contribute or roll over into the retail and other accounts held and serviced by us and our affiliates. This incentive creates a conflict for our representatives to recommend contributions and transfers to GSFS and our affiliates based on their incentive opportunities rather than your needs.

Do your financial professionals have legal or disciplinary history?

Yes. Visit [Investor.gov/CRS](#) for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTER. Ask your financial professional — As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our services, visit [GuideStone.org](#) or [GuideStoneFunds.com](#) or view the [Regulation Best Interest \(Reg BI\) Disclosure](#). Review the background of GuideStone Financial Services on [FINRA’s Broker Check](#). If you would like additional, up-to-date information or a copy of this disclosure, please call 1-888-473-8637.

CONVERSATION STARTER. Ask your financial professional — Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me? Visit [Investor.gov/CRS](#) for a free and simple search tool to research us and our financial professionals.

Form CRS Disclosure for GuideStone Advisors, LLC

GuideStone Advisors, LLC (GSA) is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important you understand the differences. Our affiliate GuideStone Financial Services[®] provides limited brokerage services, which may be reviewed in the [GuideStone Financial Services Form CRS](#). Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors and investing.

What investment services and advice can you provide me?

We offer two levels of investment advisory services to retail investors for accounts of any size: **GPS: Guided Planning Services[®]** (GPS) and **GuideStone Personal Advisory Services[®]** (GPAS). GPS is a nondiscretionary service that provides advice on a point-in-time basis, while GPAS is a discretionary, ongoing managed account service. Both services include an assessment of your financial needs and profile, which are used to develop your goals and identify strategies to address financial gaps. GSA then uses this information to develop either a retirement-focused plan, using GPS, or a more comprehensive financial plan, using GPAS, which would include a written investment strategy based on GSA's model portfolios.

GPS: Guided Planning Services (GPS) focuses on developing your financial retirement plan by estimating your retirement income needs, determining your goals, establishing a savings plan and developing an investment strategy. GPS does not provide a comprehensive financial plan. GPS offers a point-in-time service, meaning the plan we provide applies only at the time of your request and is limited to your profile, goals, assets, investment options and estimated retirement needs at that time. The decision to enact the plan or purchase or sell any investments is yours alone. The services provided by GPS do not include GSA monitoring your investments or maintaining your profile. You bear the responsibility to monitor your investments and make any necessary adjustments to maintain the plan or to request a new plan if your needs, profile or goals change. There is no minimum account balance required for GPS.

GuideStone Personal Advisory Services (GPAS) provides a more comprehensive financial plan than what is offered under GPS, including discretionary, ongoing managed account services. Your financial plan will be proactively managed and monitored by your advisor, and the discretionary authority will enable GSA to process transactions among current or new investment options without requiring your involvement in order to maintain your agreed-upon written investment strategy. There is no minimum account balance required for GPAS.

Advice Limitations: There is no guarantee you will meet your financial goals through the services provided by GSA, even if you implement our advice. GSA does not provide tax, legal, insurance or estate planning advice. The model portfolios we provide for your investment strategy consist primarily of GuideStone Funds[®] and/or the Capital Preservation Fund (collectively known as Affiliated Funds) and other mutual funds (Unaffiliated Funds) if available to you. GSA, its affiliates and its representatives have a financial interest in recommending Affiliated Funds. However, clients are under no obligation to purchase Affiliated Funds. Other similar funds may be available with the same or better performance as well as lower expenses, from which GSA, its affiliates and its representatives receive no funding whatsoever.

CONVERSATION STARTERS. Ask your financial professional — (1) Given my financial situation, should I choose an investment advisory service? Why or why not? (2) How will you choose investments to recommend to me? (3) What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

For additional information, please see the [GSA Brochure, Form ADV Part 2A, Items 4 and 7](#).

What fees will I pay?

When you own the Affiliated Funds, you pay a proportionate share of their management fees and expenses. Some of the management fees pass through to our affiliates for advisory services to the Funds. If you enroll in GPAS, you will also pay a separate tiered asset-based advisory fee. The GPAS advisory fee is calculated as a percentage of each tier of your managed assets. You will be charged higher fees on lower tiers and lower fees on higher tiers. The GPAS advisory fee is offset by the amount of management fees you pay our affiliates through your ownership of the Affiliated Funds in your advisory account. If you utilize GPAS, the more assets there are in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your account in order to increase our fees. We will deduct the GPAS advisory fee each quarter even if we do not buy or sell any investments on your behalf. You will not pay a separate asset-based advisory fee for GPS. You will not incur, and GSA and its affiliates will not be paid, any brokerage commissions or other transaction-related fees in connection with any transactions undertaken to implement GSA's advice.

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You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

CONVERSATION STARTER. Ask your financial professional — Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

For additional information, please see our [Form ADV Item 5. E.](#) and the [GSA Brochure, Form ADV Part 2A, Item 5](#) and the “Annual Fund Operating Expenses” section of the Funds’ prospectus of the Affiliated Funds in our [GuideStone Funds Disclosures](#).

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

Our affiliates bear the majority of the expenses of GSA. We depend on these revenues and other resources to fund our operations. These revenues include the management fees you pay through an investment in the Affiliated Funds. The management fees vary by fund and present an incentive to recommend Funds with a higher fee. This dependence on the fees you pay through the Affiliated Funds presents a conflict of interest for our investment advisor representatives to provide advice based on the source of their compensation rather than on your needs. GSA has developed policies and procedures to address these conflicts. GSA is also supported through revenues received by our other affiliates unrelated to the advice you receive through a relationship with GSA. These other revenues do not present a conflict in the advice you receive from GSA.

CONVERSATION STARTER. Ask your financial professional — How might your conflicts of interest affect me, and how will you address them?

For additional information, please see our [GSA Brochure, Form ADV Part 2A, Items 10 and 11](#).

How do your financial professionals make money?

Our advisors receive compensation in the form of a base salary along with incentive payments based on the number of GPAS clients they serve and the overall performance of GSA and our affiliates, including, in part, the total annual amount of assets clients contribute or transfer into accounts held and serviced by GSA and our affiliates. These incentives create conflicts for advisors to recommend GPAS rather than GPS, for which they earn no additional compensation, and to recommend contributions and transfers to GSA affiliates based on their incentive opportunities rather than your needs.

Do your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTER. Ask your financial professional — As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our advisors, please see the [GSA Brochure](#).

Additional Information

For additional information about our services and products, see our [GSA Brochure](#) and visit GuideStone.org and GuideStoneFunds.com. If you would like additional, up-to-date information or a copy of this disclosure, please call 1-888-473-8637.

CONVERSATION STARTER. Ask your financial professional — (1) Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? (2) Who can I talk to if I have concerns about how this person is treating me?