

# GLOBAL METHODIST CHURCH

## LAY EMPLOYEE RETIREMENT PLAN

A Retirement Plan Information Guide

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At GuideStone®, we believe that helping you save and invest effectively for the future is of utmost importance. This retirement plan information guide outlines the retirement plan so you can be well informed as you decide how to move with greater purpose toward your goals.

The *403(b)(9) Retirement Plan for Global Methodist Churches* (the “403(b) Plan”) provides a retirement vehicle with faith-based investments.

## GENERAL 403(b) PLAN INFORMATION

The 403(b) Plan has the following features:

- All accounts are 100% vested when contributed.
- The plan allows hardship withdrawals if the IRS criteria are satisfied.
- All accounts are eligible for distribution after 59 ½ or termination of employment from your church.
- The plan allows one loan repaid through ACH from the participant’s bank account.

In addition, your church will:

- Establish eligibility requirements to participate in the 403(b) Plan.
- Determine the types of contributions: tax-sheltered (before-tax), Roth and after-tax.
- Determine the church’s contributions. This may include matching or non-matching (also called base or nonelective) contributions, and the contribution formula may vary based on the employee’s position.

# FREQUENTLY ASKED QUESTIONS

## **What are my investment choices?**

The plan will have a wide range of asset classes available for investment. The plan's investment menu, performance and disclosures are at [GuideStoneFunds.com/Funds](https://www.guidestonefunds.com/Funds).

## **Where can I make changes to my investment choices?**

You will receive a notification that your account has been set up in GuideStone's system along with instructions to register your MyGuideStone account. Once the registration is complete, you can change your investment choices in MyGuideStone. You can also contact a GuideStone customer solutions specialist at **1-888-98-GUIDE** (1-888-984-8433) to change your investments.

## **Will I pay any fees for the plan?**

There are no fees for regular administrative services such as distribution requests or fund exchanges. Some special requests, such as loans, may incur a fee and will be disclosed before the service is provided.

The Investor Share Class of each GuideStone Select Fund pays shareholder servicing and recordkeeping fees of 0.25% of average daily assets to GuideStone as an entity that provides services for, and maintains records for, shareholder accounts. This fee is included as part of the Net Annual Operating Expenses of each fund.

## **Can I move an old retirement account from an employer other than Global Methodist Church to GuideStone?**

Yes, if you have a traditional IRA or a retirement account from a *previous* employer, you can roll the account into 403(b) Plan. GuideStone has a team of specialists who can assist you with the rollover. Contact GuideStone at [Rollovers@GuideStone.org](mailto:Rollovers@GuideStone.org) or through your MyGuideStone account to initiate the rollover process.

If your church currently has a laity plan at Wespath, the church may decide to transfer the plan from Wespath to GuideStone. If so, you will not need to take any action to move your account to GuideStone. Your church administration will inform you if it decides to transfer the plan.

## **What if I already have a GuideStone account from a previous employer?**

When your church enrolls you in the 403(b) plan, it will change any existing contact information in GuideStone's system and may trigger a security email alert. You can change your information through your existing MyGuideStone account. Any retirement account from a previous employer will be separate from the GM 403(b) Plan account unless you decide to consolidate.

# INVESTMENT APPROACHES

You have three investment approaches in the 403(b) plan that are designed to simplify your choice and guide your decision-making.

## 1 INVESTMENT APPROACH #1 Do It For Me

**Professionally managed** by GuideStone Capital Management®, our asset allocation options provide a simple choice for those who want a one-step approach to investing.

You can select a Target Date Fund based on your anticipated retirement date, which will automatically reallocate as that date approaches, or a Target Risk Fund according to your risk tolerance, which will stay constant until you shift your risk strategy.

## 2 INVESTMENT APPROACH #2 Do It Myself

This **Do It Myself** approach is designed to help you build your portfolio utilizing a broad range of core and specialty funds that provide the flexibility to address specific investment strategies.

You can take advantage of various online resources to help you make personalized allocation decisions that align with your needs and preferences.

## 3 INVESTMENT APPROACH #3 Do It Together

### Advisory Services

GuideStone offers a range of customized **financial planning** services, tailored **investment strategies** and **ongoing investment management** for those looking for a higher level of service. To learn more, visit [GuideStone.org/Advice](https://www.guidestone.org/Advice).

There can be no guarantee that any strategy (risk management or otherwise) will be successful. All investing involves risk, including potential loss of principal.

# PERSONALIZED GUIDANCE

Help is just one call – or click – away.



**Contact a customer solutions specialist**  
at **1-888-98-GUIDE** (1-888-984-8433) or  
via email at [Info@GuideStone.org](mailto:Info@GuideStone.org).  
Specialists are available to assist members  
Monday through Friday, 7 a.m. to 6 p.m. CT.



**Access your MyGuideStone® account**  
through any device via [MyGuideStone.org](https://www.MyGuideStone.org)  
or through the MyGuideStone mobile app  
available for both Apple and Android.

Android is a trademark of Google LLC.  
Apple is a registered trademark of Apple Inc.



**Schedule an appointment**  
with a financial advisor through  
[GuideStoneAdvisors@GuideStoneAdvisors.org](mailto:GuideStoneAdvisors@GuideStoneAdvisors.org)  
to receive personalized, point-in-time  
advice.



**Engage at a higher level**  
of personalized service to receive tailored  
investment strategies and ongoing  
investment management with our optional,  
fee-based offerings, including GuideStone  
Managed Accounts™ and GuideStone Wealth  
Management™. Learn more at  
[GuideStone.org/Advice](https://www.Guidestone.org/Advice).

# RETIREMENT SAVINGS AND INVESTMENT EDUCATION

Our retirement resources include a wide variety of educational content to guide you every step of the way. You will have access to live and recorded webinars, relevant articles, white pages, calculators, educational emails, worksheets and more.

Our web experience is designed so you can quickly access relevant, high-level information and easy navigation to specific retirement plan details. You will experience no disruption as you transition between devices, as our web experience is built with desktop, mobile and tablet in mind.

You can also easily make changes to your account through *MyGuideStone* via desktop or our mobile app as well as access educational resources and tools through both *GuideStone.org* and *My.GuideStone.org*.

## Retirement Readiness Resources

We work to engage you by promoting retirement readiness resources through our Learning Library, which provides information on the following topics.

- **Retirement Planning**
- **Saving and Budgeting**
- **Personal Finances**
- **Investing**
- **Minister Resources**
- **Taxes**
- **Insurance Planning**
- **Family Well-being**
- **Home and Auto**

Our web experience also provides other focused educational opportunities and tools, such as our:

- **GuideStone Member Journey:** [GuideStone.org/MemberJourney](https://www.guidestone.org/MemberJourney)
- **Retirement Readiness Assessment:** [GuideStone.org/RRA](https://www.guidestone.org/RRA)
- **Ministerial Resources Center:** [GuideStone.org/MinisterialResources](https://www.guidestone.org/MinisterialResources)
- **Saving and Planning Calculators:** [GuideStone.org/Calculators](https://www.guidestone.org/Calculators)
- **Retirement Portfolio Models:** [GuideStone.org/PortfolioModels](https://www.guidestone.org/PortfolioModels)
- **Free annual Ministers' Tax Guide:** [GuideStone.org/TaxGuide](https://www.guidestone.org/TaxGuide)
- **Interactive and Archived Webinars:** [GuideStone.org/Webinars](https://www.guidestone.org/Webinars)
- **Timely Market and Investment Commentaries:** [GuideStoneFunds.com/Insights/Commentary](https://www.guidestonefunds.com/Insights/Commentary)

Furthermore, we know that retirement planning changes during different life stages. To accommodate these various stages, GuideStone provides age-specific investment and retirement education to help guide you along your retirement journey.

**FOR MORE INFORMATION,** visit [GuideStone.org/LearningLibrary](https://www.guidestone.org/LearningLibrary) today.

**FOR INFORMATION IN SPANISH,** visit [GuideStone.org/Espanol](https://www.guidestone.org/Espanol).

All investing is subject to risk, including the possible loss of the money you invest and past performance is no guarantee of future results. Mutual fund prospectuses contain complete information on advisory fees, distribution charges, and other expenses and should be read and considered carefully before you invest. For prospectus and more information on the GuideStone Funds family of funds, visit [GuideStoneFunds.com](http://GuideStoneFunds.com) or call **1-888-GS-FUNDS** (1-888-473-8637).

GuideStone Capital Management, a controlled affiliate of GuideStone Financial Resources, provides investment advisory services for the Funds.

Advisory services for individuals offered through GuideStone Advisors\*, an SEC Registered Investment Adviser. GuideStone Advisors is a controlled affiliate of GuideStone Financial Resources\*. For more information about the firm, products and services, please review the [GuideStone Affiliate Form CRS](#)

Be sure to consider all of your available options before rolling over your retirement assets. It is important to consider all of the potential advantages and disadvantages of rolling over your retirement assets to an IRA, including the different investment options that are available to you as well as the services, fees, expenses, withdrawal restrictions and tax consequences of rolling over your assets to an IRA. 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.



# GUIDESTONE EXPRESS ENROLLMENT FORM RETIREMENT PLAN

No other forms need to be filled out if you complete and submit this form.

## STEP 1 – EMPLOYEE INFORMATION

Participant name: \_\_\_\_\_ Social Security number: \_\_\_\_\_  
Birth date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender: ☐ Male ☐ Female Marital status: ☐ Married ☐ Single  
Mobile phone: (\_\_\_\_) \_\_\_\_\_ Email address: \_\_\_\_\_  
Home address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP code: \_\_\_\_\_  
Spouse name (if married): \_\_\_\_\_ Spouse Social Security number: \_\_\_\_\_  
Spouse birth date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Do you have prior service with this employer? ☐ Yes ☐ No  
☐ Please contact me about consolidating my other retirement plans.

## STEP 2 – EMPLOYEE ELECTION

I elect, understand and authorize my employer to deduct from my paychecks the following amount, remitted into my account in the retirement plan beginning \_\_\_\_/\_\_\_\_/\_\_\_\_:

Select one or a combination of contribution types below.

- ☐ Tax-sheltered: ☐ 12% ☐ 9% ☐ 6% or ☐ Other: \_\_\_\_% or \$\_\_\_\_\_ per pay period/per month (circle one)  
☐ Roth deferrals\*: ☐ 12% ☐ 9% ☐ 6% or ☐ Other: \_\_\_\_% or \$\_\_\_\_\_ per pay period/per month (circle one)  
☐ Tax-paid\*: ☐ 12% ☐ 9% ☐ 6% or ☐ Other: \_\_\_\_% or \$\_\_\_\_\_ per pay period/per month (circle one)

\*Please see your employer for availability of Roth and tax-paid contributions.

Contributions will be invested in the GuideStone Funds® MyDestination Fund® that most closely corresponds to the year in which I will turn age 65. My election is irrevocable once my employer withholds the deferrals from my paycheck. Any future change of election regarding tax-deferred or Roth elective deferrals is effective only for deferrals from paychecks I receive after the plan administrator accepts my change of election.

Employee signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Information on GuideStone Funds is available at [GuideStoneFunds.com](http://GuideStoneFunds.com). A summary of plan provisions is available upon request. Contribution types, amounts, investment elections and beneficiary designations may be changed at any time to fit my individual needs. I have sole responsibility for my investment elections and am encouraged to review my available options and make changes at any time to fit my individual situation.

## STEP 3 – TO BE COMPLETED BY EMPLOYER (GIVE THIS TO YOUR EMPLOYER AND RETAIN A COPY FOR YOUR RECORDS.)

Employer name: \_\_\_\_\_ Employer number: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_  
Contact name: \_\_\_\_\_  
Contact email: \_\_\_\_\_ Employer phone: (\_\_\_\_) \_\_\_\_\_  
Hire date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Date of participation: \_\_\_\_/\_\_\_\_/\_\_\_\_ Employer contributions: \$\_\_\_\_\_ or \_\_\_\_ %  
Prior service with current employer: \_\_\_\_\_ Years \_\_\_\_\_ Months  
Most recent termination date with this employer: \_\_\_\_/\_\_\_\_/\_\_\_\_

If other service counted for eligibility and/or vesting under the plan:

Previous employer name: \_\_\_\_\_ Years \_\_\_\_\_ Months

Employer returns copy of completed form to:

Retirement Operations  
GuideStone  
5005 LBJ Freeway, Ste. 2200  
Dallas, TX 75244-6152

Or online at [EAP.GuideStone.org](http://EAP.GuideStone.org)

