

TEAM's Retirement Savings Plan (403b) GuideStone Online Account Access Q&A

Q: How do I access my 403b Retirement Savings Plan information online?

A: You access your information by creating a GuideStone user account at www.MyGuideStone.org. If this is your first-time logging into GuideStone you'll need create a user account by selecting the **Register for MyGuideStone** link located at the bottom of the login box (user account information provided should be for the employee). If you are unable to create a new user account it's most likely because you already have one. If you already have an account and have forgotten your user ID or Passphrase simply select the appropriate link in the Log In box. (If you've forgotten both, start with the link for your user ID.) For information on how to contact GuideStone, select the **Contact Us** link found next to "Need Help?" located under the login box.

You can access both your 403b Retirement Savings Plan and your GuideStone insurance information through your GuideStone single user account.

Q: What can I do at the GuideStone website?

A: This website is your primary method for viewing information about your 403b Retirement Savings Plan account. You can view your current account balance, how your balance is allocated into various investments and fund performance information. You can also perform your own administrative tasks, such as transferring your money between investment options, changing how future contributions are invested, accessing your quarterly performance e-statements, changing personal profile information (address, e-mail, password), etc. You will also have access to online financial calculators, retirement planning and guidance resources, investment recommendation tools, and ministers' tax information.

Q: How do I see my current balances?

A: Once you have logged in to the website, you'll see a summary of your overall investments on the **Home page Dashboard** or you can select the **Retirement & Investments** tab from the menu at the top of the page, then select the option for the information you would like to view. Note, some of the options will give you the option to "Group by Fund | Source". The default is usually to see your balance by the funds they're invested in. If you'd like to see your balance grouped by contribute type (e.g. employer, employee tax shelter, employee Roth, etc.) select to group by Source.

Home page Dashboard – This is a summary of your account information – your account at a glance. You may personalize this page to show your account information in the way that means the most to you. For example, you may choose to have it display an investment overview, your investment transactions and your investments by asset class, etc.

Retirement & Investments – From this main tab you can get a more detailed view of your account information. From the submenu within this tab you may select to view your **Personal Investment Performance or Fund Performance** information; **Account Activity** where you can access your transaction history and balance history; **Contributions**, where you can view or change your contributions, etc. You may also select **Manage Investments** to exchange and reallocate your investments.

Q: How do I get my quarterly statements?

A: Select **Statements & Tax Forms / Retirement Statements** Then simply select the statement you want.

Q: How do I change how my money is invested?

A: Select **Retirement & Investments / Manage Investments** from the menu at the top of the page. From Manage Investments you may initiate:

Fund to Fund(s) Transfer - With a fund-to-fund exchange you can move money from one fund in your account to one or more other funds available in your account. Start by selecting the fund from

which you would like to move money. Exchanges only affect your current accumulations; allocations of future contributions are not changed.

Account Rebalance – A fund reallocation moves all the money in your account as necessary to achieve the new allocation percentages you specify. A reallocation only affects your current account accumulations; allocations of future contributions are not changed.

Future Investment Elections – Select this option to change how new, future, contributions will be distributed across your account. Changes made do not affect funds that are already in your account.

Automatic Rebalance – You may also choose to subscribe to the automatic reallocation service where you select a reallocation of your plan accounts that is in accordance with your investment objectives and risk tolerance. Your account will be rebalanced per your plan for the duration of your subscription period.

Contact GuideStone Customer Relations at 1-888-98-GUIDE if you need assistance in making investment changes.

Q: How can I determine how much I should save or how much my contributions will be worth when I retire?

A: The **Retirement & Investments / Retirement Resources** page offers several retirement planning resources and calculators to help you with your retirement planning.

Q: How do I name, or update, beneficiaries for my Retirement Savings Plan account?

A: Select **Beneficiaries** from the menu at the top of the page. From within the beneficiaries tab you can name, or change, beneficiaries for both your 403b Retirement Savings Plan and your life insurance.

Q: How do I update my personal information?

A: Select the **Profile** drop down menu, from the green bar at the top of the page, to choose what information you would like to update. The drop down includes options to update your Address / Phone Number, your Email & Subscriptions, Account Security (i.e. your user ID, password, security questions & answers and your phone system PIN). The Banking Information option does not apply to TEAM as your premiums are paid through payroll deductions.

Q: In the years before 2004 I participated in TEAM's now-frozen pension plan. How do I find out what my TEAM Pension will be when I retire?

A: If you were a participant in the TEAM Pension Plan, you may contact TEAM's Benefits Coordinator for this information.

If you have questions, contact TEAM's Benefits Coordinator at Benefits@TEAM.org or direct phone 630-614-4796.