

# RISK MANAGEMENT REVIEW



## WHY WE CARE

Your property and casualty insurance provided by GuideStone® through Brotherhood Mutual® wants to help you be proactive in protecting your ministry and those you serve.

But the reality is that accidents do happen. Injustice takes place. And disasters may strike.

And that's why we've created this *Risk Management Review* – to aid you in preparing for and responding to potential trials by identifying the **top seven risks to your church or ministry**.

GuideStone believes when the body of Christ is healthy, it's free to transform the world – and we want to help guide and equip your ministry and its people to do just that. We designed these resources to empower your ministry and people to stay protected.

**Churches and ministry organizations like yours face a growing and overwhelming number of risks.** With GuideStone on your side, your organization can manage risks while focusing **on spreading the good news**.

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**TOP SEVEN  
RISKS TO CHURCHES  
AND MINISTRIES**

# TOP SEVEN RISKS TO CHURCHES AND MINISTRIES IN 2020

At GuideStone Property and Casualty, our goal is to serve evangelical churches and ministries like yours by providing trusted ministry protection and risk management solutions to guide you.

We want to empower you to be proactive in protecting your ministry and those you serve from any unforeseen risk management issues.

GuideStone analyzed all claims data from this past year to identify the top reasons churches and ministries filed claims in 2020 and offers insight into each of the top risks. Below you will see the data organized by both the frequency of claim submissions and by the highest average incurred amount of those claims.

GUIDESTONE 2020 TOP FIVE CLAIMS BY FREQUENCY			
Claim Type	Claim Description	Number of Claims	Average Incurred Amount
Property	Wind	103	\$194,857.65
Workers' Compensation	Medical Only	102	\$11,302.76
Property	Hail	60	\$106,372.81
Property	Water Damage-Plumbing	37	\$29,282.40
Workers' Compensation	Temporary Total Disability	34	\$4,120.85

GUIDESTONE 2020 TOP FIVE CLAIMS BY AVERAGE INCURRED AMOUNT		
Claim Type	Claim Description	Average Incurred Amount
Property	Fire	\$386,707.96
Property	Wind	\$194,857.65
Property	Hail	\$106,372.81
Casualty	Non-owned and Hired Car	\$50,793.36
Casualty	Sexual Acts Liability	\$37,500.13

From the data above, here are the top seven reasons churches and ministries filed claims in 2020. Under each section, we've provided an example of the risk and a practical tip to help you manage these specific risks and, if applicable, avoid potential litigation.<sup>1</sup> Beginning on page 8, you'll find further details on each risk, as well as preventive measures and checklists to help you manage them.

## RISK 1: WIND DAMAGE

**Example:** High winds from a hurricane or tornado cause major damage to windows in your main sanctuary.

**Tip:** According to the National Weather Service, a high wind warning is issued when sustained winds of 40 mph or greater for one hour and/or frequent gusts of 58 mph or greater are expected.<sup>2</sup> Far in advance of any windstorm, you can take steps to ensure that your property stays secure. Eliminate sources of windblown debris that can become projectiles that hurt people and damage property. Shore up weak roof structures so they don't peel off and allow rainwater to inflict further damage to your building's interior.

<sup>1</sup> Based on and/or excerpted from materials created and developed by Brotherhood Mutual Insurance Company. Used with permission of Brotherhood Mutual Insurance Company. All rights reserved.

<sup>2</sup> "Wind Information Page." National Weather Service, <https://www.weather.gov/dmx/dsswind>. Accessed 19 December 2019.



## RISK 2: FIRE DAMAGE

**Example:** An electrical fire breaks out in the church kitchen on a day when all staff are out of office.

**Tip:** Sources of fire are not limited to electrical or faulty wiring. Lightning as well as arson, unfortunately, can also be the culprit. Many losses can be reduced or prevented with effective fire prevention plans. While fire prevention should be a year-round effort, there are specific things that you should do at least once a year without fail. Take steps to protect your ministry, the people you serve and your property by setting aside one month a year to go through a fire prevention checklist (see page 10).

## RISK 3: HAIL DAMAGE

**Example:** Hail from a recent thunderstorm damages the roof of your main building, causing numerous leaks.

**Tip:** While the states that make up “hail alley” get their fair share of hail,<sup>3</sup> many other states — including Texas, Louisiana and Alabama — are vulnerable to costly hail damage. When hail strikes, immediately contact your insurance company to survey the damage from the roof to the ground. What may seem like minor damage at first can develop into major problems later.

## RISK 4: WATER DAMAGE

**Example:** A pipe bursts in your main ministry building and floods the entire children’s department.

**Tip:** Water emergencies require quick thinking and rapid response to minimize the damage. Knowing what to do before, during and after a water emergency can help minimize costly and disruptive damage. Once the initial damage has occurred, take all reasonable steps to protect your covered property to avoid further loss. Brotherhood Mutual will pay the reasonable costs you incur, based on your coverage and limits, for necessary repairs or emergency measures performed solely to protect covered property from further damage.

**Note:** Brotherhood Mutual will not pay for such repairs or emergency measures performed on the property that has not been damaged by a covered peril.

## RISK 5: WORKERS’ COMPENSATION

**Example:** A childcare worker slips on water coming from a leaky toilet, leading to major surgery.

**Tip:** First ensure the safety and care of your volunteer! Next, we suggest that you call your agent immediately to report any claims and take action to repair the problem so that it doesn’t occur again. We also recommend annual maintenance and review of your entire property to make sure there aren’t any other problem areas that could lead to workers’ compensation claims.

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<sup>3</sup> “Wind Information Page.” National Weather Service, <https://www.weather.gov/dmx/dsswind>. Accessed 19 December 2019.

## **RISK 6: SEXUAL ACTS LIABILITY**

**Example:** Your children's minister receives a report of abuse involving a minor.

**Tip:** Less than 8% of allegations of child sexual abuse are false,<sup>4</sup> so it's important for your ministry to act quickly and appropriately when responding to a situation like this. The first step in evaluating and improving child protection efforts is determining where your ministry currently stands. If you don't have a program in place to help you recognize, prevent and respond to sexual abuse, consider MinistrySafe® – an organization focused on helping churches and ministries understand and address the risks of sexual abuse. Visit [MinistrySafe.com](https://MinistrySafe.com) for more information.

## **RISK 7: NON-OWNED/HIRED CAR LIABILITY**

**Example:** A staff member rents a car for a conference and is found at fault in an out-of-town car accident.

**Tip:** State laws mandate that vehicle owners (including owners of rental vehicles) be responsible for damage caused by their vehicles. If the rental company doesn't have adequate insurance, the driver's auto insurance policy may come into play if an accident occurs. When renting a vehicle, make sure drivers understand that their auto insurance may become involved, especially if an accident is their fault.

**We hope these tips help guide and equip your ministry and people toward Christ-centered well-being. For more risk management resources, explore our Safety Toolkit by visiting [GuideStonePropertyCasualty.org/SafetyToolkit](https://GuideStonePropertyCasualty.org/SafetyToolkit).**

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<sup>4</sup> <https://www.nationalcac.org/wp-content/uploads/2016/10/False-allegations-of-sexual-abuse-by-children-and-adolescents.pdf>



**MANAGING THE TOP  
SEVEN RISKS TO YOUR  
MINISTRY AND THOSE  
YOU SERVE**



# RISK 1: WIND DAMAGE PREVENTION

Far in advance of any windstorm, you can take steps to ensure that your property stays secure. Windblown debris can become projectiles that hurt people and damage property. Weak roof structures can peel off and allow rainwater to inflict further damage to your building's interior.<sup>5</sup>

WIND DAMAGE PREVENTION	YES	NEEDS ATTENTION
Are any removeable dead trees or overhanging branches near building structures?		
Do you use a trained technician to inspect your exterior doors and garage doors?		
Does your building use storm shutters around windows? If so, do you use shutters that have been tested, comply with local building codes and have been professionally installed?		
Have you anchored sheds, outbuildings and outdoor signage to foundations?		
Have you installed weather stripping, roof seals and roof bracing?		
Do you inspect roofs monthly to identify loose materials, damaged shingles and degraded insulation, especially following a storm?		
Have you strengthened or anchored vents, soffits and HVAC units to withstand high winds?		
Have you secured edge flashing to keep the roof cover intact during high winds?		
Do you clean gutters regularly?		
Do you have a list of unsecured outdoor objects, such as lawn furniture, garbage cans, seasonal decorations, and objects from patios and balconies, that could blow away or crash into windows? If high winds come up with little warning, staff or volunteers can use this list to locate and store these items quickly.		

## WHEN HIGH WIND IS ON THE WAY – FIVE STEPS TO WIND DAMAGE PREVENTION

- **STEP 1:**  
Pay attention to local weather forecasts and bulletins issued by the National Weather Service and take shelter when necessary. Purchase a battery-powered NOAA Weather Radio to use during power outages.
- **STEP 2:**  
Close all interior and exterior doors, garage doors and windows. This helps compartmentalize the pressure inside the building and reduce wind forces on the roof.
- **STEP 3:**  
Shutter windows to prevent breakage and brace outside doors.
- **STEP 4:**  
Move ministry vehicles to concrete parking garages, if possible, or allow staff and approved volunteers to drive vehicles home, spreading the risk.
- **STEP 5:**  
Store unsecured outdoor objects previously inventoried.

<sup>5</sup> <https://www.nationalcac.org/wp-content/uploads/2016/10/False-allegations-of-sexual-abuse-by-children-and-adolescents.pdf>

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## RISK 2: FIRE DAMAGE PREVENTION

Churches are particularly vulnerable to fire damage because they're often unoccupied for long periods of time. According to the U.S. Fire Administration, fire strikes about 1,300 churches annually in the United States, causing \$38 million in damage. Moreover, there are indirect costs that are impossible to measure. Many of these losses can be reduced or prevented with effective fire prevention plans.<sup>6</sup>

LIMIT ARSON EXPOSURE	YES	NEEDS ATTENTION
Is the church building and its entrances properly illuminated?		
Are all trees and shrubs near the church trimmed on a regular basis?		
Do all doors and windows have adequate locks?		
Is the roof easily accessible to vandals?		
Is there a system in place to keep track of keys and change locks if any keys are lost or stolen?		
Do you have a burglar alarm system installed that automatically notifies police?		
Do you request police patrols and ask our neighbors to be vigilant?		

PREVENT MECHANICAL FAILURE	YES	NEEDS ATTENTION
Are the furnace or heating, ventilation and air conditioning systems professionally cleaned and inspected annually?		
Do you turn off electrical items when not in use?		
Have you replaced any frayed, worn or dried-out extension cords?		
Do you store combustibles in the same room as the furnace or boiler?		
Do you check the fuse box and make sure all fuses are the proper size for each circuit?		
Has the church's entire electrical system been analyzed for adequacy?		

### HIRE A LIGHTNING PROFESSIONAL

When it comes to lightning protection, there's no one-size-fits-all solution. Installers design a protection system unique to each building, based on lightning frequency, the size of the structure and its contents.

To ensure that your lightning protection system meets safety standards, hire a professional electrical contractor to install it. The Lightning Protection Institute can help you locate a qualified installer in your area.

After you have a system, it's important to maintain it. Stay on top of the installer's recommendations for inspections to keep your equipment up-to-date. As with any electrical system, regular inspections will help you get the most out of your investment.

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## RISK 3: HAIL DAMAGE PREVENTION

Hailstorms can strike with little warning and produce hailstones as big as softballs. Falling at speeds of 20 to 100 miles per hour, hailstones of various sizes can dent cars, damage buildings and injure people. While hail may accompany strong thunderstorms, it's hard to predict exactly when and where hail will strike. As a ministry leader, it's important to know how to protect yourself and the people in your care. Follow these steps to help you be proactive before and in the event of a hailstorm.<sup>7</sup>

### FIVE STEPS TO HAIL DAMAGE PREVENTION AND PROTECTION

- **STEP 1: Look into other roofing options.**

Ministries have several options, such as commercial roofing and impact-resistant shingles. A roof covering is classified by its impact resistance rating: Class 1, 2, 3 or 4, with 4 offering the highest impact resistance. The FORTIFIED Roof™ method offers a solution that enhances your building's defense against severe weather.

- **STEP 2: Protect your HVAC systems.**

Hail guards, which can be factory-configured or installed after the fact, provide a protective layer without impacting the system's efficiency.

- **STEP 3: Consider impact-resistant glass for windows and skylights.**

This type of window is glazed to be more resistant to shattering.

- **STEP 4: Move vehicles.**

Pay close attention to weather forecasts, watches and warnings. When possible, move ministry-owned vehicles to a covered structure, such as a parking garage. If moving vehicles is not possible, invest in heavy blankets to cover vehicles.

- **STEP 5: Prevent injury.**

Bring people inside and stay clear of windows and skylights. If you're in a vehicle, try to find a covered structure as soon as possible. Do not get out of the vehicle until it is safe.

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## RISK 4: WATER DAMAGE PREVENTION

Water damage can ruin carpeting, destroy computer equipment and delay worship services. To save money and avoid many of the hassles associated with water damage, perform regular inspections and have professionals perform routine plumbing maintenance. Use this checklist to help you get started.<sup>8</sup>

SURFACE WATER	YES	NEEDS ATTENTION
Are all windows and doors securely closed each night?		
Are all exterior drains clean and free of debris, particularly those at the bottom of outside stairwells?		
Do all doors seal properly at the base?		
Do window wells have secure covers (no cracks or holes)?		
Are all wall and floor cracks sealed?		
Does the sump pump have a backup power supply?		
Does the ground slope away from the building in all areas?		

PLUMBING	YES	NEEDS ATTENTION
Do you inspect pipes regularly, looking around connections and joints for signs of corrosion, rust and leaks?		
Does a professional regularly inspect and maintain the fire suppression systems?		
Do pipes in attics, basements and other places have enough insulation to keep them from freezing?		
Do all areas of each building stay above 55 degrees in the winter?		
During cold snaps, do you run a small stream of water (about the thickness of a pencil lead) through faucets to keep water moving through pipes?		
During extreme cold spells, does someone visit church buildings daily to check for frozen or burst pipes?		
Are buildings equipped with alarms that alert you to water overflows?		
Do you check toilets regularly to ensure they flush properly, water supply valves close smoothly and water supply lines attach securely?		
Does a plumber inspect your water heater and flush sediment from the tank every one or two years?		

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## RISK 4: WATER DAMAGE PREVENTION (CONTINUED)

BAPTISTRIES	YES	NEEDS ATTENTION
Do those who fill the baptistry regularly check its basin and pipes for leaks?		
Does someone always stay near the baptistry while it fills, so the faucet can be shut off at the first sign of a problem?		
Do you always set the portable baptistry in a location that can support its two-ton weight when full?		
Do you use splash guards or place indoor-outdoor carpeting beneath the baptistry to protect the floor?		

ROOFS	YES	NEEDS ATTENTION
Does a qualified professional inspect your entire roof regularly to make sure that the roof surface, flashings, caulking and sealants are watertight?		
Are gutters, downspouts and roof drains cleaned regularly to prevent water, ice and snow from accumulating on the roof?		
Is the attic well-insulated and ventilated to prevent ice dams in winter?		

## RISK 5: WORKERS' COMPENSATION CLAIMS PREVENTION

Workers' compensation laws are designed to assist employees who suffer from occupational injuries. Workers' compensation, though an important part of church, school and ministry insurance programs, is not always purchased because people are misinformed or fail to realize its importance. Having workers' compensation coverage as part of your insurance program is important because church public liability policies sold by insurance companies specifically exclude claims arising out of work-related injuries.<sup>9</sup>

In addition to covering these claims, workers' compensation insurance provides important benefits to your employees in the event they are injured on the job:

- Payment for medical expenses and rehabilitation services.
- Cash benefits if an employee is temporarily or permanently disabled and unable to work.
- Lump sum payments for injuries, such as the loss of an eye, foot or hand.
- Survivorship benefits for fatal injuries, including a burial allowance and a partial replacement of a deceased worker's weekly wages.

If you have a missionary stationed in an overseas mission field for more than 60 days, talk to an insurance agent specializing in foreign coverage.

Brotherhood Mutual also provides free [training videos](#) that discuss how to proactively prevent workers' compensation claims.

PREVENTING SLIPS AND FALLS	YES	NEEDS ATTENTION
Are your sidewalks and parking lots in good repair? Are they free of uneven surfaces, holes and cracks that people could easily trip over?		
Are handrails and steps also in good condition? Are handrails securely fastened? Do you routinely check for and repair worn or damaged steps?		
Are your steps (indoor and outdoor) clearly marked so pedestrians can easily differentiate their levels?		
Do you use mats or rugs with non-skid backings at each of your entrances? Do you ensure that they lie flat so nobody trips over them?		
Do you use only non-slip coatings and waxes on your floors to improve traction?		
Do you clearly mark slipping/tripping hazards such as wet floors, using cones or signs, to discourage people from walking on them?		
Is someone designated to mop/dry floors when they become wet?		
Is your carpet in good repair? Do you routinely replace worn or frayed carpeting to prevent people from tripping over loose pieces?		
Do you have an organized snow removal plan to help keep parking lots, walkways and entrances free of snow and ice?		
Do you educate ushers and greeters to know to whom to report slip/trip hazards?		

<sup>9</sup> Based on and/or excerpted from materials created and developed by Brotherhood Mutual Insurance Company. Used with permission of Brotherhood Mutual Insurance Company. All rights reserved.



## RISK 6: SEXUAL ACTS LIABILITY MITIGATION

How well does your ministry protect children from sexual abuse? The first step in evaluating and improving child protection efforts is determining where your ministry currently stands.<sup>10</sup>

QUESTIONS YOUR MINISTRY SHOULD ASK	YES	NEEDS ATTENTION
Does your ministry have a plan for responding to reports of abuse?		
Does your ministry train staff members and volunteers to understand reporting requirements mandated by state law?		
Are staff members and volunteers trained to recognize common grooming behaviors and the grooming process of the sexual offender?		
Do your hiring and screening personnel utilize questions meant to elicit high-risk responses? Would they recognize a high-risk response from an applicant?		
Do new volunteers and staff members undergo an intentional screening process before interacting with children or youth, including an application, criminal background check, reference checks and interview?		
Do staff members and volunteers in high trust or less easily supervised positions undergo a more comprehensive criminal background check?		

Once you have a better understanding of the risks you are facing and the reality of the abuse in our world today, it's time to take action. MinistrySafe offers a comprehensive program utilizing a 5-Part Safety System that creates overlapping layers of protection to ensure no situation is overlooked.

Follow this guide to implement the MinistrySafe Safety System in your church or ministry.

### CREATING AN EFFECTIVE SAFETY SYSTEM

Sign up for a MinistrySafe membership online at [MinistrySafe.com](https://MinistrySafe.com) and find additional information and resources on the following items:

- Send MinistrySafe Institute Training links to Ministry Leadership
- Create a Child Safety Committee
- Evaluate Existing Policies and Procedures
- Evaluate Your Existing Screening System
- Develop a Protocol for Criminal Background Checks
- Submit a Safety Plan to Ministry Leaders
- Implement the Safety System
- Train Staff Members
- Train Screeners in the Skillful Screening Process
- Train Volunteers
- Monitor the Child Safety System

<sup>10</sup> Based on and/or excerpted from materials created and developed by MinistrySafe LLC. Used with permission. All rights reserved.

## RISK 7: NON-OWNED/HIRED CAR LIABILITY COVERAGE

It's important to weigh all factors when making a decision to borrow or lease ministry vehicles. Most churches purchase non-owned auto liability coverage as part of their church insurance program. Check your policy to make sure you have this coverage. If your church is sued for an accident that occurs while operating a borrowed or leased vehicle, this coverage works on an excess basis. It's available after the vehicle owner and driver have filed a claim with their insurance company, the primary insurer.

If the vehicle owner and driver don't have adequate coverage, your excess or "back-up" coverage will protect your church. Be aware that it offers no protection, however, for the vehicle owner or for the driver of a borrowed vehicle.<sup>11</sup>

WHEN BORROWING A VEHICLE	YES	NEEDS ATTENTION
Does the owner understand that his or her insurance is responsible for any damage done by the vehicle or to the vehicle?		
Do you have information on the owner's insurance (company name, policy number and policy term) and have you given this information to the person who will be driving the vehicle?		
Do you make sure drivers understand that their auto insurance may become involved, especially if an accident is their fault?		
Do you verify that the vehicle is in good working order and/or discuss any maintenance or operation requirements the owner wants you to follow?		
Do you give the owner the opportunity to approve or disapprove the individual(s) who will operate the vehicle on your behalf?		
Do you make a pre-set agreement with the owner or driver on who will be responsible for any comprehensive or collision deductibles that might apply to damage done to the borrowed vehicle?		

### FIVE STEPS WHEN BORROWING OR RENTING A VEHICLE

- STEP 1:**  
 Purchase the collision damage waiver coverage as part of your lease agreement if you can't afford to pay the high deductible out of your operating budget. Rental firms often provide collision coverage subject to a high deductible.
- STEP 2:**  
 Call your Brotherhood agent before picking up the vehicle to ensure you're adequately covered. Occasionally, the leasing agency provides no physical damage coverage.
- STEP 3:**  
 Register with the rental agency all people who may operate the vehicle. Don't permit anyone else to operate the vehicle. Doing so may violate the terms of your lease.
- STEP 4:**  
 Remember that your organization's non-owned vehicle coverage typically operates on an excess basis to all other insurance policies.
- STEP 5:**  
 Run [Motor Vehicle Records](#) reports for any drivers to ensure their driving history is acceptable.

<sup>11</sup> Based on and/or excerpted from materials created and developed by Brotherhood Mutual Insurance Company. Used with permission of Brotherhood Mutual Insurance Company. All rights reserved.

# **WHAT TO DO WHEN YOUR CHURCH OR MINISTRY ENCOUNTERS A CLAIM**



# WHAT TO DO WHEN YOUR CHURCH ENCOUNTERS A CLAIM

Whether you experience water damage to your building, receive a report of a slip and fall in your ministry or encounter a cybersecurity breach to your finances, it's important to know the next right step when you encounter a claim.

We know that you were called into ministry to serve, which is why when you have a claim, our team jumps into action.

Your support system from GuideStone and Brotherhood Mutual is comprised of dedicated church insurance professionals who will be with you every step of the way.

And because we exclusively serve churches and ministries, we have a wealth of resources to help educate your organization on risks you may be facing. But even if you do suffer a loss, we are committed to doing everything possible to help carry that burden as you bounce back. In fact, an impressive 98% of responding policyholders say Brotherhood's claims services met or exceeded their expectations.

So, if your church encounters a claim, make sure you:

## **ASSESS THE DAMAGES/INJURIES**

Quickly evaluate any damages or injuries that may have occurred. If damaged property could potentially put others in harm's way, address that immediately. If someone is injured, seek medical attention right away.

## **RECORD WHAT HAPPENED**

In the unfortunate event of a loss, time is your enemy. Be sure to record a description with specifics and the extent of the damage as soon as possible. Remember to include details such as the date, time, location and people/goods affected.

## **START THE CONVERSATION**

Once you've recorded what happened and assessed the damage/injuries, contact your GuideStone Property and Casualty agent and/or your customer service representative at (214) 720-2868.

## **TELL US ABOUT YOUR LOSS**

One of our representatives will need to gather some information from you, including the type of claim, your name, your role in the organization and the date the loss happened. Then, Brotherhood Mutual will assign you to an adjuster, who will contact you within 24 hours to answer questions, collect information and discuss service expectations. Your adjuster will focus on keeping you informed and advising you on your next step.

## **ESTABLISH A PLAN FOR THE FUTURE**

After submitting your claim, it is time for your church to take action to help prevent further damage or risk of injury. Gather your leadership team together to discuss lessons learned and strategize what you can do better in the event of a loss in the future.

## NEXT STEPS

At GuideStone Property and Casualty, our goal is to serve evangelical churches and ministries like yours by providing trusted ministry protection and risk management solutions. We want to help guide and equip your ministry in health so you can focus on what's most important – fulfilling your calling to spread the gospel.

You're managing your church's future. We can help you manage the risks and help you ask the right questions ahead of time.

- **What would you do if your church was hit with a lawsuit for religious freedom or a serious injury?**
- **What would you do if fire or theft destroyed valuable church property or even part of the church itself?**

If your church insurance company hasn't addressed these questions, you need help before something happens.

GuideStone understands the risks churches face. We'll help you understand church insurance, show you how to anticipate areas of risk, and then help you mitigate that risk with a proven risk management program tailored for your church.

**For more information, visit [GuideStonePropertyCasualty.org](https://www.guidestonepropertycasualty.org). You may also call us at (214) 720-2868 or email us at [InsuranceSolutions@GuideStone.org](mailto:InsuranceSolutions@GuideStone.org).**

## ABOUT GUIDESTONE

At GuideStone, our mission is serving you. We are committed to equipping churches, universities, hospitals, mission-sending organizations and other ministries, as well as ministry-minded individuals, with products and services that promote financial, health and spiritual wellness – all while honoring the Lord.

Since our beginning in 1918, we have existed to “serve those who serve the Lord with the integrity of our hearts and skillfulness of our hands” (Psalm 78:72). This means we are driven by more than just the bottom line; GuideStone is committed to Do well. Do right. Do MORE.™

**So, how can we help you do more?  
Visit us at [GuideStone.org](https://www.guidestone.org).**



GuideStone®