

GuideStone's Retirement Plan Solutions

Serving Those Who Serve the Lord®

FOR ORGANIZATIONAL LEADERSHIP REVIEW ONLY.

GuideStone's Retirement Plan Solutions is not to be distributed to members.



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GUIDESTONE'S STORY

The heart of our mission has always been serving those who serve the Lord. For more than 100 years, we have been walking alongside ministers and believers with financial resources to help them start well, stay well and finish well – serving God wherever he leads.

When we began in 1918, we were burdened by the fact that many retirement-aged Southern Baptist ministers and their families were in need of financial assistance to access basic needs. Through the vision of a pastor and prayers of God's people, GuideStone was established to step into this gap.

Today, GuideStone® provides churches, ministries, faith-aligned institutions and Christian households with financial solutions that support our shared biblical values – equipping believers to lead resilient lives and advance the Kingdom of God.

By working with GuideStone, the leaders of <ORGANIZATION NAME> can feel confident they are making wise financial decisions that fit the ministry's values and are working with a provider that has their employees' best interests at heart.

WHY?

Because it's our mission.

At GuideStone, our mission is enhancing the financial security and resilience for those who serve the Lord.



INTEGRITY

Integrity is the alignment of walk, work, talk and heart. Integrity is a choice; it builds trust and demonstrates a commitment to our members, ministry partners, and one another. We understand integrity in the challenge of David found in Psalm 15:2 (CSB): *The one who lives blamelessly, practices righteousness, and acknowledges the truth in his heart...*



HEART

Our heart sets us apart from other financial services organizations. Our members' and ministry partners' values are our values because we are of one mind with each other. Our heart is demonstrated in our love, compassion and concern for one another and those we serve. We understand the heart in the call of Christ found in John 13:34–35 (CSB): *I give you a new command: Love one another. Just as I have loved you, you are also to love one another. By this everyone will know that you are my disciples, if you love one another.*



SKILL

We look to use our abilities and knowledge effectively, efficiently and competently. God has granted us the ability to work, so we seek to do so as an offering unto him. We find our reason to exist is in service with excellence. We understand skill in the words of Paul found in Colossians 3:17 (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.*

People who devote their vocational lives to ministry and faith-aligned organizations should have retirement benefits that help them thrive and reflect their values – while also aligning with their goals.

Let us help you create the plan that's right for your organization.

Retirement plans for ministries are different. We know ministry and we know retirement plans.

THE GUIDESTONE DIFFERENCE

GuideStone is a trusted, Christ-centered advocate stewarding and simplifying the retirement journey. We strive to provide unmatched service with expertise in the unique challenges those in the ministry face on their way to and through retirement.

“The Brooklyn Tabernacle is grateful for its relationship with GuideStone over many years. We appreciate GuideStone’s commitment to following sound biblical principles in the valuable service they provide to promote the health and well-being of the Christian community at large.”

Jim Cymbala, The Brooklyn Tabernacle, Brooklyn, New York

What our members see with the GuideStone difference:

 IMPACTFUL PLAN DESIGN & EDUCATION	 FLEXIBLE INVESTMENT OPTIONS	 TRUSTED TECHNOLOGY & PLAN MANAGEMENT	 EXCEPTIONAL CLIENT SERVICE
Identify Plan Goals & Objectives	Open Architecture On Asset Class Funds	Omni: Leading Recordkeeping Technology	Knowledgeable Professionals
Engage Employees	GuideStone Funds	GuideStone Employee Access* Program (EAP) MyGuideStone*	Onsite & Virtual Personalized Guidance
Improve Outcomes	Tiered Menu Approach	Plan Documentation & Compliance	GuideStone Advisors*

What our members are saying:

TRUSTWORTHY, HELPFUL, RELIABLE

- In a recent survey, we asked, “Overall, how satisfied are you in your relationship with GuideStone?”
- With more than 10,000 responses, 98% of our clients were satisfied
- When asked to describe GuideStone, the three most common answers were trustworthy, helpful and reliable.



What our members are experiencing:

GuideStone provides personalized customer service and education consistent with the faith and values of those we serve. Great service is our top priority as evidenced by our 2023 customer satisfaction survey results.



73% of calls are answered within 30 seconds with a **97.10% first-call resolution rate.**



98% Customer service average score – and increasing!

▶ PLAN MANAGEMENT SUPPORT AND MEMBER SERVICES

We simplify and streamline administrative services to allow your team the time to focus on their ministry. We utilize Omni, the recordkeeping software provided by FIS – SunGard EBS. They have been a premier provider of 403(b) and 401(k) recordkeeping software to a multitude of domestic and international customers since 1981. Today, SunGard FIS boasts support for more than 50 million investors in more than 450,000 retirement plans with over \$3 trillion in assets.

We also provide custom plan sponsor and member portals to simplify account management.

Recordkeeping & Administrative Services

Our team of experts supports daily transaction processing and plan administration as well as tax reporting on all distributions with the ability to designate housing allowance for ministerial employees, if desired. GuideStone offers the following:

- Distribution administration, based on the plan's rules
- In-service and hardship distributions processing and monitoring
- Required minimum distribution (RMD) calculation, management and processing
- Online **GuideStone Employer Access® Program (EAP)** for easy account management and contribution processing
- **MyGuideStone®** allows your employees to manage their accounts, view balances (including investment fund performance), manage tax documents and more

Check out the Retirement Enrollment Tool.

Visit [GuideStone.org/RET](https://www.guidestone.org/RET) to access this user-friendly, paperless enrollment experience



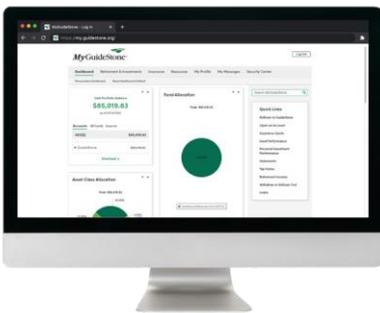
DID YOU KNOW?

When an active minister retires, they may designate housing allowance on his retirement through GuideStone?

DID YOU KNOW?

If you operate a 403(b)(9) Church Retirement Plan, your Plan is exempt from ERISA requirements such as *Form 5500* filings and plan audits – which means fewer expenses and less administrative burden.

▶ Our Custom Portals:



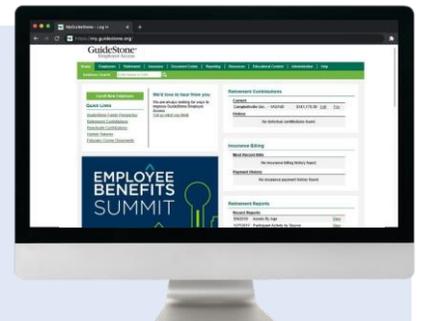
For Your Employees: **MyGuideStone**

- Daily plan balance
- Investment dashboard and performance
- Online enrollment, rollovers and withdrawals
- Online reallocation and exchange option
- Beneficiary designations
- Loan models and requests
- Quarterly account statements
- Tax documents

For Your Organization:

GuideStone Employer Access Program (EAP)

- Contribution remittance via Electronic Data Interchange (EDI)/Payroll/ACH
- Employee status maintenance
- New enrolling processing
- Participant-level information
- Plan-level financial information
- Plan documents
- Fiduciary resources
- Reporting capabilities



Compliance Services

GuideStone provides documentation services, including a compliant plan document, plan summary and administration manual. We provide ongoing plan documentation support for regulatory changes and relevant legislation applicable to your retirement plan.

Educational Resources

To assist you in your plan sponsor responsibilities and ensure employees receive important financial and retirement planning information, GuideStone offers the following targeted educational resources:

FOR YOUR ORGANIZATION

- Fiduciary Roadmap
- A sample *Investment Policy Statement* (IPS) document
- White papers on faith-based investing
- Annual checklists to assist with overall plan compliance (for auto-enroll and lists unique to each plan type)
- Live and on demand webinars were satisfied

FOR YOUR EMPLOYEES

To ensure your employees receive important financial and retirement planning information, GuideStone offers the following targeted educational resources:

- Financial and retirement planning calculators designed to help your employees evaluate if they are on track toward their retirement goals
- GuideStone financial professionals host a series of webinars in which they discuss topics relevant to your employees
- Retirement planning guidance, including:
 - Accurate information and in-depth knowledge of retirement planning matters
 - Educational tools on ministers' tax issues and federal reporting requirements for churches — including housing allowance designations during retirement
 - Retirement portfolio models
 - Customized advice around asset allocation, contribution planning, gap analysis and Social Security maximization, upon request
 - Our ongoing and personalized advisory services for individuals seeking to achieve their financial goals with God's Kingdom in mind.

Investment Approaches

When your employees enroll in a GuideStone plan, they have access to industry-leading, faith-based mutual funds. For the benefit of your employees, we offer three different investment approaches. Our tiered-menu approach allows the investor to select a diversified portfolio strategy based on their time, interest and/or knowledge of investments.

These tiered options have been designed to simplify choices and guide decision-making.

Do It For Me
Asset Allocation Options

Do It Myself
Core and Specialty Options

Do It Together
Managed Account



DID YOU KNOW?

GuideStone members have access to resources with relevant articles, instructional videos and webinars that provide financial tips and education to help them make decisions at each stage of their retirement journey.

Visit [GuideStone.org/Webinars](https://www.guidestone.org/webinars) to see archived and upcoming webinars

GUIDESTONE FUNDS

Bringing together Christian values and performance, we can provide you with a broad range of investment opportunities to meet your financial goals.

Faith-Based Mutual Funds

We proudly provide our retirement plan members with the opportunity to invest with GuideStone Funds — the nation’s largest faith-based mutual fund family.*

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.

Key Principles

GuideStone takes a disciplined and strategic approach to investing. As the investment adviser to GuideStone Funds, GuideStone Capital Management, LLC (GSCM) believes:



CHRISTIAN VALUES

Prudent stewardship of investor assets includes the incorporation of a multifaceted **faith-based** investing program.



ACTIVE MANAGEMENT

Active portfolio management that identifies best-in-class managers and optimizes the allocation of capital among them may add value over a full market cycle.



INTENTIONAL RISK

An emphasis on **intentional** risk may help investors reach their long-term goals.

Diversified Funds and Strategic Investment Process

GuideStone has developed a unique manager-of-managers investment process for our mutual funds. We provide investors with access to more than 40 strategies across more than 30 separate world-class institutional investment managers.

Broad Range of Options

Whether an investor is novice or experienced, GuideStone provides a comprehensive lineup of target date, target risk, equity, fixed income, real assets/alternatives and impact mutual funds.

There can be no guarantee that any strategy (risk management or otherwise) will be successful. Mutual fund investing involves risk, including the possible loss of money.

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. 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.”

You should carefully consider the investment objectives, risks, charges and expenses of the Funds before investing. For a copy of the prospectus with this and other information about the Funds, call 1-888-GS-FUNDS (1-888-473-8637) or visit [GuideStoneFunds.com/Funds](https://www.GuideStoneFunds.com/Funds) to view or download a prospectus. You should read the prospectus carefully before investing.

GuideStone Funds® shares are distributed by Foreside Funds Distributors LLC, not an advisor affiliate. GuideStone Capital Management, LLC®, an affiliate of GuideStone Financial Resources®, provides investment advisory services for the Funds.

*As of December 31, 2023, GuideStone Funds has \$17.4 billion in assets, which makes GuideStone Funds the nation’s largest faith-based mutual fund family. No other faith-based fund family exceeds GuideStone Funds in asset size.



ANSWERING THE CALL FOR CHRISTIAN INVESTORS

As Christians, our faith guides how we live. It should also guide how we invest.

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

GUIDESTONE SOLUTIONS

GuideStone is committed to enhancing your bottom line, not our own. Whether it's helping you provide quality retirement plans or control costs, we're dedicated to serving those who serve the Lord. Alongside values-based retirement plans and investment options, we provide an array of cost-effective products that support both your organization and employees.

▶ Retirement Plans

EMPLOYER-SPONSORED PLANS

GuideStone's retirement plan services include employer-sponsored plans anchored by faith-based investments. We offer comprehensive resources and support as you administer your organization's retirement plan.

403(b)(9)

401(k)

403(b)(7)

▶ Investments

FAITH-BASED FUND SOLUTIONS

GuideStone Funds offers faith-based mutual funds across most major asset classes. Built on a foundation of integrity and excellence, our Funds are utilized across a broad range of account types – from retirement savings to individual and institutional investments.

Retail products are made available through GuideStone Financial Services®, member FINRA. For more information about the firm, products and services please review the GuideStone Affiliate Form CRS (https://www.guidestone.org/-/media/Funds/files/pdf/Affiliated_Form_CRS.ashx)

Traditional IRAs

Investment Accounts

Roth IRAs

Institutional Accounts

▶ Insurance Solutions

COMPREHENSIVE COVERAGE

GuideStone insurance solutions respect and reflect Christian values, while providing the quality coverage and the flexibility you need. We'll also help your organization stay up-to-date with accurate and timely health care reform information. GuideStone is committed to easing benefits administration to promote health and wellness throughout your entire organization.

Health Plans

Dental Insurance

Accident & Disability Insurance

Term Life Insurance

▶ Property and Casualty

TRUSTED FINANCIAL PROTECTION

Risk management and property and casualty coverage can help your organization prevent losses – and recover from them if they occur. Our expertise in church insurance allows us to offer the unique coverage you need. We provide educational resources to help staff manage risk and further protect your organization.

Property & Liability

Commercial Auto

RETIREMENT PLAN FEES: 403(b)

GuideStone® proposes the retirement plan recordkeeping and associated services as outlined in this document.

The fees listed below are based on the following plan assumptions and other information discussed with <organization name>. They also represent a summary of some of the common fees a plan sponsor or a member may incur and are subject to change. A complete list will be provided before entering into a formal agreement with GuideStone.

DESCRIPTION/FEE COMPONENT	CHURCH 403(b)(9)
403(b)(9) standard retirement plan document. This service includes setting up the plan in the recordkeeping system	Included*
Employer plan maintenance fee	\$500 annually until retirement plan assets are \$1 million or greater
Comprehensive servicing fee	0.43% (.107% deducted quarterly) of the participant's total account balance**
Review and amend 403(b)(9) retirement plan document	No fee for amendments; \$250 for restatements
Qualified domestic relations order (QDRO)	\$400 per participant
Loan setup	\$50 per loan
Loan maintenance	\$40 per year/loan
Plan service fee if assets are transferred to another provider	\$750***
Enrollment and educational webinars	Included
Educational resources for plan members, including an Investment Recommendation tool, retirement calculators as well as individual phone appointments or Zoom video conferencing	Included
Enrollment kits	Included

*Plan documentation fees can vary from \$0 - \$2,500 depending on the complexity of the plan.

**For example, if the participant's account balance at the end of the quarter is \$1,000, the amount deducted will be \$1.70.

***Terminated/retired participants may roll over their accounts to a vendor of their choice with no charge by GuideStone. The plan service fee of \$750 applies only to an organization that chooses to move the entirety of their plan out of GuideStone to another financial vendor.



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