



1-888-98-GUIDE (1-888-984-8433)

# GuideStone Capital Preservation Fund

Inception Date: 04/01/2003

Quarterly Update: 1st Quarter 2024

**Estimated yield range:** Estimated yield range effective January 1, 2024 through March 31, 2024, is 2.30% to 2.70% (annualized, compounded yield). The estimated yield range is provided to estimate the yield applied to all funds received during the applicable quarter. The estimated yield range will be announced prior to quarter-end and may change during the quarter without prior notice to investors. The actual yield earned is net of all fees and may be higher or lower than the stated range.

**Eligible investors:** The Fund's shares are available only to participants in 403(b) and other employer-sponsored retirement plans.

**Investor suitability:** The Fund may be suitable for investors who are wanting to preserve capital and are seeking higher current income than a money market fund over most time periods.

An investment in the Fund is not guaranteed or insured by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment, it is possible to lose money by investing in the Fund.

**Investment strategy:** The Fund invests primarily in a diversified portfolio of investment grade fixed income securities. The Fund may also invest to a lesser extent in high-yield securities and money market instruments.

**Principal investment strategy:**

- The Fund invests primarily in a diversified portfolio of investment grade fixed income securities.
- The Fund may also invest to a lesser extent in high-yield securities and money market instruments.
- The Fund's targets in allocating its assets are below.
- The Fund will rebalance its assets periodically to adjust for changes in the underlying investments.
- The Fund seeks to maintain, but does not guarantee, a stable price per share of \$10, while paying monthly dividends based on the Fund's yield.
- The Fund enters into agreements (wrap contracts) with banks and insurance companies, which are designed to enable the Fund to maintain a stable value of \$10 per share while reflecting market gains and losses on its investments as part of the Fund's yield. There is no guarantee that the Fund will always be able to maintain a stable value per share.

## PORTFOLIO COMPOSITION

Capital Preservation Fund Intermediate-Duration Bond Portfolio	93.86%
GuideStone Financial Resources High-Yield Bond Fund	3.77%
GuideStone Funds Money Market Fund	2.37%

## PRINCIPAL RISK

The Fund is subject to the following risks:

- Although the Fund seeks to maintain a Net Asset Value (NAV) of \$10 per share, there is the risk the NAV of the Fund's shares could fall below \$10. The Fund is not insured or guaranteed by GuideStone Financial Resources®, any bank, the Federal Deposit Insurance Corporation or any government agency.
- The Fund's yield will change in response to changes in the value of the underlying assets of the Fund and the level of interest rates. There is no guarantee that the underlying assets held by the Fund will increase in value.
- Because the Fund participates primarily in investment strategies that utilize bonds and other fixed income securities, the Fund's yield will fluctuate due to differing factors, such as interest rates, yield curve positioning, yield spreads, duration, sectors, yield or fundamental issuer selections.
- High-yield securities involve greater risks of default and are more volatile than bonds rated investment grade. Issuers of these bonds may be more sensitive to economic downturns.
- There is a risk that the issuer of a fixed income investment may fail to pay interest or even principal due in a timely manner or if at all.
- The Fund may invest in U.S. dollar-denominated securities of foreign issuers and may be negatively affected by political events, economic conditions or inefficient, illiquid or unregulated markets in foreign countries. Foreign issuers may be subject to inadequate regulatory or accounting standards.
- The Fund's yield reflects market gains and losses, actual income on its investments and the expenses incurred for the operations of the Fund. As a result, the yield of the Fund may be higher or lower than the actual interest paid on the Fund's investments and comparable market rates of interest at the time.

## ANNUAL FUND OPERATING EXPENSE

The information below describes the fees and expenses that you may pay if you buy and hold shares of the Fund. The estimated expenses are based on the Fund's assets over the previous 12 months. The fees will be factored into the yield and will be deducted from the Fund.

	Expenses
Estimated Fund Operating Expenses	0.81%

The Fund attempts to achieve its investment objective by investing in other GuideStone® investment strategies. By investing in these other investment strategies, you will acquire the expenses and risks of the Fund, in addition to those of the underlying investment strategies. These expenses will vary over time, depending on which investment strategy the Fund invests in. In order to give you an indication of these expenses, above is the average expense ratio for the underlying investment strategies in which the Fund invests, based on the Fund's current target allocation among the investment strategies and the anticipated expenses of those investment strategies for the current fiscal year.

## EXCHANGE LIMITATION

Participants are prohibited from exchanging out of the Capital Preservation Fund (the "Fund") to a "competing fund" without first investing in a "non-competing fund" for a period of at least 90 days. "Competing funds" are comprised of SDA accounts and the following GuideStone Funds®: the Money Market Fund, the Low-Duration Bond Fund and the Conservative Allocation Fund. The definition of a "non-competing fund" is any fund option(s) other than those funds defined as "competing funds." Also, simultaneous exchanges are usually not allowed, meaning participants may not exchange from the Fund to a "non-competing fund" and simultaneously exchange from a "non-competing fund" to a "competing fund."