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.

GuideStone®

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GUIDESTONE'S STORY

Founded in 1918 as a financial relief ministry to retired Southern Baptist pastors and their widows, GuideStone® is one of the largest providers of financial services and retirement plans to the evangelical Christian community. We are committed to equipping churches, universities, hospitals, mission-sending organizations and other ministries, as well as ministry-minded individuals, with solutions and services that promote financial, physical and spiritual wellness — all while honoring the Lord.

As a premier provider of solutions for evangelical churches and ministries nationwide, we share your values and are uniquely qualified to help your organization reach its vision and fulfill its mission.

WHY?

Because it's our mission.

GuideStone is committed to enhancing the financial security and resilience for those who serve the Lord because when his servants are able to start well, stay well and finish well, Christ is honored and his Gospel is advanced.

We do this by never losing focus on our values informed by Psalm 78:72. GuideStone is committed to the ministry of "serving those who serve the Lord® **. . . with the integrity of our hearts and the skillfulness of our hands**"

INTEGRITY

Since our founding in 1918, GuideStone has walked alongside God's faithful servants throughout their ministry years and beyond. We never lose sight of the honor and privilege it is to serve our ministry partners so they can concentrate on fulfilling their calling. Our commitment to FWBCH is to guide your employees today and prepare them for tomorrow.

HEART

GuideStone shares your Christian values and proudly makes sure our faith influences the products and solutions we offer, the decisions we make and the way we conduct business.

SKILL

GuideStone offers comprehensive solutions designed to provide support, guidance and protection. Our experts help you find the right benefits and services to meet your unique needs.

We serve more than 40,000 churches and ministries and more than 250,000 members nationwide. And we can work with you to provide a values-based retirement plan with investment options that help meet your organization's needs.

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	Faith-based Funds	Omni: Leading Recordkeeping Technology	Knowledgable Professionals
Engage Employees	Multiple Investment Options	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 2022 customer satisfaction survey results.

67% of calls are answered within 30 seconds with a **98.18% 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*** to access this user-friendly, paperless enrollment experience

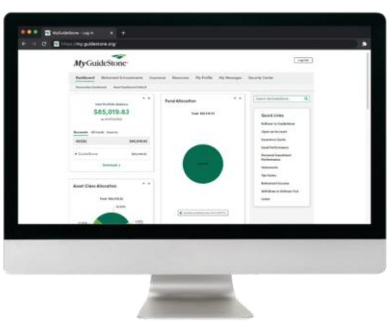
DID YOU KNOW?

When an active minister retires, he 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:



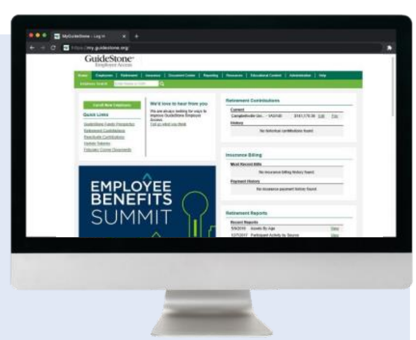
For Your Employees: *MyGuideStone®*

- 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:

Employer Access Program® (EAP)

- Contribution remittance via 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

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.

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 webinarswere satisfied

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.

FOR YOUR ORGANIZATION

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

Visit ***GuideStone.org/Webinars*** to see archived and upcoming webinars

- 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

GUIDESTONE FUNDS®

DO RIGHT. DO WELL. DO MORE.®

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.

Distinctive Factors

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 reachtheir long-term goals.

Diversified Funds and Strategic Investment Process

GuideStone applies a manager-of-managers investment process to each of our mutual funds. We provide our investors access to best-in-class investment talent through the experience, knowledge and industry tenure of our senior management at GSCM.

Broad Range of Options

Whether an investor is a novice or experienced, GuideStone provides a variety of investment options across most major asset classes. Retirement plan investors can select from the entire suite of GuideStone Funds to build a diversified portfolio that aligns with their investment goals and needs.

WE STAND FOR:

- Life
- Family
- Stewardship
- Health
- Safety

WHY?

Because we as Christians are called to let our light shine through our thoughts, words and actions — a calling GuideStone holds fast to everyday. We provide the faith-based investor the opportunity to invest based on conviction.

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.

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 to view or download a prospectus. You should read the prospectus carefully before investing.

*As of December 31, 2022, GuideStone Funds has $15.2 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.

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) | 409A

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 (*http://www.guidestonefunds.com/-/media/Funds/files/pdf/Affiliated_Form_CRS*)

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

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

The fees listed below represent a summary of the common fees a plan sponsor may incur and are subject to change. A complete list will be provided before entering into a formal agreement with GuideStone. In the event of a conflict, the *Fee Schedule for Church Plans* will control.

Description of Service for 403(b) Retirement Plan Standard Documentation	Fee Rate/Estimate
403(b)(9) standard retirement plan document. This service includes setting up the plan in the recordkeeping system	Included
Employer plan maintenance fee	Included
Comprehensive servicing fee	Included
Review and amend 403(b)(9) retirement plan document	Included
Qualified domestic relations order (QDRO)	$400 per member
Loan setup	$50 per loan
Loan maintenance	$40 per year per 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

*Terminated/retired members 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.

GuideStone®