

Your Guide to IRAs and Investment Accounts



Before making any type of investment decision, it's important to fully understand all of your options. You should consider various factors, including tax advantages and personal goals, when choosing between a GuideStone®

Individual Retirement Account (IRA) and investment account. Not quite sure where to start? Use our helpful guide below to decide which type of investment approach is the best option for your financial objectives.

1 GUIDESTONE IRA Start investing in your future or consolidate retirement savings.

An investment approach with the goal to supplement your retirement savings

Benefit from strategic investing: Use this personal, tax-efficient account to save toward retirement.

Find your fit: What's the difference between a Traditional IRA and Roth IRA?

Depending on your tax preferences, decide which one is right for you:

TRADITIONAL IRA

Contributions are typically **tax-deductible** and earnings grow **tax-deferred** until retirement.

↳ This option might be right for you if you expect to retire in a lower tax bracket.

ROTH IRA

Contributions are not tax-deductible, but qualified withdrawals are **tax-free** at retirement.

↳ This option might be right for you if you expect to retire in a higher tax bracket.

Keep in mind: A GuideStone IRA may also be a good fit for your spouse. Whether your spouse is employed or stays at home, opening a GuideStone IRA in his or her name can help you **set aside additional retirement savings on their behalf.**

For more help choosing between a Traditional IRA and Roth IRA, please visit [GuideStone.org/Individual/Retirement/IRAs](https://www.guidestone.org/Individual/Retirement/IRAs).

2 GUIDESTONE INVESTMENT ACCOUNT Move toward your financial goals with purpose.

An investment approach with the goal to help you reach your personal savings objectives

Benefit from account flexibility: Invest without limits and withdraw without fees or penalties.

Find your financial purpose.

Use a GuideStone investment account to help you:

- Pursue progress on milestone goals.
- Establish an emergency fund.
- Prepare for the future.
- Leave a legacy for loved ones.

Keep in mind: A GuideStone investment account can help build your savings momentum. Get started today with **an initial investment of \$1,000 or more.**

WHY GUIDESTONE?

You'll gain access to a wide range of **faith-based investment options** accompanied by **professional portfolio management**. Our financial experts are here to help you navigate your **savings objectives and long-term goals**. So let GuideStone help you plan ahead and identify tips for **a confident financial future.**



Have questions regarding which type of account may be right for you? Please call us today at **1-888-98-GUIDE** (1-888-984-8433) for more information. As always, it's our privilege to serve **you.**

Be sure to consider all of your available options before rolling over your retirement assets. It is important to consider all of the potential advantages and disadvantages of rolling over your retirement assets to an IRA, including the different investment options that are available to you as well as the services, fees, expenses, withdrawal restrictions and tax consequences of rolling over your assets to an IRA. Other options are available besides rolling over your employer-sponsored retirement plan, including leaving the account with your previous employer. An employer-sponsored retirement plan may offer advantages investors can't get if they roll the money into an IRA.

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