

INTERNATIONAL PENTECOSTAL HOLINESS CHURCH

RETIREMENT PLAN

An Employee Education Guide

WELCOME TO YOUR NEW RETIREMENT PLAN

GuideStone® is excited to be your retirement plan services provider.

At GuideStone, we believe that helping you save and invest effectively for the future is of utmost importance. This employee education guide outlines the upcoming retirement plan transition process so you can make well-informed decisions about moving with greater purpose toward your financial goals.

MEET GUIDESTONE

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

We're passionate about this work because even though wellness and resilience are beneficial for anyone, they are uniquely consequential for people like you who have devoted their lives to serving the Lord.

We are here to guide, advocate and provide for you along your journey to a strong financial future, fortifying your steps as you follow God wherever he leads.

For more information, visit [GuideStone.org/AboutUs](https://www.GuideStone.org/AboutUs).

Your employer is excited to provide you with the greatest opportunity for a secure future, and we look forward to taking this next step together.

IMPORTANT INFORMATION

At GuideStone, you will be able to determine how your contributions are allocated. If you do not make an investment election, your future contributions will be invested into appropriate Target Date Funds based on your birth year. These Funds are managed to be more aggressive in an investor's early working years and then become more conservative over time to help achieve your goals.

However, if you wish to make another fund selection, you may do so immediately after you receive your enrollment confirmation notice from GuideStone.

Birth Year	Destination Fund	Ticker Symbol
1945-1954	GuideStone MyDestination 2015	GMTYX
1955-1964	GuideStone MyDestination 2025	GMWYX
1965-1974	GuideStone MyDestination 2035	GMHYX
1975-1984	GuideStone MyDestination 2045	GMYXX
1985+	GuideStone MyDestination 2055	GMGYX

GUIDESTONE INVESTMENT OPTIONS

Your new retirement plan will allow you to select a diversified portfolio strategy based on your time, interest and/or knowledge of investments.

GuideStone Funds® provides the opportunity to align your personal investments with Christian values and principles. The three investment approaches below have been designed to simplify your choice and guide your decision-making.

1 INVESTMENT APPROACH #1 Do It For Me

Professionally managed by GuideStone Capital Management®, our asset allocation options provide a simple choice for those who want a one-step approach to investing.

You can select a Target Date Fund based on your anticipated retirement date, which will automatically reallocate as that date approaches, or a Target Risk Fund according to your risk tolerance, which will stay constant until you shift your risk strategy.

2 INVESTMENT APPROACH #2 Do It Myself

This **Do It Myself** approach is designed to help you build your portfolio utilizing a broad range of core and specialty funds that provide the flexibility to address specific investment strategies.

You can take advantage of various online resources to help you make personalized allocation decisions that align with your needs and preferences.

3 INVESTMENT APPROACH #3 Do It Together

Investment Services

GuideStone offers a range of customized **financial planning** services, tailored **investment strategies** and **ongoing investment management** for those looking for a higher level of service. To learn more, visit [GuideStone.org/Advice](https://www.GuideStone.org/Advice).

There can be no guarantee that any strategy (risk management or otherwise) will be successful. All investing involves risk, including potential loss of principal.

INVESTMENT MENU

Target Date Funds	Sub-Asset Category
GuideStone MyDestination 2015 (GMTYX) ⁶	Target Date 2015
GuideStone MyDestination 2025 (GMWYX) ⁶	Target Date 2025
GuideStone MyDestination 2035 (GMHYX) ⁶	Target Date 2035
GuideStone MyDestination 2045 (GMYXX) ⁶	Target Date 2045
GuideStone MyDestination 2055 (GMGYX) ⁶	Target Date 2055
US Equity	Sub-Asset Category
GuideStone Equity Index (GEQYX)	Large Blend
GuideStone Value Equity (GVEYX) ²	Large Value
GuideStone Growth Equity (GGEYX) ³	Large Growth
GuideStone Small Cap Equity (GSCYX) ⁴	Small Blend
Non-US Equity	Sub-Asset Category
GuideStone International Equity Index (GIIYX) ¹	Foreign Large Blend
Fixed Income	Sub-Asset Category
GuideStone Medium-Duration Bond (GMDYX) ⁵	Intermediate Core Bond
Standard Insurance Company Stable Asset Fund II	Guaranteed Interest Fund

You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds® before investing. A prospectus with this and other information about the Funds may be obtained by calling 1-888-GS-FUNDS (1-888-473-8637) or downloading one at GuideStoneFunds.com/Funds. It should be read carefully before investing.

¹Foreign securities involve risk from adverse changes in currency exchange rates. Securities of emerging countries may involve additional risks including price volatility, reduced liquidity, lax financial reporting requirements as well as political and economic instability.

²There is a risk that value-oriented investments may not perform as well as the rest of the U.S. stock market as a whole.

³The Institutional and/or Investor class of the Fund is new and has no and/or limited operating history for investors to evaluate.

⁴Small company stocks are generally riskier than large company stocks due to greater volatility and less liquidity.

⁵The bonds held by the bond funds are subject to interest rate risk. Values of existing bonds generally fall when interest rates rise.

⁶The MyDestination Funds (“Funds”) attempt to achieve their objectives by investing in the GuideStone Select Funds. The Funds are managed to a retirement date (“target date”) by adjusting the percentage of fixed income securities and equity securities to become more conservative each year until reaching the retirement year and then approximately 15 years thereafter. The target date in the name of the Funds is the approximate date when an investor plans to start withdrawing money. By investing in the Funds you will also incur the expenses and risks of the underlying Select Funds. The principal risks of the Funds will change depending on the asset mix of the Select Funds in which they invest. You may directly invest in the Select Funds. The Funds’ value will go up and down in response to changes in the share prices of the investments that they own. The amount invested in the Fund is not guaranteed to increase or against loss the original investment guaranteed at the target date. It is possible to lose money by investing in the Funds.

RETIREMENT SAVINGS AND INVESTMENT EDUCATION

Our retirement resources include a wide-variety of educational content to guide you every step of the way. You will have access to live and recorded webinars, relevant articles, white pages, calculators, educational emails, worksheets and more.

Our web experience is designed to quickly access relevant, high-level information and easy navigation to specific retirement plan details. You will experience no disruption as you transition between devices, as our web experience is built with desktop, mobile and tablet in mind.

You can also easily make changes to your account through MyGuideStone via desktop or our mobile app and access educational resources and tools through both *GuideStone.org* and *My.GuideStone.org*.

Retirement Readiness Resources

We work to engage you by promoting retirement readiness resources through our Learning Library, which provides information on the following topics.

- **Retirement Planning**
- **Investing**
- **Insurance Planning**
- **Saving & Budgeting**
- **Minister Resources**
- **Family Well-Being**
- **Personal Finances**
- **Taxes**
- **Home & Auto**

Our web experience also provides other focused educational opportunities and tools, such as our

- **Retirement Readiness Assessment:** [My.GuideStone.org/RRA](https://www.myguidestone.org/RRA)
- **Ministerial Resources Center:** [GuideStone.org/MinisterialResources](https://www.guidestone.org/MinisterialResources)
- **Saving and Planning Calculators:** [GuideStone.org/Calculators](https://www.guidestone.org/Calculators)
- **Retirement Portfolio Models:** [GuideStone.org/PortfolioModels](https://www.guidestone.org/PortfolioModels)
- **Free annual Ministers' Tax Guide:** [GuideStone.org/TaxGuide](https://www.guidestone.org/TaxGuide)
- **Interactive and archived webinars covering relevant topics:** [GuideStone.org/Webinars](https://www.guidestone.org/Webinars)
- **Timely market and investment commentaries:** [GuideStoneFunds.com/Insights/Commentary](https://www.guidestonefunds.com/Insights/Commentary)

Furthermore, we know that retirement planning changes during different life stages. To accommodate these evolving planning stages, GuideStone provides age-specific investment and retirement education to help guide you along your retirement journey.

FOR MORE INFORMATION, visit [GuideStone.org/LearningLibrary](https://www.guidestone.org/LearningLibrary) today.

FOR INFORMATION IN SPANISH, visit [GuideStone.org/espanol](https://www.guidestone.org/espanol).

PERSONALIZED GUIDANCE

Help is just one call – or click – away.



Contact a customer solutions specialist at **1-888-98GUIDE** (1-888-984-8433) or via email at Info@GuideStone.org. Specialists are available to assist members Monday through Friday, 7 a.m. to 6 p.m. CT.



Access your MyGuideStone account through any device via My.GuideStone.org or through the MyGuideStone mobile app available for both Apple and Android.

Android is a trademark of Google LLC.
Apple is a registered trademark of Apple Inc.



Schedule an appointment with a financial advisor through GuideStoneAdvisors@GuideStoneAdvisors.org to receive personalized, point-in-time advice.



Engage in a higher level of personalized service to receive tailored investment strategies and ongoing investment management with our optional, fee-based offerings, including GuideStone Managed Accounts and GuideStone Wealth Management. Learn more at [Learn more at GuideStone.org/Advice](https://GuideStone.org/Advice).

FREQUENTLY ASKED QUESTIONS

Where can I review my new investment choices?

You can review your investment choices in the investment menu outlined in this guide on page 4.

After you have been enrolled in the plan, you can review and make changes through your MyGuideStone account at MyGuideStone.org or through the MyGuideStone app for both iPhone® and Android™.

Android is a trademark of Google LLC.

Apple is a registered trademark of Apple Inc.

How can I learn more about my retirement account?

- Review retirement saving and investment education resources on page 5.
- Attend live and watch on-demand retirement wellness webinars
- Explore your account through MyGuideStone.org.
- Schedule a [one-on-one education appointment](#).
- Visit GuideStone.org/LearningLibrary.

What are the fees for my retirement account?

A comprehensive plan servicing fee will be assessed separately from the investment management expense. The quarterly fee is 0.025% of your retirement balance.

There is an annual advisor fee of 0.15% of your retirement balance.

Can I move an old retirement account to GuideStone — even if it's from another employer rather than my current one?

Yes, you can roll over other retirement accounts to GuideStone.

What are the key considerations before I move an account?

It's important for you to ask yourself questions like:

- Will I have access to financial advice and education?
- Will the provider offer enough investment options to appropriately diversify my portfolio?
- Will the provider help simplify my asset management?
- How much do my investments cost and what does my advisor earn?
- What are my distribution options?

Why roll over to the GuideStone retirement plan?

At GuideStone, you will be able to:

- Work with one trusted provider
- Access faith-based investments
- Pay no taxes on eligible consolidations
- Potentially access lower-expense solutions
- Receive fund allocation guidance on your assets
- Pay no commission, transaction or wrap fees on a GuideStone retirement plan

As you make this investment decision, it's important to consider all of your options. To help you make an informed choice, visit [GuideStone.org/Consolidate](https://www.guidestone.org/consolidate) or call **1-888-98-GUIDE** (1-888-984-8433) to talk through your options with a GuideStone rollover specialist.

Why does faith-based investing matter?

As a person committed to your Christian faith, you make decisions every day based on your values and beliefs. So why would your financial decisions be any different?

GuideStone believes it is time to take a stand on these issues. We are particularly driven by our belief that Christians should stand for life, family, stewardship, health and safety.

When Christians join together for the good of the Kingdom, we can make a positive difference — and that's why faith-based investing matters.

By investing in faith-based mutual funds, you have the opportunity to take a stand for your faith by being a voice of truth in our culture. One of the primary ways you can do that is by choosing not to invest in companies whose morals and values do not align with your own.

GuideStone does not invest in any company that is publicly recognized, as determined by GuideStone, as being in the alcohol, tobacco, gambling, pornography or abortion industries or any company whose products, services or activities are publicly recognized as being incompatible with the moral and ethical posture of GuideStone.

We are disciplined in our adherence to these guidelines and take very seriously our responsibility to help investors meet their financial goals without compromising their personal principles.

With GuideStone, you will be able to access a full lineup of target date, asset allocation, equity, fixed income, real asset and specialty/alternatives funds that allow you to move with purpose toward your financial goals while also staying true to your personal values.

*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.

*You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds before investing. A prospectus with this and other information about the Funds may be obtained by calling **1-888-GS-FUNDS** (1-888-473-8637) or downloading one at [GuideStoneFunds.com/Funds](https://www.GuideStoneFunds.com/Funds). It should be read carefully before investing.*

Neither GuideStone Financial Resources® nor any GuideStone affiliate has any responsibility with respect to the prospectuses of or other documents provided by any unaffiliated fund companies. Investors should carefully consider the investment objectives, risks, charges and expenses of a fund before investing. A prospectus is available from the third-party fund or its distributor. Please read the prospectus carefully before investing.

All investing is subject to risk, including the possible loss of the money you invest, and past performance is no guarantee of future results. Mutual fund prospectuses contain complete information on advisory fees, distribution charges and other expenses and should be read and considered carefully before you invest. For a prospectus and more information on the GuideStone Funds family of funds, visit [GuideStoneFunds.com/Funds](https://www.GuideStoneFunds.com/Funds). For more information on the BNYM Mellon Stable Value Fund, visit [MSVF.BNYMellon.com](https://www.MSVF.BNYMellon.com).

Advisory services offered through GuideStone Advisors, an SEC Registered Investment Adviser. GuideStone Advisors is a controlled affiliate of GuideStone Financial Resources.

GuideStone Capital Management, a controlled affiliate of GuideStone Financial Resources, provides investment advisory services for the Funds.

Neither GuideStone Financial Resources® nor any GuideStone affiliate has any responsibility with respect to the prospectuses of or other documents provided by any unaffiliated fund companies. Investors should carefully consider the investment objectives, risks, charges and expenses of a fund before investing. A prospectus is available from the third-party fund or its distributor. Please read the prospectus carefully before investing.

The MyDestination Funds ("Funds") attempt to achieve their objectives by investing in the GuideStone Select Funds. The Funds are managed to a retirement date ("target date") by adjusting the percentage of fixed income securities and equity securities to become more conservative each year until reaching the retirement year and then approximately 15 years thereafter. The target date in the name of the Funds is the approximate date when an investor plans to start withdrawing money. By investing in the Funds you will also incur the expenses and risks of the underlying Select Funds. The principal risks of the Funds will change depending on the asset mix of the Select Funds in which they invest. You may directly invest in the Select Funds. The Funds' value will go up and down in response to changes in the share prices of the investments that they own. The amount invested in the Fund is not guaranteed to increase or against loss the original investment guaranteed at the target date. It is possible to lose money by investing in the Funds.



GuideStone®

GUIDESTONE EXPRESS ENROLLMENT FORM RETIREMENT PLAN

No other forms need to be filled out if you complete and submit this form.

STEP 1 – EMPLOYEE INFORMATION

Participant name: _____ Social Security number: _____
Birth date: ____/____/____ Gender: Male Female Marital status: Married Single
Mobile phone: (____) _____ Email address: _____
Home address: _____
City: _____ State: _____ ZIP code: _____
Spouse name (if married): _____ Spouse Social Security number: _____
Spouse birth date: ____/____/____ Do you have prior service with this employer? Yes No
 Please contact me about consolidating my other retirement plans.

STEP 2 – EMPLOYEE ELECTION

I elect, understand and authorize my employer to deduct from my paychecks the following amount, remitted into my account in the retirement plan beginning ____/____/____:

Select one or a combination of contribution types below.

- Tax-sheltered: 12% 9% 6% or Other: ____% or \$_____ per pay period/per month (circle one)
 Roth deferrals*: 12% 9% 6% or Other: ____% or \$_____ per pay period/per month (circle one)
 Tax-paid*: 12% 9% 6% or Other: ____% or \$_____ per pay period/per month (circle one)

*Please see your employer for availability of Roth and tax-paid contributions.

Contributions will be invested in the GuideStone Funds® MyDestination Fund® that most closely corresponds to the year in which I will turn age 65. My election is irrevocable once my employer withholds the deferrals from my paycheck. Any future change of election regarding tax-deferred or Roth elective deferrals is effective only for deferrals from paychecks I receive after the plan administrator accepts my change of election.

Employee signature: _____ Date: ____/____/____

Information on GuideStone Funds is available at GuideStoneFunds.com. A summary of plan provisions is available upon request. Contribution types, amounts, investment elections and beneficiary designations may be changed at any time to fit my individual needs. I have sole responsibility for my investment elections and am encouraged to review my available options and make changes at any time to fit my individual situation.

STEP 3 – TO BE COMPLETED BY EMPLOYER (GIVE THIS TO YOUR EMPLOYER AND RETAIN A COPY FOR YOUR RECORDS.)

Employer name: _____ Employer number: _____
City: _____ State: _____
Contact name: _____
Contact email: _____ Employer phone: (____) _____
Hire date: ____/____/____ Date of participation: ____/____/____ Employer contributions: \$_____ or ____ %
Prior service with current employer: _____ Years _____ Months
Most recent termination date with this employer: ____/____/____
If other service counted for eligibility and/or vesting under the plan:
Previous employer name: _____ Years _____ Months

Employer returns copy of completed form to:

Retirement Operations
GuideStone
5005 LBJ Freeway, Ste. 2200
Dallas, TX 75244-6152

Or online at EAP.GuideStone.org

