



GuideStone Funds Money Market Fund

Fund Information and Unaudited Holdings as of 3/31/26

Weighted Average Maturity 49 days

Weighted Average Life 109 days

ISSUER	CATEGORY OF INVESTMENT	CUSIP	PRINCIPAL AMOUNT (\$)	MATURITY DATE	FINAL MATURITY DATE	YIELD (%)	VALUE (\$)
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ERHZ7	1,000,000	4/1/26	6/24/26	3.69	1,000,128
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ERJN2	2,550,000	4/1/26	6/26/26	3.66	2,550,542
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ERXN6	14,000,000	4/1/26	10/15/26	3.71	14,005,435
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ERTX3	7,700,000	4/1/26	10/16/26	3.87	7,703,092
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ERQ46	1,200,000	4/1/26	12/30/26	3.72	1,200,613
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ERP21	1,400,000	4/1/26	12/23/26	3.70	1,400,842
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETAU1	2,000,000	4/1/26	3/26/27	3.64	2,001,382
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETNT0	5,200,000	4/1/26	2/1/27	3.70	5,200,906
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETUZ8	1,807,000	4/1/26	1/27/27	3.70	1,807,458
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETJ57	13,315,000	4/1/26	10/20/26	3.71	13,313,315
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETL21	1,118,000	4/1/26	10/22/27	3.74	1,118,667
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETR33	10,000,000	4/1/26	3/5/27	3.71	10,000,481
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETX69	2,035,000	4/1/26	11/19/27	3.71	2,036,426
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETR66	3,660,000	4/1/26	11/6/26	3.68	3,660,211
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETX28	748,000	4/1/26	11/19/26	3.67	748,048
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ETY35	5,675,000	4/1/26	1/20/27	3.68	5,675,280
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ET4C8	2,945,000	4/1/26	3/15/27	3.65	2,946,173
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ET5A1	890,000	4/1/26	4/19/27	3.68	890,070
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ET5D5	645,000	4/1/26	11/23/27	3.71	645,195
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133ET5N3	2,555,000	4/1/26	5/24/27	3.68	2,555,229

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FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133EWCE8	1,340,000	4/1/26	2/9/28	3.72	1,340,444
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133EWGZ7	11,200,000	4/1/26	6/12/26	3.64	11,200,137
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133EWHQ6	2,400,000	4/1/26	3/16/28	3.72	2,400,433
FFCB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3133EWJA9	5,665,000	4/1/26	3/24/28	3.72	5,666,067
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B1TL1	7,035,000	4/1/26	6/26/26	3.66	7,036,486
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B5Q84	4,135,000	4/1/26	3/25/27	3.68	4,136,104
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B7J21	4,900,000	4/1/26	4/17/26	3.65	4,900,032
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B7KF0	4,885,000	4/1/26	2/25/27	3.75	4,884,777
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B7TB0	5,490,000	4/1/26	3/18/27	3.74	5,490,478
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B7ZT4	4,800,000	4/1/26	4/7/26	3.65	4,799,997
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B87L0	1,000,000	4/1/26	4/20/26	3.65	999,994
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8A51	2,400,000	4/1/26	5/20/26	3.65	2,399,994
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8EX6	2,460,000	4/1/26	6/30/26	3.67	2,460,035
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8EY4	2,500,000	4/1/26	5/28/26	3.67	2,499,999
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8F56	5,415,000	4/1/26	7/2/26	3.67	5,415,081
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8F64	5,000,000	4/1/26	6/4/26	3.67	5,000,010
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8M74	4,685,000	4/1/26	6/18/26	3.65	4,685,052
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8ME9	4,685,000	4/1/26	7/17/26	3.66	4,685,094
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8MR0	2,340,000	4/1/26	4/17/26	3.64	2,339,998
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8NE8	2,400,000	4/1/26	7/21/26	3.65	2,400,039
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8NG3	2,400,000	4/1/26	7/22/26	3.65	2,400,039
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8NY4	2,425,000	4/1/26	8/19/26	3.65	2,425,042
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8NZ1	17,110,000	4/1/26	8/21/26	3.65	17,110,279
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8PH9	7,310,000	4/1/26	6/22/26	3.64	7,310,097

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FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8PK2	4,895,000	4/1/26	7/21/26	3.64	4,895,084
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8PW6	5,395,000	4/1/26	6/23/26	3.64	5,395,073
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8Q88	2,405,000	4/1/26	8/24/26	3.65	2,405,040
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8QE5	2,405,000	4/1/26	6/25/26	3.64	2,405,035
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8QF2	4,810,000	4/1/26	7/24/26	3.64	4,810,087
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8WC2	14,005,000	1/11/27	1/11/27	3.68	13,985,122
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8S94	4,540,000	4/1/26	5/5/26	3.64	4,539,994
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8SD5	4,540,000	4/1/26	6/2/26	3.65	4,540,004
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8ZS4	2,200,000	4/1/26	1/4/27	3.67	2,200,136
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8RB0	2,700,000	4/1/26	4/24/26	3.64	2,699,997
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B8RU8	4,800,000	4/1/26	4/28/26	3.64	4,799,988
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9GT1	5,000,000	4/1/26	6/16/26	3.63	5,000,096
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9JK7	7,500,000	4/1/26	5/18/26	3.64	7,500,011
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9JL5	5,000,000	4/1/26	5/19/26	3.64	5,000,015
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9KM1	5,255,000	4/1/26	6/23/26	3.64	5,255,122
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9NE6	5,360,000	4/1/26	11/23/26	3.67	5,360,292
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9P95	5,000,000	4/1/26	6/18/26	3.64	5,000,077
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9WN6	10,200,000	4/9/27	4/9/27	3.92	10,192,883
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9QZ6	7,600,000	4/1/26	9/8/26	3.64	7,600,334
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9R28	7,600,000	4/1/26	10/6/26	3.65	7,600,391
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130B9RK8	4,900,000	4/1/26	11/3/26	3.66	4,900,270
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130BA4B0	2,400,000	4/1/26	7/28/26	3.64	2,400,074
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130BA4E4	2,400,000	4/1/26	7/7/26	3.64	2,400,054
FHLB	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3130BA5E3	4,700,000	9/25/26	9/25/26	3.85	4,700,611

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FREDDIE MAC MTN	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3134HAMW0	4,400,000	4/1/26	9/23/26	3.67	4,402,467
FREDDIE MAC MTN	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3134HATA1	3,500,000	4/1/26	10/16/26	3.71	3,501,439
FEDERAL HOME LOAN MORTGAGE CORPORA	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3134HBPD7	3,300,000	4/1/26	5/5/27	3.75	3,300,272
FNMA	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3135G07H0	13,320,000	4/1/26	7/29/26	3.69	13,323,269
FEDERAL NATIONAL MORTGAGE ASSOCIAT	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3135G07J6	4,100,000	4/1/26	8/21/26	3.66	4,101,838
FNMA	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3135G07L1	5,575,000	4/1/26	10/23/26	3.71	5,577,323
FNMA	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3135G1AA9	6,400,000	4/1/26	11/20/26	3.68	6,404,284
FNMA	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3135G1AB7	5,900,000	4/1/26	12/11/26	3.71	5,903,141
FEDERAL NATIONAL MORTGAGE ASSOCIAT	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3135G1AD3	6,585,000	4/1/26	1/7/28	3.70	6,588,048
FEDERAL NATIONAL MORTGAGE ASSOCIAT	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3135G1AE1	2,290,000	4/1/26	2/2/28	3.73	2,290,366
FEDERAL NATIONAL MORTGAGE ASSOCIAT	U.S. Government Agency Debt (if categorized as coupon-paying notes)	3135G1AG6	5,100,000	4/1/26	3/6/28	3.72	5,101,078
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385YM2	7,120,000	6/24/26	6/24/26	3.59	7,059,564
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385C79	900,000	8/21/26	8/21/26	3.58	887,184
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385VR4	17,750,000	4/17/26	4/17/26	3.58	17,719,993
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385D60	1,200,000	8/28/26	8/28/26	3.59	1,182,075
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385ZB5	28,950,000	7/8/26	7/8/26	3.59	28,664,191
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385ZD1	7,040,000	7/10/26	7/10/26	3.59	6,969,094
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385F76	7,500,000	9/14/26	9/14/26	3.58	7,375,620
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385A71	10,600,000	8/5/26	8/5/26	3.59	10,465,941
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385A22	9,300,000	7/31/26	7/31/26	3.59	9,186,855
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385ZG4	7,180,000	7/13/26	7/13/26	3.59	7,105,535
FHLB	U.S. Government Agency Debt (if categorized as no-coupon discount notes)	313385ZL3	10,415,000	7/17/26	7/17/26	3.59	10,302,830
TRI-PARTY BNP PARIBAS	U.S. Government Agency Repurchase Agreement, collateralized only by U.S. Government Agency securities, U.S. Treasuries, and cash	N/ABYJ1VEAP2	80,000,000	4/1/26	4/1/26	3.67	80,000,000

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TRI-PARTY CITIGROUP GLOBAL MARKETS	U.S. Government Agency Repurchase Agreement, collateralized only by U.S. Government Agency securities, U.S. Treasuries, and cash	N/ABYJ1VEA98	100,000,000	4/1/26	4/1/26	3.67	100,000,000
TRI-PARTY GOLDMAN SACHS & CO. LLC	U.S. Government Agency Repurchase Agreement, collateralized only by U.S. Government Agency securities, U.S. Treasuries, and cash	N/ABYJ1VEBV8	120,500,000	4/1/26	4/1/26	3.67	120,500,000
TRI-PARTY MIZUHO SECURITIES USA LL	U.S. Government Agency Repurchase Agreement, collateralized only by U.S. Government Agency securities, U.S. Treasuries, and cash	N/ABYJ1VECA3	95,000,000	4/1/26	4/1/26	3.67	95,000,000
TRI-PARTY MUFU SECURITIES AMERICAS	U.S. Government Agency Repurchase Agreement, collateralized only by U.S. Government Agency securities, U.S. Treasuries, and cash	N/ABYJ1VEC96	90,000,000	4/1/26	4/1/26	3.68	90,000,000
TRI-PARTY TD SECURITIES (USA) LLC	U.S. Government Agency Repurchase Agreement, collateralized only by U.S. Government Agency securities, U.S. Treasuries, and cash	N/ABYJ1VECS4	90,000,000	4/1/26	4/1/26	3.67	90,000,000
TREASURY NOTE	U.S. Treasury Debt	912828R36	3,200,000	5/15/26	5/15/26	3.78	3,191,572
TREASURY NOTE	U.S. Treasury Debt	9128286S4	1,110,000	4/30/26	4/30/26	3.69	1,108,799
TREASURY NOTE	U.S. Treasury Debt	91282CCJ8	990,000	6/30/26	6/30/26	3.72	983,046
TREASURY NOTE	U.S. Treasury Debt	91282CEF4	2,300,000	3/31/27	3/31/27	3.70	2,273,196
TREASURY NOTE	U.S. Treasury Debt	91282CJT9	2,000,000	1/15/27	1/15/27	3.73	2,004,100
TREASURY NOTE	U.S. Treasury Debt	91282CKE0	8,000,000	3/15/27	3/15/27	3.72	8,039,371
TREASURY FLOATING RATE NOTE	U.S. Treasury Debt	91282CKM2	21,600,000	4/1/26	4/30/26	3.65	21,600,320
TREASURY NOTE	U.S. Treasury Debt	91282CKY6	7,220,000	6/30/26	6/30/26	3.68	7,236,019
TREASURY FLOATING RATE NOTE	U.S. Treasury Debt	91282CLT6	52,515,000	4/1/26	10/31/26	3.67	52,566,410
TREASURY FLOATING RATE NOTE	U.S. Treasury Debt	91282CMJ7	42,465,000	4/1/26	1/31/27	3.69	42,482,750
TREASURY BILL	U.S. Treasury Debt	912797QD2	23,075,000	4/16/26	4/16/26	3.68	23,040,186
TREASURY NOTE	U.S. Treasury Debt	91282CLY5	12,749,000	11/30/26	11/30/26	3.72	12,792,289
TREASURY NOTE	U.S. Treasury Debt	91282CME8	6,460,000	12/31/26	12/31/26	3.75	6,483,135
TREASURY NOTE	U.S. Treasury Debt	91282CMP3	23,700,000	2/28/27	2/28/27	3.74	23,779,511
TREASURY NOTE	U.S. Treasury Debt	91282CMV0	8,800,000	3/31/27	3/31/27	3.73	8,812,473
TREASURY BILL	U.S. Treasury Debt	912797QN0	17,132,900	5/14/26	5/14/26	3.70	17,058,569
TREASURY BILL	U.S. Treasury Debt	912797QX8	7,112,000	6/11/26	6/11/26	3.67	7,061,620
TREASURY FLOATING RATE NOTE	U.S. Treasury Debt	91282CNQ0	22,345,000	4/1/26	7/31/27	3.72	22,368,551
TREASURY BILL	U.S. Treasury Debt	912797RG4	5,046,000	8/6/26	8/6/26	3.67	4,982,303
TREASURY BILL	U.S. Treasury Debt	912797SD0	8,709,000	4/2/26	4/2/26	3.67	8,708,123
TREASURY BILL	U.S. Treasury Debt	912797RS8	72,936,000	9/3/26	9/3/26	3.69	71,811,762
TREASURY NOTE	U.S. Treasury Debt	91282CLS8	1,003,000	10/31/26	10/31/26	3.80	1,004,820
TREASURY BILL	U.S. Treasury Debt	912797SL2	12,020,000	4/9/26	4/9/26	3.66	12,010,369
TREASURY BILL	U.S. Treasury Debt	912797SM0	22,380,000	4/23/26	4/23/26	3.68	22,330,427
TREASURY BILL	U.S. Treasury Debt	912797SN8	37,512,000	4/30/26	4/30/26	3.69	37,402,470
TREASURY FLOATING RATE NOTE	U.S. Treasury Debt	91282CPG0	18,965,000	4/1/26	10/31/27	3.75	18,990,383
TREASURY BILL	U.S. Treasury Debt	912797SW8	32,541,000	5/28/26	5/28/26	3.70	32,353,852
TREASURY BILL	U.S. Treasury Debt	912797SX6	39,820,000	6/4/26	6/4/26	3.68	39,564,624
TREASURY BILL	U.S. Treasury Debt	912797TE7	28,708,100	6/25/26	6/25/26	3.66	28,465,267
TREASURY BILL	U.S. Treasury Debt	912797TF4	1,690,000	7/2/26	7/2/26	3.68	1,674,463
TREASURY BILL	U.S. Treasury Debt	912797RF6	9,900,000	7/9/26	7/9/26	3.69	9,801,990
TREASURY BILL	U.S. Treasury Debt	912797TG2	13,375,000	4/7/26	4/7/26	3.66	13,366,953
TREASURY BILL	U.S. Treasury Debt	912797TJ6	34,035,000	4/21/26	4/21/26	3.68	33,966,495
TREASURY BILL	U.S. Treasury Debt	912797TC1	29,709,700	12/24/26	12/24/26	3.63	28,937,604
TREASURY BILL	U.S. Treasury Debt	912797TS6	8,115,000	5/19/26	5/19/26	3.69	8,075,778
TREASURY BILL	U.S. Treasury Debt	912797TT4	1,200,000	5/26/26	5/26/26	3.71	1,193,333

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TREASURY FLOATING RATE NOTE	U.S. Treasury Debt	91282CPX3	5,500,000	4/4/26	1/31/28	3.74	5,500,180
TREASURY BILL	U.S. Treasury Debt	912797TM9	26,831,600	1/21/27	1/21/27	3.62	26,064,605
TREASURY BILL	U.S. Treasury Debt	912797TX5	20,600,000	8/20/26	8/20/26	3.68	20,311,034
TREASURY BILL	U.S. Treasury Debt	912797TV9	2,400,000	2/18/27	2/18/27	3.65	2,324,297
TREASURY BILL	U.S. Treasury Debt	912797TW7	30,600,000	8/13/26	8/13/26	3.69	30,191,188
TREASURY BILL	U.S. Treasury Debt	912797TZ0	700,000	6/9/26	6/9/26	3.66	695,187
TREASURY BILL	U.S. Treasury Debt	912797UH8	9,800,000	9/24/26	9/24/26	3.68	9,628,986
TREASURY BILL	U.S. Treasury Debt	912797UD7	19,800,000	3/18/27	3/18/27	3.66	19,121,420
TRI-PARTY THE BANK OF NOVA SCOTIA	U.S. Treasury Repurchase Agreement, if collateralized only by U.S. Treasuries (including Strips) and cash	N/ABYJ1VEAR8	90,000,000	4/1/26	4/1/26	3.66	90,000,000
TRI-PARTY BNP PARIBAS	U.S. Treasury Repurchase Agreement, if collateralized only by U.S. Treasuries (including Strips) and cash	N/ABYJ1VEB30	10,000,000	4/1/26	4/1/26	3.66	10,000,000
TRI-PARTY NATIXIS S.A.	U.S. Treasury Repurchase Agreement, if collateralized only by U.S. Treasuries (including Strips) and cash	N/ABYJ1VECH8	90,000,000	4/1/26	4/1/26	3.66	90,000,000

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds carefully before investing. A prospectus with this and other information about the Funds may be obtained by calling 1-888-98-GUIDE (1-888-984-8433) or download one at www.GuideStoneFunds.org. It should be read carefully before investing.

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