



GuideStone Funds

2018 Tax Guide

Contents

2018 Form 1099-DIV	2
2018 Form 1099-B	4
2018 Form 8949	6
2018 Form 1099-R	8
2018 Form 5498	10
Answers to Commonly Asked Questions	12

Simplifying Your 2018 Tax Reporting



Dear Shareholder:

In our ongoing effort to provide useful information regarding your investment in GuideStone Funds, we are pleased to provide you a copy of the GuideStone Funds 2018 Tax Guide. It has been created to assist you in understanding the variety of documents involved in preparing your taxes.

Some highlights of our Tax Guide include:

- an explanation of the purpose of the 2018 tax documents sent to you
- how to record information on your tax return
- sample tax forms
- important definitions you should know
- step-by-step instructions for key fields on each form
- a helpful list of answers to frequently asked questions (page 12)

We hope that you find your GuideStone Funds 2018 Tax Guide to be a valuable resource in making your life a bit easier at tax reporting time. If you have specific questions regarding any data it contains, please do not hesitate to contact a GuideStone representative at 1-888-GS-FUNDS (1-888-473-8637) or consult your tax advisor. Your satisfaction with the service provided is of the utmost importance to us.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt L. Peden", written over a light grey rectangular background.

Matt L. Peden

Vice President and Investment Officer

Mutual fund shares are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Shares are subject to investment risks, including possible loss of principal invested.

2018 Form 1099-DIV

Dividend and Capital Gain Distributions

Every shareholder, with certain exceptions as provided in the Internal Revenue Code, who has received \$10 or more in taxable dividends or distributions receives a Form 1099-DIV. Form 1099-DIV is also sent to account holders for whom backup withholding was taken on certain reportable transactions.

Your Form 1099-DIV lists all federally taxable dividend and capital gain distributions of \$10 or more paid to your mutual fund accounts. If your account is invested in more than one fund, the 1099-DIV information for each fund has been consolidated and mailed to you in a single package. However, shareholders with more than one type of account—for example, an individual account and another account that is jointly owned—will receive a separate package of tax forms for each account. **The dividends and capital gains shown on Form 1099-DIV need to be reported on your 2018 federal income tax return, even if you reinvested your distributions in additional fund shares instead of receiving them in cash.**

If you have one of the following types of accounts, you will not receive Form 1099-DIV:

- Individual Retirement Accounts and other tax-deferred accounts (including Roth and Traditional IRAs, Rollover IRAs, SEP and SIMPLE IRAs, Coverdell Education Savings Accounts and qualified tuition plan accounts)
- Pension, 403(b), profit sharing and money purchase plans
- Accounts owned by corporations, documented nonresident aliens and certain tax-exempt organizations

Foreign Investment Distributions

Form 1099-DIV may list a foreign tax credit that the Fund paid with gross distributions. If an amount is shown in box 6, please refer to the instructions for filing your personal income tax return.

OMB No. 1545-0110

2018 FORM 1099-DIV
Dividends and Distributions
Copy B for Recipient

Recipient's Name and Address: **A**
JOHN Q PUBLIC
JANE Q PUBLIC JOINT TENANTS
99 MAIN STREET
HOMETOWN NY 12186-9103
REGISTRATION LINE 5
REGISTRATION LINE 6
REGISTRATION LINE 7
REGISTRATION LINE 8

For additional information, please call:
1-800-555-9999

RECIPIENT'S TIN
***-**-9999

FATCA Filing Requirement
 CORRECTED (If Checked)

C D E F G H I J K L M N O

Payer's Name: ACME INTERNATIONAL EQUITY FUND		Payer's TIN: 99-9999999	Fund & Account Number: 0093-999999999
1a. Total ordinary dividends	\$120.30	1b. Qualified dividends	\$100.72
2a. Unrecap. Sec. 1250 gain		2c. Section 1202 gain	
3. Nondividend distributions		4. Federal income tax withheld	
6. Investment expenses		7. Foreign tax paid	\$11.31
11. Exempt-interest dividends		12. Specified private activity bond interest dividends	
1a. Total ordinary dividends		1b. Qualified dividends	2a. Total capital gain distributions
\$120.30		\$100.72	\$64.94
2b. Unrecap. Sec. 1250 gain		2d. Collectibles (28%) gain	
3. Nondividend distributions		5. Section 199A dividends	
6. Investment expenses		9. Cash liquidation distributions	
11. Exempt-interest dividends		13. State	
		14. State identification no	
		15. State income tax withheld	
		9999999999999999	
		\$7.50	

FORM 1099-DIV (Keep for your records)

Department of the Treasury - Internal Revenue Service

- A** Account registration and address
- B** Your Taxpayer Identification Number; this information may or may not be masked
- C** The Fund's name
- D** Total amount of qualified and non-qualified dividends and short-term capital gains distributed in 2018
- E** Shows unrecaptured Section 1250 gain from certain depreciable real property
- F** Lists any part of your distribution that is nontaxable because it is a return of your cost or other basis
- G** Your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund
- H** Amount of tax-exempt interest, including exempt interest dividends from mutual fund, paid in 2018
- I** The Fund's Federal Taxpayer Identification Number
- J** Amount of qualified dividends distributed in 2018
- K** Section 1202 gain
- L** Amount of taxes withheld if you were subject to backup withholding
- M** Box 7 lists your proportionate share of any foreign taxes you paid in 2018
- N** Amount of tax-exempt interest subject to the Alternative Minimum Tax (AMT)
- O** Your Fund and account number
- P** Total amount of long-term capital gains distributed in 2018
- Q** Shows 28% rate gain from sales or exchanges of collectibles
- R** Shows dividends eligible for the 20% qualified business income deduction under section 199A.
- S** Total amount of liquidation distributions paid to you in 2018
- T** Shows State and State Identification number (state where state taxes were withheld from) and amount of state taxes withheld if you were subject to backup withholding
- U** Amount of state taxes withheld if you were subject to backup withholding

The information on your Form 1099-DIV is reported to the IRS.

Proceeds from Redemption or Exchange of Securities

All redemptions (sales) or exchanges made in non-retirement mutual fund accounts, except money market accounts, must be reported on Form 1099-B. Form 1099-B reports the gross proceeds from the sale or exchange of your mutual fund shares in 2018 less any contingent deferred sales charge deducted from the gross proceeds of the transaction.

The layout of Form 1099-B has changed significantly and information is now broken out into the following five sections based on the categorization of the redemption and the cost basis information available:

Section 1: Short-term transactions for which basis is reported to the IRS—Report on Form 8949, Part I, with Box A checked. If information is reported in this section, the portion of the redemption is categorized as a short term capital gain. The cost basis information listed in boxes 1e and 1g will be reported to the IRS. This information should be transposed onto Form 8949 where further adjustments may be made, if necessary.

Section 2: Short-term transactions for which basis is not reported to the IRS—Report on Form 8949, Part I, with Box B checked. If information is reported in this section, the portion of the redemption is categorized as a short term capital gain. The cost basis information listed in boxes 1e and 1g will not be reported to the IRS. This information can be used as a guide to help determine your cost basis.

Section 3: Long-term transactions for which basis is reported to the IRS—Report on Form 8949, Part II, with Box D checked. If information is reported in this section, the portion of the redemption is categorized as a long term capital gain. The cost basis information listed in boxes 1e and 1g will be reported to the IRS. This information should be transposed onto Form 8949 where further adjustments may be made, if necessary.

Section 4: Long-term transactions for which basis is not reported to the IRS—Report on Form 8949, Part II, with Box E checked. If information is reported in this section, the portion of the redemption is categorized as a long term capital gain. The cost basis information listed in boxes 1e and 1g will not be reported to the IRS. This information can be used as a guide to help determine your cost basis.

Section 5: Transactions for which basis is not reported to the IRS and for which short-term or long-term determination is unknown (to Broker)—You must determine short-term or long-term based on your records and report on Form 8949, Part I, with Box B checked, or on Form 8949, Part II, with Box E checked, as appropriate. If information is reported in this section, there is not enough information available to determine the cost basis for your redemption or exchange. Please consult your tax advisor for advice on the cost basis information needed for Form 8949 and Schedule D.

Recipient's Name and Address:
JOHN Q PUBLIC
JANE Q PUBLIC JOINT TENANTS
99 MAIN STREET
HOMETOWN NY 12186-9103
REGISTRATION LINE 5
REGISTRATION LINE 6
REGISTRATION LINE 7
REGISTRATION LINE 8

2018 FORM 1099-B
Proceeds From Broker and Barter
Exchange Transactions
Copy B for Recipient

RECIPIENT'S IDENTIFICATION NUMBER
***-**-9999

For additional information, please call:
1-800-555-9999

FATCA Filing Requirement
***-**-9999

Section 1: Short-term transactions for which basis is reported to the IRS - Report on Form 8949, Part I, with Box A checked.

(a) Description Shares	(b) Date Acquired	(c) Date Sold or Disposed	Share Price	(d) Gross Proceeds (less commissions)	(e) Cost or Other Basis	(f) Wash Sale Loss Disallowed	(g) Federal Income Tax Withheld	(14) State State ID Number	(15) State ID Number	(16) State Income Tax Withheld (if checked)	CORRECTED (if checked)
(1a) Description (Payer's Name) ACME INTERNATIONAL EQUITY FUND											
				Payer's Federal ID Number 99-9999999		CUSIP Number 999999999		(5) Check if a Noncovered Security		Fund & Account Number (003 - 999999999)	
2,427.000	07/31/2015	10/07/2016	\$17.67	\$42,885.00				ME9999999999		\$2,680.31	
(1a) Description (Payer's Name) ACME TRUSTS FUND											
				Payer's Federal ID Number 99-9999999		CUSIP Number 999999999		(5) Check if a Noncovered Security		Fund & Account Number (005 - 999999999)	
1,236.000	07/31/2015	10/07/2016	\$36.37	\$44,953.32				ME9999999999		\$2,685.00	
(1a) Description (Payer's Name) ACME TAX EXEMPT INCOME FUND											
				Payer's Federal ID Number 99-9999999		CUSIP Number 999999999		(5) Check if a Noncovered Security		Fund & Account Number (006 - 999999999)	
4,200.000	07/31/2015	10/07/2016	\$10.84	\$45,528.00				ME9999999999		\$2,690.00	
SECTION 1 TOTALS					\$999.99						

- A** Your Taxpayer Identification Number; this information may or may not be masked
- B** The Fund's name
- C** The Fund's Federal Taxpayer Identification Number
- D** Your Fund and account number
- E** Number of shares redeemed
- F** Date shares were purchased or "Various" or blank if multiple purchase dates
- G** Dates of each transaction made during the year
- H** NAV or price per share redeemed for each transaction
- I** Gross proceeds (less commissions) from each transaction made during the year
- J** Shows the cost or other basis of securities sold
- K** Amount of sales price that is disallowed due to purchase and redemption within 30 days
- L** Amount of federal taxes withheld if you were subject to backup withholding
- M** This will be checked if shares were acquired prior to January 1, 2012
- N** State (state where state taxes were withheld from)
- O** State Identification number (identification number for state where state taxes were withheld from)
- P** Amount of state taxes withheld if you were subject to backup withholding
- Q** FATCA Filing Requirement The box will not be checked as it does not apply to U.S.-based Mutual Funds

The information on your Form 1099-B is reported to the IRS with the exception of cost basis information that may be displayed within Section 2 and Section 4, and Section 5.

Sales and Other Dispositions of Capital Assets

Please note that the IRS has made significant changes to the method in which capital gains and losses are reported. In past years, capital gains and losses were reported on Schedule D, Form 1040 (Capital Gains and Losses). Information reported to you on Form 1099-B will need to be entered on Form 8949 (Sales and Other Dispositions of Capital Assets).

Capital gain distributions paid by your mutual funds that are reported on Form 1099-DIV will continue to be entered directly on Schedule D. Form 8949 is used to report capital gains and losses that may have resulted from the sale or exchange of your mutual fund shares in 2018. You will receive Form 1099-B if you sold or exchanged shares in your non-money market or non-retirement mutual fund account.

The IRS considers an exchange of shares to be the same as a sale of shares. As noted in the sample at right, enter the information from your Form 1099-B in the appropriate areas of Form 8949. Part I of the form is for short-term gains or losses and Part II is for long-term gains or losses. Each sale must be reported separately.

Once Form 8949 has been prepared for your mutual fund investments, the total short-term capital gains and losses and the total long-term capital gains and losses generally must be entered in the appropriate boxes on Schedule D. For additional information about completing Form 8949 or Schedule D, please review the Form 8949 or Schedule D instructions issued by the IRS or consult your tax advisor.

Name(s) shown on return

Social security number or taxpayer identification number

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

Part I Short-Term. Transactions involving capital assets you held 1 year or less are short term. For long-term transactions, see page 2.

Note: You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 1a; you aren't required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (f) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.	(f) Code(s) from instructions	(g) Amount of adjustment	(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
	A	B	C	D	E	F	G	H	

A Column (a)—Enter your Fund name and the number of shares sold or exchanged

B Column (b)—Enter the trade date you acquired your shares; use "various" for shares purchased on multiple dates

C Column (c)—Enter the trade date you sold or exchanged your shares (Form 1099-B, Box 1c)

D Column (d)—Enter the amount of your cash proceeds (Form 1099-B, Box 1d)

E Column (e)—Enter your cost basis

F Column (f)—In order to explain any adjustment to gain or loss in column (g), put the appropriate code in column (f)

G Column (g)—Enter in this column any necessary adjustments to gain or loss. Enter negative amounts in parentheses. Also enter a code in column (f) to explain your adjustment

H Column (h)—Gain or loss. Subtract column (e) from column (d) and combine the result with column (g). Enter the gain or loss in column (h). Enter negative amounts in parenthesis.

Distributions from Retirement Plans

Form 1099-R reports both full and partial distributions from your mutual fund retirement plan accounts.

- If you have more than one retirement plan account with a taxable distribution in our family of mutual funds, you will receive one consolidated Form 1099-R.
- If you have more than one type of retirement account with us—for example, a Traditional IRA and a Roth IRA—separate Forms 1099-R will be produced for distributions from each type of retirement account.

Please note that we do not report distributions from retirement accounts held by other custodians.

You will receive a Form 1099-R if you withdrew assets from your retirement plan account, even if you rolled them over and reinvested them in another retirement plan account within 60 days. You will also receive a Form 1099-R if you took your retirement account dividend distributions in cash, but not if they are reinvested into your retirement account. If you took more than one distribution from your retirement account in 2018, the distributions have been aggregated according to the type of distribution as defined by the IRS distribution code.

You will receive a Form 1099-R if you converted your traditional IRA to a Roth IRA in 2018.

You will not receive a Form 1099-R if you arranged to move your IRA account as a trustee-to-trustee transfer of assets directly to another IRA account without taking possession of the funds.

You will receive a year-end statement in January 2019 that reports the value of your account as of December 31, 2018.

Please consult your tax advisor for guidance on reporting the information from Form 1099-R on your tax return.

A — ACME FAMILY OF FUNDS
P.O. BOX 9999
CITY NAME ST 99999-9999

CORRECTED (if checked)

For additional information, please call:
1-800-999-9999

2018 FORM 1099-R
Distributions from Pensions, Annuities,
Retirement or Profit-Sharing Plans,
IRAs, Insurance Contracts, etc.
Copy B

B — Recipient's Name and Address:
00001 BLK001
ACME TRUST CO CUST IRA FBO
JOHN Q PUBLIC
1234 STREET NAME
HOMETOWN ST 99999-9999

RECIPIENT'S IDENTIFICATION NUMBER
***-**-1111

FATCA Filing Requirement

D Payer's Name ACME HIGH INCOME FUND-CLASS A		E Payer's Federal ID Number 09-9999999		F Fund & Account Number 0514 - 111111111	
G 1. Gross Distribution \$1,800.00	H 2a. Taxable Amount	I 2b. Taxable Amount Not Determined <input checked="" type="checkbox"/>	Total Distribution	4. Federal Income Tax Withheld	L 5. Employee / Designated Roth Contributions
M 7. Distribution Code(s) 7	N IRA / SEP / SIMPLE <input checked="" type="checkbox"/>	O 10. Amount Allocable to IRR within 5 Years	J 11. 1st Year of Designated Roth Contribution	P 12. State Tax Withheld	R 13. State / Payer's State Number /

- A** The Fund's mailing address
- B** Account registration and address
- C** Your Taxpayer Identification Number; this information may or may not be masked
- D** The Fund's name
- E** The Fund's Federal Taxpayer Identification Number
- F** Your Fund and account number
- G** Total dollar amount of the distribution(s) from your retirement account in 2018
- H** Taxable amount of your distribution(s)
- I** An "x" here indicates your Funds are unable to determine the taxable amount of your distribution(s)
- J** An "x" here indicates a total distribution of account assets as of 12/31/2018 (There is no share balance left)
- K** Amount of Federal taxes withheld from the distribution
- L** The portion that is your basis in a designated Roth account
- M** Distribution codes identify the type of distribution(s) you received (A complete list of distribution codes appears on the back of the form)
- N** Indicates if your account is a Traditional, SEP, or SIMPLE IRA
- O** Amount allocable to IRR within 5 years
- P** The 1st year you made a contribution to the designated Roth account
- Q** Amount of State taxes withheld from the distribution, if applicable
- R** The state and state ID that taxes were paid to
- S** FATCA Filing Requirement
The box will not be checked as it does not apply to U.S. based Mutual Funds

**The information on your Form 1099-R is reported to the IRS.
In some cases, a copy of Form 1099-R must be filed with your tax return.**

2018 Form 5498

IRA Contribution Information

Form 5498 reports all contributions to IRA accounts for tax year 2018. Since contributions can be made until April 15, 2019 for 2018, your form will be mailed to you by May 31, 2019. The information is reported to the IRS, but you don't have to file it with your 2018 tax return. Form 5498 also reports the fair market value of your IRA account as of December 31, 2018. This information may be reported to you on your year-end transaction history statement instead of Form 5498, since Form 5498 may or may not be generated if you did not make any contributions to your retirement accounts.

Note: A direct trustee-to-trustee transfer will not generate a Form 5498.

A ACME FAMILY OF FUNDS
P.O. BOX 2222
CITY NAME ST 01234-9999

CORRECTED (if checked)

For additional information, please call:
1-800-999-9999

2018 FORM 5498
IRA CONTRIBUTION INFORMATION
Copy B for Participant

B Participant's Name and Address:
00001 02 EHV001
ACME TRUST CO CUST IRA FBO
JOHN Q. PUBLIC
123 STREET NAME
HOMETOWN ST 99999-9999

PARTICIPANT'S SOCIAL SECURITY NUMBER
***-**-1111 **C**

D Issuer's Name ACME BUILDER FUND-CLASS A		E Issuer's Federal ID Number 99-9999999		F Fund & Account Number 0030 - 000011111	
G 1. IRA Contributions (other than amounts in boxes 2 - 4 and 8 - 10) \$8,585.95	2. Rollover Contributions H	3. Roth IRA Conversion Amount	4. Recharacterized Contributions	5. Fair Market Value of Account \$0.00 K	
7. Plan Type IRA L	8. SEP Contributions	9. SIMPLE Contributions	10. Roth IRA Contributions	11. If Checked, Required Minimum Dist. for 2018 <input checked="" type="checkbox"/>	
13a. Postponed Contributions Q	13b. Year R	13c. Code M	N	S	I
			O	J	P

- A** The Fund's mailing address
- B** Account registration and address
- C** Your Taxpayer Identification Number; this information may or may not be masked
- D** The Fund's name
- E** The Fund's Federal Taxpayer Identification Number
- F** Your Fund and account number
- G** Shows contributions to your traditional IRA made in 2018 for 2018 and through April 15, 2019 for 2018
- H** Shows any rollover made in 2018, including direct rollovers made to an IRA
- I** Amount converted to a Roth IRA
- J** Contributions (plus earnings) recharacterized from one type of IRA to another in 2018
- K** Fair market value of IRA account on the last business day of 2018 (fair market value is determined by multiplying the number of shares in your accounts by the net asset values on the last business day of the year)
- L** The type of IRA account
- M** Contributions made to a SEP IRA in 2018
- N** Contributions made to a SIMPLE IRA in 2018
- O** Shows contributions to your Roth IRA made in 2018 for 2018 and through April 15, 2019 for 2018
- P** An "x" here indicates you must take a required minimum distribution (RMD) for 2019
- Q** Shows the amount of any postponed contribution made in 2018
- R** Shows the year to which the postponed contribution in box 13a was credited
- S** Shows the code FD for participants who made a postponed contribution

Answers to Commonly Asked Questions

Q. What is a capital gain?

A. There are two types of capital gains:

Capital Gain (Personal) results when an individual sells mutual fund shares for a profit and is the difference between an asset's purchase price and selling price.

Capital Gain Distribution (Portfolio) results when a net profit is made by the mutual fund in buying and selling portfolio holdings during a given year. The IRS considers capital gains distributions from a mutual fund as a taxable activity, even if the shareholder reinvests the proceeds back into the fund.

Q. Does my mutual fund have a tax advisor or anyone who can help me fill out my return?

A. Our telephone representatives will be happy to help you with question and information about your accounts; however, we cannot provide tax advice. For assistance in filling out your return, you should contact your tax advisor.

Q. How are my IRA contributions reported to the IRS?

A. If you are an IRA shareholder, Form 5498 will be mailed to you under separate cover no later than May 31, 2019.

Q. Will my conversion from a Traditional IRA to a Roth IRA affect my tax return?

A. Yes, converting from a Traditional IRA to a Roth IRA is reportable to the IRS. Please consult your tax advisor for assistance.

Q. Why doesn't the income amounts on my Form 1099-DIV match the amounts on my year-end or quarterly statements?

A. Occasionally, mutual funds determine that income previously distributed to shareholders as one type of income may need to be reclassified into a different category of income for tax reporting purposes. For example, qualified dividend income is not segregated from nonqualified dividend income on your periodic statements, but it is correctly broken out in box 1b on your 2018 Form 1099-DIV.

Q. Why did I not receive a Form 1099-INT for my tax-exempt securities?

A. Tax exempt dividend information previously supplied on the Form 1099-INT for tax exempt (Box 8) and Alternative Minimum Tax (Box 9) is now being reported to the IRS on Form 1099-DIV box 10 & 11.

Q. Why am I receiving two copies of my 1099DIV, 1099B, and 1099INT?

A. Residents of California, Maine and Vermont who had state income tax withholding withheld from their 2018 1099-DIV or 1099-B reportable distributions will receive a "copy 2 to be filed with recipients's state income tax return, when required". Please consult with your tax advisor for additional guidance on reporting this information to the IRS or state agencies.



GSTAX18