Faith-Based Investing

Explore the GuideStone Funds® Difference

Bringing together performance and Christian investment principles, GuideStone Funds provides a broad range of investment strategies to help investors meet their financial goals — all built on a foundation of integrity, excellence and a desire to honor the Lord.

GuideStone® Funds

FOR INVESTORS

Team Up With GuideStone®

Professional Team & Process

Utilizing institutional-level investment professionals and an established research process with access to renowned institutional management firms that serve as the sub-advisers to GuideStone Funds.

Demonstrated Results

Providing diversified investment options across most major asset classes, managed with a total return focus.

Christian Perspective

Delivering an investment approach aligned with deeply held Christian beliefs.

Investment Philosophy

GuideStone believes attractive risk-adjusted returns can be achieved through a long-term, fundamental approach that identifies skilled and exceptional managers and allocates capital among them — all while remaining committed to Christian values.

Profile

- Registered investment adviser, GuideStone Capital Management®, founded in 2000
- Parent organization, GuideStone Financial Resources®, founded in 1918
- Offices located in Dallas, Texas
- Equity, fixed income, real assets/alternatives, target date and target risk fund options

A World Transformed by Christian Investing

Our goal is to multiply Kingdom impact through Christian investment solutions. We construct our strategies so investors can remain true to their Christian values, leverage attractive investment returns and make a meaningful difference in the world for God's glory. Our faith-based investment strategies include:

Christian Values Screening

Avoiding objectionable portfolio holdings by restricting investments that are inconsistent with Christian values.

Corporate Engagement

Encouraging the adoption of Christ-like business practices through proxy voting and dialogue with the management teams of organizations whose securities are owned by GuideStone Funds.

Christian Values Screening

In accordance with the Adviser's Christian values, the Funds do not invest in any company that is publicly recognized (as determined by GuideStone Financial Resources) for offering products or services that are incompatible with the Christian values of GuideStone Financial Resources, including but not limited to those involving abortion, sexual immorality, alcohol, tobacco, or gambling.

GuideStone dedicates multiple internal resources to implementing our exclusionary screen, which anchors our faith-based investment policy. The Committee on Faith-Based Investing of GuideStone Financial Resources, the parent organization of GuideStone Capital Management, LLC, and GuideStone Funds, leads this process.

The Committee creates the screening criteria and determines which securities to restrict from investment. GuideStone Capital Management, as adviser to the GuideStone Funds, then conducts research on the Committee's behalf to support its work and monitor each sub-advisor's adherence to only purchasing securities that are allowed by GuideStone.

We utilize a wide range of resources in our research efforts, including regulatory filings, financial statements and advertising, to determine the public perception of a specific company. Moreover, we leverage external research applications from MSCI® ESG Manager and ISS® DataDesk to understand better a given company's business. This extensive, proprietary research results in a Restricted Issuers List of securities that cannot be purchased within GuideStone Funds. This list is distributed to the sub-advisers of each Fund and other investment service providers to ensure all investments within the Funds adhere to the guidelines instituted by the Committee.

Each sub-adviser executes its investment mandate in accordance with our Restricted Issuers List. GuideStone monitors each sub-adviser's compliance. Trades violating the list are reversed to maintain adherence to our guidelines.

Manager-of-Managers Investment Approach

As a manager-of-managers, we seek to identify established sub-advisers for our mutual funds and allocate capital among them. As the nation's largest* faith-based mutual fund family, GuideStone is uniquely positioned to help investors build well-diversified portfolios that can help meet their return objectives and risk tolerances — all while staying true to their Christian values.

Capital Markets

- Conduct proprietary research
- Analyze secondary research

Intellectual Capital

- Conduct extensive due diligence on current and prospective investment managers
- Leverage asset class and sub-asset class specialists with significant experience in their specific mandate with GuideStone Funds

Portfolio Management

- Identify portfolio risk management factors that are unique to each Fund
- Seek to optimize risk-return profile by combining multiple strategies and allocating through a strategic approach to investment management

*As of September 30, 2026, GuideStone Funds has $25.0 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.

Fund Construction and Investment Manager Research

GuideStone follows a rigorous sub-adviser evaluation, selection and monitoring process, performing thorough due diligence research so our investors don't have to. We consider the following qualitative and quantitative factors when making sub-adviser hire and fire decisions, with qualitative factors accounting for most of our decision-making process:

Qualitative:

- Assess the firm's infrastructure, business and competitive advantage
- Analyze the investment team
- Understand the value-added components of the investment process
- Evaluate the consistency and repeatability of the process

Quantitative:

- Validate the firm's investment process
- Complete fundamental portfolio analysis
- Conduct performance analysis
- Perform risk management analysis capitalization

Opportunities for Investors

Over the years, we have analyzed hundreds of investment managers across most asset classes and investment styles in search of the appropriate sub-adviser combinations. By fusing the complementary styles and strategies of select sub-advisers, GuideStone Funds can provide diversification benefits that may not be available in single-manager funds.

Boost Performance Potential

- Provides access to sophisticated and experienced investment management firms
- Combines managers with differentiated styles and approaches to drive strategic opportunities

Helps Manage Risk More Effectively

- Lowers firm-specific risks
- Reduces style drift effect by sub-advisers

Equity and Specialty Manager List

September 30, 2026

Fund	Firm Hired	Wtg
Defensive Market Strategies® | GDMZX		
J.P. Morgan Investment Management (Hedged Equity)	2026	33%
Neuberger Berman Investment Advisers LLC (Options Equity)	2021	33%
PGIM Quantitative Solutions LLC (Options Equity)	2021	33%
Equity Index | GEQZX		
Legal & General Investment Management America, Inc. (Passive Domestic — Large Cap)	2016	100%
Value Equity Index | GVIZX		
Legal & General Investment Management America, Inc. (Passive Domestic — Large Cap Value)	2022	100%
Value Equity | GVEZX		
American Century Investment Management, Inc. (Low Volatility Value)	2019	34%
Barrow, Hanley, Mewhinney & Strauss LLC (Traditional Value)	1989	33%
TCW Investment Management Company LLC (Relative Value)	2006	33%
Growth Equity Index | GEIZX		
Legal & General Investment Management America, Inc. (Passive Domestic — Large Cap Growth)	2022	100%
Growth Equity | GGEZX		
J.P. Morgan Investment Management (Core to High Growth)	2022	20%
Loomis, Sayles & Company, L.P. (Relative to Core Growth)	2015	20%
Los Angeles Capital Management, LLC (Quantitative Growth)	2026	40%
William Blair Investment Management, LLC (Core Growth)	2022	20%
Small Cap Equity | GSCZX		
Algert Global, LLC (Core)	2026	40%
American Century Investment Management, Inc. (Value)	2020	20%
Congress Asset Management, Co (Relative Value)	2026	15%
Driehaus Capital Management, LLC (High Growth)	2025	10%
TimesSquare Capital Management, LLC (Growth)	2002	15%

Fund	Firm Hired	Wtg
International Equity Index | GIIZX		
Legal & General Investment Management America, Inc. (Passive Developed International)	2016	100%
International Equity | GIEYZX		
Altrinsic Global Advisors, LLC (Value)	2020	15%
AQR Capital Management (Core 130/30)	2008	25%
MFS Institutional Advisors, Inc. (Growth)	2011	15%
WCM Investment Management, LLC (Defensive High Growth)	2019	20%
Wellington Management Company LLP (Style Neutral Core)	2024	25%
Emerging Markets Equity | GEMZX		
AQR Capital Management, LLC (Quantitative Core/Value)	2013	35%
Goldman Sachs Asset Management, L.P. (Fundamental All Cap Growth)	2018	10%
RBC Global Asset Management (UK) (Fundamental All Cap Core/Value)	2019	25%
Wellington Management Company LLP (Fundamental All Cap Core)	2018	30%

Fund Type Key Equity

Fixed Income, Real Asset and Alternatives Manager List

September 30, 2026

Fund	Firm Hired	Wtg
Money Market | GMZXX		
BlackRock Financial Management, Inc.	2001	100%
Low-Duration Bond | GLDZX		
BlackRock Financial Management, Inc. (Low-Duration — Core)	1995	27%
Brown Brothers Harriman & Co. (Low-Duration – Credit Focused)	2025	20%
Pacific Investment Management Company LLC (PIMCO) (Low-Duration — Macro)	2000	20%
Payden & Rygel (Low-Duration — Credit-Focused)	2001	33%
Medium-Duration Bond | GMDZX		
Goldman Sachs Asset Management, L.P. (Medium-Duration — Core)	2001	30%
Guggenheim Partners Investment Management, LLC (Core Plus)	2022	25%
Loomis, Sayles, & Company, L.P. (Medium Duration — Credit-Focused)	2024	16%
Pacific Investment Management Company LLC (PIMCO) (Medium-Duration — Macro)	2000	29%
Global Bond | GGBFX		
Loomis, Sayles, & Company, L.P. (Global — Full Discretion)	2008	15%
MFS Institutional Advisors, Inc. (Global – Core)	2025	70%
Neuberger Berman Investment Advisers LLC (Global — Opportunistic)	2019	15%
Global Real Estate Securities | GREZX		
Heitman Real Estate Securities LLC (Global Real Estate)	2013	45%
RREEF America L.L.C. (Global Focused Real Estate)	2000	55%
Strategic Alternatives Fund | GFSZX		
AQR Capital Management, LLC (Long/Short Equity)	2021	17%
Goldman Sachs Asset Management, L.P. (Global Macro)	2018	41%
P/E Global LLC (Currencies)	2020	13%
SSI Investment Management LLC (Relative Value — Convertible Arbitrage)	2021	29%

Fund Type Key Fixed Income · Real Assets · Alternatives

Important Information

GuideStone Capital Management, LLC (GSCM), the adviser to GuideStone Funds, may invest directly in securities on behalf of the actively managed funds. GSCM also maintains a sub-advisory agreement with Parametric Portfolio Associates LLC (Parametric) under which Parametric will provide completion portfolios within the Fund, as instructed by GSCM. GSCM's direct investments and Parametric's completion portfolios are used to assist in preserving the desired risk exposures for the actively managed funds in furtherance of their investment objectives. Direct investments and completion portfolios that are short-term in nature are not included in the target allocations of the Fund to sub-advisers listed above.

Sub-adviser composite is subject to change at any time. The percentages shown reflect the target allocations of the Fund. Actual sub-adviser weights may differ at any time. There can be no guarantee that any strategy will be successful. Due to rounding, target allocations may not sum to 100%

Some firms were hired to manage assets prior to GuideStone's launch of registered mutual funds in 2001.

All mutual funds are subject to market risk, including possible loss of principal. Diversification cannot assure a profit or protect against loss in a declining market. Investing in stocks involves the risk of declining share prices. Investing in bonds is subject to interest rate and credit risk. Investments overseas generally carry more risk than investments in U.S. assets, including unfavorable currency exchange rates and political or economic uncertainty abroad.

There is no guarantee that GuideStone Funds will achieve its investment objective. The information is not intended as a personalized recommendation or fiduciary advice and should not be relied upon for investment, accounting, legal or tax advice.

Funds invested in accordance with the faith-based investment restrictions of GuideStone Financial Resources may not be able to take advantage of certain investment opportunities due to these restrictions, which may adversely affect investment performance.

You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds® before investing. For a copy of the prospectus with this and other information about the Funds, please 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

Past performance does not guarantee future results.

GuideStone Funds shares are distributed by Ultimus Fund Distributors, LLC not an advisor affiliate. GuideStone Capital Management, LLC, an affiliate of GuideStone Financial Resources, provides investment advisory services for the Funds.

1-888-GS-FUNDS (1-888-473-8637)

GuideStone® Funds

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