



Regulation Best Interest (Reg BI) Disclosures for the Investment Recommendation Tool

GuideStone Financial Services® (GSFS) is a Texas corporation registered as a broker-dealer under the Securities Exchange Act of 1934 and a member in good standing of the Financial Industry Regulatory Authority (FINRA). GSFS is an affiliate of GuideStone Financial Resources of the Southern Baptist Convention® (GuideStone®), and GuideStone is the sole member of GSFS. This disclosure contains important information about GSFS and the financial services that GSFS provides. This is not a comprehensive description of services that GSFS offers to you, but it provides a general description of GSFS' products and services.

GSFS has developed software tools to provide investment fund recommendations to its customers for an investment in GuideStone Funds®, a Delaware statutory trust registered as an open-end management investment company under the Investment Company Act of 1940. Use of the GSFS Investment Recommendation tool or receipt of an investment fund recommendation is not required to purchase GuideStone Funds. The Investment Recommendation tool is provided by GSFS to assist investors in determining which GuideStone Funds most appropriately align with their profile and goals by providing a point-in-time investment recommendation. Access to the Investment Recommendation tool is available either through consultation with a GSFS registered representative or through a client's online, personalized MyGuideStone® account. Investment recommendations are provided by GSFS through only the Investment Recommendation tool.

You should consider these disclosures along with the [*Relationship Summary \(Form CRS\)*](#) you received separately and any additional written product-specific disclosures. Layered together, they satisfy GSFS' obligation to provide full and fair disclosure of all material facts and conflicts of interest and explain our duty to make recommendations to you that are only in your best interest.

Scope and Terms of the Relationship

The sole business of GSFS involves offering limited brokerage services to retail investors for buying and selling shares of mutual funds offered by GuideStone Funds through retail accounts, Individual Retirement Accounts (IRAs) and institutional accounts maintained directly with GuideStone Funds' transfer agent.

The point-in-time investment recommendation provided by the tool considers your investor profile, best interest, objectives and risk tolerance, but the basis of the recommendation is limited solely to the information you provide within the tool at the time you request a recommendation. This tool is not intended to provide comprehensive financial advice. The recommendation is limited to the GuideStone Funds available and the information you provide at the time of the recommendation. The recommendation should not be considered to be applicable at any other point in time whether in the past or future.

GSFS **will not** monitor your account and will not provide updated recommendations based on any changes whatsoever, including, but not limited to, changes in your financial circumstances or goals, the market or the mutual funds available to you. You are solely responsible for using the tool again as your financial

circumstances or goals change. Similarly, GSFS does not exercise any discretion over your account. Accordingly, once the tool provides a recommendation, you alone bear the ultimate responsibility for making the decision to invest in the allocation of the GuideStone Funds recommended.

As stated above, our recommendations through this tool consist only of GuideStone Funds, which are managed, issued and sponsored by GSFS' affiliates. GuideStone Funds provides investment options across most major asset classes. However, because the recommendations are limited to GuideStone Funds, the recommendations will not include non-GuideStone Funds and should not be relied upon as a comprehensive financial plan. Additionally, GuideStone Funds applies an investment policy designed to uphold biblical values through the support of the sanctity of life, family, stewardship, health and safety. GuideStone Funds 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. This commitment presents a limitation within the investment opportunities that GSFS recommends to you, as certain valuable and/or profitable companies will not be available for investment by GuideStone Funds. This will affect the performance of the investments recommended by GSFS through this tool. Please refer to the [GuideStone Funds Faith-Based Investing Policy](#) for additional information.

GSFS does not charge a fee for your use of this tool to receive an investment recommendation. You will, however, pay a proportional share of the management fees and expenses of the GuideStone Funds you purchase. Some of the fees and expenses you pay in GuideStone Funds pass through to our affiliates. These affiliates bear the majority of the salaries and expenses of our firm. We depend on these revenues and other resources to fund our operations.

The amount of fees paid to GSFS' affiliates varies by fund. The recommendation you receive may include a fund that has higher management fees (based on management complexity and other issues of a fund) and expenses than other funds available in your account. Please be aware that in instances where the tool suggests a fund-of-funds solution, such as a Target Date Fund or Target Risk Fund(s), you will incur additional expenses compared with investing directly in the underlying funds contained in the fund-of-funds solution. Additional information about the fees and expenses of the funds may be obtained by reviewing the GuideStone Funds prospectus available at [GuideStoneFunds.com/Disclosures/Fund-Literature](https://www.guidestonefunds.com/disclosures/fund-literature).

Each of the GuideStone Funds requires a minimum initial investment of \$1,000 as described within the GuideStone Funds prospectus, and this requirement may impact your ability to implement any recommendation provided by the tool. This requirement will also prohibit your ability to receive a multiple fund recommendation if your stated investment amount is less than \$100,000. Multiple fund recommendations produced by the tool may include allocations as low as 1% to an individual fund. A total investment amount lower than \$100,000 would not allow for the \$1,000 minimum investment to a 1% fund allocation. Therefore, when the total invested amount is lower than \$100,000, the tool will generate only a single fund recommendation, which will often be either a Target Date Fund or Target Risk Fund. This limitation does not prevent you from selecting your own multiple fund allocations at the account minimums.

If an associated person of GSFS assists you with obtaining a recommendation through this tool, such an individual is acting only in his or her capacity as an associate of GSFS and not in any other capacity he or she may maintain with an affiliate of GSFS.

Recommendations provided through the Investment Recommendation tool are made available to you as a client of GSFS (and not as a client of any individual employee of GSFS or its affiliates).

This tool is not intended to be used with ERISA plans.

While the recommendations are based on generally accepted investment principles, there is no guarantee that the recommendations will meet your investment objectives. Investing involves risk, including the risk of loss of principal.

Conflicts of Interest

Although GSFS does not charge a fee for your use of the tool, GSFS has a financial interest with respect to the recommendations insofar as its affiliates will receive compensation in the form of management and services fees from any investments you make in the GuideStone Funds. The management and services fees you incur through an investment in GuideStone Funds represent a conflict of interest in the recommendation of an investment in the funds by GSFS and its associated persons. In addition to the fees paid to GSFS' affiliates by the GuideStone Funds, GSFS' personnel may also be invested personally in the funds that are recommended. As a result, they may benefit, like all shareholders, from the added stability and positive effects afforded by new fund inflows when GSFS' clients invest in the GuideStone Funds.

Buy, sell, and exchange transactions can be entered at [My.GuideStone.org](https://www.myguidestone.org) or by calling **1-888-98-GUIDE** (1-888-984-8433). The return ranges listed on the risk tolerance page of this tool are hypothetical and are in no way a guarantee of actual account returns.