

# GUIDESTONE FUNDS® OVERVIEW



## OUR HISTORY

The story of GuideStone Funds actually begins more than 100 years ago when our parent organization, GuideStone Financial Resources® (GuideStone®), was founded to offer financial assistance to retired ministers and widows in need. Over time, GuideStone expanded its focus to helping others proactively prepare for the future.

In 1971, GuideStone hired an external firm to help oversee a U.S. equity portfolio. Since then, we have continuously broadened and refined our approach to meet the challenges and opportunities presented by global financial markets.

From overseeing four commingled accounts in the early years to registering our mutual funds in 2001, GuideStone Funds now has \$18.6 billion in assets under management services, as of March 31, 2024, and counts as clients some of the most influential nonprofit and religious organizations across America.

GuideStone Funds can be purchased on many of the largest advisory platforms and are accessible by all investors.

## OUR APPROACH

As the investment adviser to the GuideStone Funds, GuideStone Capital Management, LLC®, utilizes an actively managed, manager-of-managers approach to constructing and managing the Funds, which includes:

- Identifying the overall portfolio characteristics for the Funds—including objective, strategy, allowable exposures and risk/return profile
- Hiring, monitoring and, as necessary, terminating sub-advisers, as well as establishing specific investment mandates for each sub-adviser and allocating assets among them
- Monitoring the Funds on a daily basis and using performance measures and portfolio optimization models to continually evaluate allocations to each sub-adviser
- Striving to identify the specific risks inherent within the Funds and making intentional risk-allocation decisions by emphasizing certain risks and de-emphasizing others in an effort to generate excess returns

## OUR DISTINCTIVES

In support of our ongoing commitment to pursue attractive, risk-adjusted returns while honoring the Lord, GuideStone provides:

- A comprehensive lineup of equity, fixed income, real assets/alternatives, impact, target date and target risk mutual funds
- Access to more than 40 strategies — some of which are closed to new investors — across more than 30 separate world-class institutional account managers
- A strong focus on intentional risk management
- Disciplined adherence to a faith-based investment mandate based on Christian values

Fund	Morningstar Category	Fund	Ticker
Low-Duration Bond Fund	Short Term Bond	Lower volatility U.S. investment grade bonds with an average dollar-weighted duration that normally varies between one and three years	GLDZX
Medium-Duration Bond Fund	Intermediate Core-Plus Bond	U.S. investment grade bond exposure with an average dollar-weighted duration that normally varies, in years, between +/- 30% of the duration of the Bloomberg U.S. Aggregate Bond Index	GMDZX
Global Bond Fund	World Bond	Holistic total return focus with flexibility to pursue opportunities across sectors, credit qualities and geographic regions	GGBFX
Equity Index Fund	Large Blend	Passively managed to the S&P 500® Index	GEQZX
Value Equity Index Fund	Large Value	Passively managed to the Russell 1000® Value Index	GVIZX
Value Equity Fund	Large Value	Fundamental approach to value investing with a complementary mix of traditional, low volatility and relative value strategies	GVEZX
Growth Equity Index Fund	Large Growth	Passively managed to the Russell 1000® Growth Index	GEIZX
Growth Equity Fund	Large Growth	Fundamental approach to growth investing with a complementary mix of relative, core and high growth strategies	GGEZX
Small Cap Equity Fund	Small Blend	Fundamental and quantitative approach to small cap investing with a complementary mix of value, core and growth strategies	GSCZX
International Equity Index Fund	Foreign Large Blend	Passively managed to the MSCI EAFE Index	GIIZX
International Equity Fund	Foreign Large Blend	Core international developed markets exposure diversified across industries, sectors and geographic regions	GIEZX
Emerging Markets Equity Fund	Diversified Emerging Mkts	Dedicated emerging markets exposure via a combination of fundamental and quantitative strategies	GEMZX
Global Real Estate Securities Fund	Global Real Estate	Global REIT diversification across property sectors and geographic regions	GREZX
Defensive Market Strategies® Fund	Allocation – 50% to 70% Equity	Multi-strategy that aims to deliver equity-like returns at reduced risk when compared to the S&P 500® Index*	GDMZX
Strategic Alternatives Fund	Multistrategy	Diversified mix of non-traditional investment strategies with low volatility and lower correlation to conventional equity and fixed income	GFSZX
Impact Bond Fund	Intermediate Core Bond	Diversified mix of global publicly traded fixed income securities, with a targeted allocation to illiquid alternative investments	GMBZX
Impact Equity Fund	Global Large Growth	Diversified mix of global publicly traded equity securities, with a targeted allocation to illiquid alternative investments	GMEZX

\*Beta vs. S&P 500® Index: (Investor shares, as of December 31, 2023)  
The Bloomberg U.S. Aggregate Bond Index is a broad-based flagship benchmark that measures the investment grade, U.S. dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-throughs), ABS and CMBS (agency and non-agency).

The Bloomberg 1-3 Month U.S. Treasury Bill Index tracks the market for treasury bills with 1 to 2.999 months to maturity issued by the U.S. government. U.S. Treasury bills are issued in fixed maturity terms of 4, 13, 26 and 52 weeks.

“Bloomberg®”, Bloomberg and Bloomberg 1-3 Month US Treasury Bill are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited (“BISL”), the administrator of the index (collectively, “Bloomberg”) and have been licensed for use for certain purposes by GuideStone Financial Resources of the Southern Baptist Convention (“GuideStone Financial Resources”) and its affiliates. Bloomberg is not affiliated with GuideStone Financial Resources and its affiliates and Bloomberg does not approve, endorse, review, or recommend the Defensive Market Strategies Fund. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Defensive Market Strategies Fund.

The S&P 500® Index is a market capitalization-weighted equity index composed of approximately 500 U.S. companies representing all major industries. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of its constituents. “Standard & Poor’s®”, “S&P®”, “S&P 500®”, “Standard & Poor’s 500” and “500” are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by GuideStone Funds®. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s, and Standard & Poor’s makes no representation regarding the advisability of investing in the Product.

The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of developed markets, excluding the U.S. and Canada. As of June 30, 2023, the index consists of the following 21 developed market country indexes: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the United Kingdom. The funds described herein are indexed to an MSCI index and are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such funds or securities or any index on which such funds or securities are based. The Prospectus contains a more detailed description of the limited relationship MSCI has with GuideStone Funds and any related funds.

All indexes used with permission. It is not possible to invest directly in an index.

Dollar-Weighted Duration - the weighted average price change given a 1% change in interest rate for each security in the portfolio.

Important Information: 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. 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. There is no guarantee that GuideStone Funds will achieve its investment objective. The Equity Impact Fund and Impact Bond Fund’s impact investing criteria

could cause them to perform differently compared to funds that do not apply such criteria. Successful application of the Funds’ impact investing strategy will depend upon the Adviser’s and each sub-adviser’s skill in properly identifying and analyzing impact investing issues. Investments made may not generate the amount of positive impact that was intended when the investment was made. These Funds are new and have no and/or limited operating history for investors to evaluate. 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. Past performance does not guarantee future results.

***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.***

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