EXCITING NEWS

Regarding your Retirement Plan

The Connectional Council of the Global Methodist Church and GuideStone® are proud to partner with you in your journey toward a strong financial future. With that in mind, we're excited to share an important update to your retirement plan — one that we believe will help you move even closer to your long-term goals.

As a member of the retirement plan for Global Methodists provided by GuideStone, you will now benefit from access to our Institutional share class — the lowest-cost option available for GuideStone's Christian-screened investments.

Historically, plan members have paid two types of investment-related expenses:

- Investment management expenses, which cover the cost of managing the plan's investments
- Plan servicing expenses, which support plan administration, employee education, and recordkeeping, and which are assessed as a standalone fee deducted quarterly from your account

GuideStone periodically reviews retirement plan servicing expenses to ensure they remain appropriate for the plan's size and aligned with the industry's best practices. These reviews are part of GuideStone's ongoing commitment to transparency and stewardship.

We're pleased to share some good news: **effective April 2026, retirement plan servicing expenses will be reduced by approximately 20% for plan members.**

Together, GuideStone® and The Connectional Council of the Global Methodist Church remain committed to helping you pursue your retirement goals with confidence and clarity.

In the meantime, if you need assistance or have any questions, feel free to contact GuideStone directly at 1-888-984-8433, Monday through Friday, from 7 a.m. to 6 p.m. CT.

Understanding Your GuideStone®

RETIREMENT ACCOUNT

GuideStone®

As you begin saving for your retirement years, it's important to understand how your 403(b) retirement plan works so you can maximize the benefits of your retirement savings.

Why save for retirement?

When people choose to retire or can no longer work, most want to maintain the same standard of living as they transition into retirement. Typically, a retiree will need to replace **80%** of his or her pre-retirement income — which includes retirement savings, other savings and Social Security income.

Social Security benefits will replace **roughly 30%** of your income — which means **you're responsible for the remaining 50%**!

So, how do you save effectively and replace the remaining 50%?

Let's learn how to take advantage of the benefits and features in your employer-sponsored retirement plan by learning the answers to these five questions:

1 What is a 403(b) plan?

- A retirement plan sponsored by your employer to help you save
- Similar to a 401(k) but designed for nonprofit organizations
- A defined contribution plan — a common workplace plan where both the employer and employee can contribute

2 How do you place money into the 403(b) plan?

Employee Contributions:

- **Tax-sheltered Contributions:**
  You receive a tax benefit today, but you pay taxes in retirement (unless you are able to claim housing allowance during retirement as a minister).
- **Roth Contributions:**
  You pay taxes on your contribution to the account, but may receive tax-free qualified distributions in retirement.

Employer Contributions:

Employers may also contribute to your retirement account. Industry experts recommend a savings contribution goal of 15% between employer and employee contributions. If you cannot immediately reach this goal, start where you can and incrementally increase your contributions each year until you reach your savings goals.

Rollovers from Other Accounts:

- Traditional IRAs
- 401(k) plans
- 403(b) plans

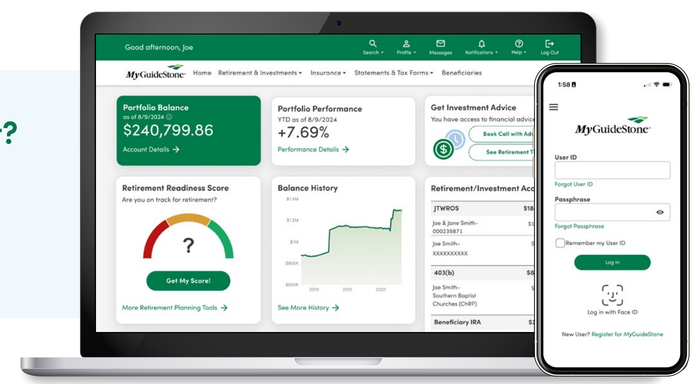
To consolidate, visit *GuideStone.org/Consolidate* or you may reach a customer solutions specialist by calling **1-888-98-GUIDE** (1-888-984-8433), Monday through Friday, from 7 a.m. to 6 p.m. CT.

3 How do you choose your investments?

When you enroll in a GuideStone plan, you automatically have access to industry-leading, faith-based mutual funds. Choose from three investment approaches that make it easy to select the right funds for your retirement plan:

- Do It For Me
  Asset Allocation Options
- Do It Myself
  Core and Specialty Options
- Do It Together
  Advisory Services

Learn more at *GuideStone.org/Fund-Choices*.



4 How do you access and manage your account?

- Log in to **MyGuideStone**®
  at *My.GuideStone.org*
- Utilize the
  MyGuideStone app

5 What are your next steps?

Enroll by contacting your administrator.
Increase contributions by visiting *My.GuideStone.org*.

6 Learn more **about how we can help you along the journey to and through retirement by visiting** *GuideStone.org/MemberJourney*.

GuideStone Customer Solutions
Available Monday through Friday, 7a-6p CT
1-888-984-8433
Info@GuideStone.org

Other options are available besides rolling over your employer-sponsored retirement plan, including leaving the account with your previous employer. An employer-sponsored retirement plan may offer advantages investors can't get if they roll the money into an IRA or other plan.

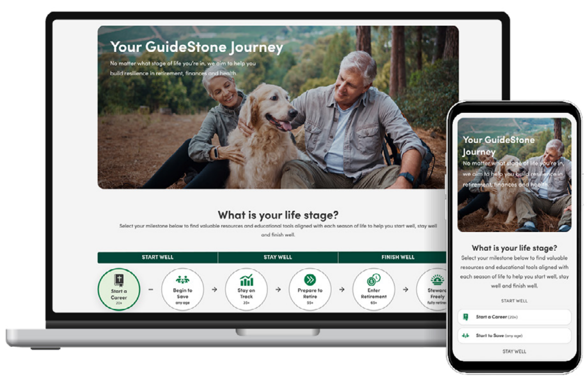
Advisory services offered through GuideStone Advisors, an SEC Registered Investment Adviser. GuideStone Advisors is a controlled affiliate of GuideStone Financial Resources. For more information about the firm, products and services please review the *GuideStone Affiliate Form CRS (https://www.guidestone.org/-/media/Funds/files/pdf/Affiliated_Form_CRS.ashx).*

Resources and Offerings

At GuideStone®, our mission is to enhance financial security and resilience for those who serve the Lord. That's why we've developed the following resources and services — to help you start well, stay well and finish well. Our hope is that these offerings will equip you with **practical information** and **personalized guidance** so you can **operate confidently,** no matter what stage of life you are in.

Guidestone Member Journey

Wondering if you're on track to finish well? Look no further. We created the GuideStone Member Journey to help you find essential financial education resources - specific to your life stages - on topics such as budgeting, retirement guidance and estate planning. Whether you are starting a career in ministry or have been serving for a long time, let us help you start well, stay well and finish well.



Scan to learn more or go to *GuideStone.org/MemberJourney*!

Financial Consultants

Want to discuss your account and financial situation in greater detail? You may now schedule a one-on-one virtual consultation with a GuideStone Financial consultant[1] to review your retirement accounts. These appointments cover topics such as:

- **Retirement Readiness**
- **Account Reviews**
- **Budget Planning**
- **Social Security and Medicare**
- **Retirement Income Planning**
- **Goals and Next Steps**

Scan to schedule an appointment or go to *My.GuideStone.org*!

Budgeting Tool

Want to find a tool that can help you improve your financial stewardship? GuideStone and FaithFi™ have teamed up to provide you with access to FaithFi™, a powerful financial budgeting app that integrates faith and finances. Learn more about FaithFi™ in [MyGuideStone®](#)!

[1] GuideStone financial consultants provide financial education and do not provide investment advice. Financial consultants are not investment advisor representatives licensed or registered by or with any state or the SEC. Advice from registered financial advisors is separately available from GuideStone Advisors®, an SEC Registered Investment Adviser and GuideStone Financial Resources affiliate.

Access additional tools and resources at

GuideStone.org/MemberJourney

- Videos
- Webinars
- Calculators
- Articles

GuideStone®

Plan-servicing expenses will now appear on your monthly account statement. It's important to note that this is not a new fee or a fee increase. This approach simply allows for lower costs appropriate for the size of your plan and is meant to improve fee transparency in line with the industry's best practices.

If you have questions, contact us at *Info@GuideStone.org* or **1-888-98-GUIDE** (1-888-984-8433), Monday through Friday, from 7 a.m. to 6 p.m. CT.

All investing is subject to risk, including the possible loss of the money you invest, and past performance is no guarantee of future results. Mutual fund prospectuses contain complete information on advisory fees, distribution charges, and other expenses and should be read and considered carefully before you invest. For prospectus and more information on the GuideStone Fund family of funds, visit GuideStoneFunds.com.

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