

**Investment Objective:** The Fund seeks current income and modest capital appreciation.

**Investment Strategy:** The Fund, primarily through investments in the Select Funds, combines a greater percentage of fixed income securities with a smaller percentage of equity securities. The following potential ranges are used to allocate the Fund's assets among the Select Funds or other investments: Fixed Income 50-80%; Equities 20-40%; Real Assets 0-15%; Alternatives 0-15%.

**Investment Suitability:** The Fund may be suitable for investors who have a short- to medium-term investment horizon, possess a relatively low tolerance for risk and want some exposure to the growth potential of the stock market tempered by a larger allocation to short-term, fixed-income securities.

Foreign and emerging market securities may involve additional risks, including social and political instability, reduced market liquidity, currency volatility, less available public information about the issuers of securities, less stringent regulatory standards and a lack of uniform accounting, auditing and financial standards. Small company stocks are generally riskier than large company stocks due to greater volatility and less liquidity. This Fund is subject to credit risk and interest rate risk. Interest rate risk means, when interest rates rise, the value of the existing bonds decrease and vice versa. Changes in interest rates have a bigger impact on long duration holdings than on short duration holdings. This description of risks is provided as a summary of the principal investment risks associated with this mutual fund. Refer to the Fund's prospectus for more detailed risk information.

**Benchmark<sup>▲</sup>**

ICE BofAML 1-3 Treasury Index	49%
Russell 3000 Index	21%
Bloomberg Barclays U.S. Aggregate Bond Index	16%
MSCI ACWI Ex-U.S.	8%
ICE BofAML US 3-Month Treasury Bill Index	5%
FTSE EPRA / NAREIT Developed Index - Net	1%

**Annual Operating Expenses**

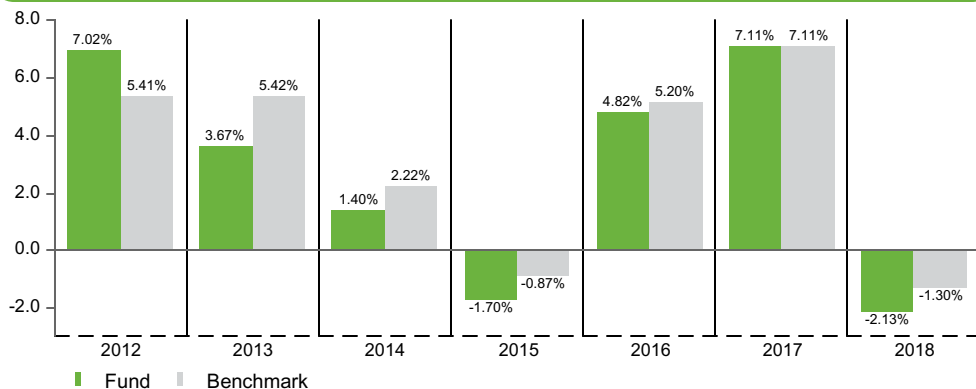
Gross Expense Ratio†	Net Expense Ratio
0.92%	0.92%

† The Fund attempts to achieve its objective by investing in the Select Funds. By investing in the Fund, you will also incur the expenses and risks of the underlying Select Funds. The principal risks of the Fund will change depending on the asset mix of the Select Funds in which it invests. You may directly invest in the Select Funds. The Fund's value will go up and down in response to changes in the share prices of the investments that it owns.

**PERFORMANCE<sup>1</sup>**

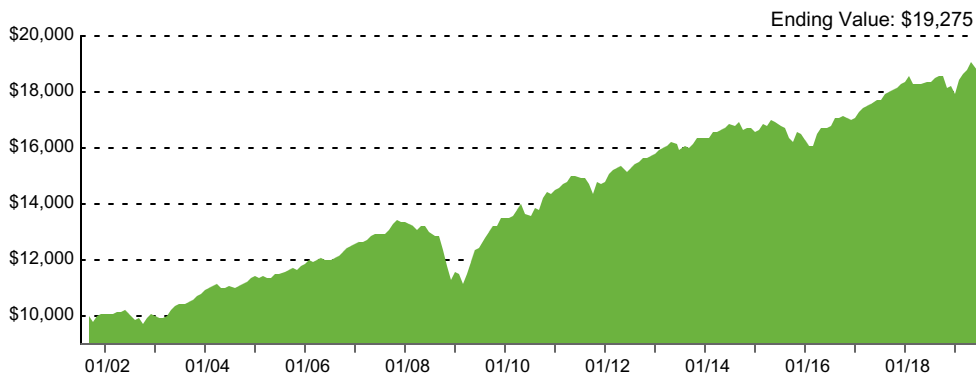
	Three Month	Year to Date	One Year	Three Year (Annualized)	Five Year (Annualized)	Ten Year (Annualized)	Since Inception (Annualized)
Fund	2.28%	7.27%	4.98%	4.59%	2.66%	4.48%	3.71%
Benchmark	2.43%	7.39%	5.74%	4.93%	3.30%	4.58%	4.06%

**CALENDAR YEAR PERFORMANCE<sup>1</sup>**



The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. Performance data current to the most recent month-end and complete calendar year performance may be obtained at [GuideStoneFunds.com/funds](http://GuideStoneFunds.com/funds). The investment return of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Performance would have been lower without fee waivers and reimbursements to the Fund in effect. Year 2001 annual performance began 8/27/2001.

**GROWTH OF \$10,000 INVESTMENT**



**MORNINGSTAR RATING BASED ON RISK ADJUSTED RETURN<sup>2</sup>**

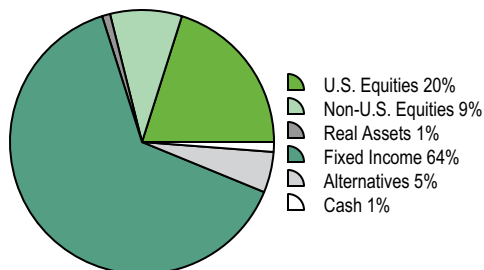
Category: Allocation--15% to 30% Equity

Overall	Three Year	Five Year	Ten Year
★★ among 192 funds	★★★ among 192 funds	★★ among 162 funds	★★ among 90 funds

**You should carefully consider the investment objectives, risks, charges and expenses of GuideStone Funds before investing. For a copy of the prospectus with this and other information about the funds, please call 1-888-98-GUIDE (1-888-984-8433) or visit [GuideStoneFunds.com/funds](http://GuideStoneFunds.com/funds) to view or download a prospectus. You should read the prospectus carefully before investing.**

GuideStone Funds shares are distributed by Foreside Funds Distributors LLC. GuideStone Capital Management, LLC, an affiliate of GuideStone Financial Resources, provides investment advisory services for the funds.

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**PORTFOLIO DETAILS<sup>3 4</sup>**
**Asset Allocation**


\* Cash is maintained by the fund for liquidity purposes and may be overlaid with equity and / or U.S. Treasury futures to provide capital market exposure.

**Fund Size (\$ in millions)**

Total Fund Net Assets for All Share Classes \$515

**Return/Risk Characteristics\*\***

Standard Deviation 3.66%  
R-Squared 97.66%  
Beta vs. Benchmark 1.00  
Beta vs. S&P 500 Index 0.27

\*\* Calculated over previous 5 years

**Portfolio Holdings**

Low-Duration Bond Fund	47.68%
Medium-Duration Bond Fund	12.97%
Defensive Market Strategies Fund	7.45%
International Equity Fund	6.66%
Value Equity Fund	5.84%
Growth Equity Fund	5.80%
Strategic Alternatives Fund	4.88%
Global Bond Fund	3.26%
Emerging Markets Equity Fund	1.95%
Money Market Fund	1.21%
Global Real Estate Securities Fund	1.17%
Small Cap Equity Fund	1.15%

Standard deviation—Depicts how widely returns varied over a certain period of time. A high standard deviation implies greater volatility and greater risk.

R-squared—Shows the percentage of a fund's performance that is explained by movements in the benchmark index. An R-squared of 100% indicates that all movements of a fund can be explained by movements in the benchmark.

Beta vs. Benchmark—Beta is a measure of a fund's sensitivity to market movements as defined by the fund's benchmark. A fund with a higher beta relative to the benchmark is more volatile than the benchmark.

Beta vs. S&P 500® Index—Beta is a measure of a fund's sensitivity to market movements as defined by the S&P 500® Index. A fund with a higher beta relative to the S&P 500® Index is more volatile than the S&P 500® Index.

<sup>1</sup> The performance quoted reflects fee waivers in effect, and would have been lower in their absence. All figures shown represent total return, except for those identified as yield. Total return is based on net change in NAV with reinvestment of all distributions. Returns for periods less than one year are aggregate and for periods greater than one year are annualized. Unlike a mutual fund, the performance of an index assumes no taxes, transaction costs, management fees or other expenses.

<sup>2</sup> The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating / 40% three-year rating for 60-119 months of

total returns, and 50% 10-year rating / 30% five-year rating / 20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. Ratings are for the share class shown only; other classes may vary. **Past performance is no guarantee of future results.**

<sup>3</sup> Portfolio composition subject to change at any time.

<sup>4</sup> Due to rounding, portfolio holdings data may not sum to 100%.

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