



# Daily Fund Performance

Share Class: Investor

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 may be obtained at [GuideStoneFunds.com/Funds](http://GuideStoneFunds.com/Funds). The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Returns exceeding 20% reflect unusual market conditions and may not be sustained at this level over the long term.

Regarding GuideStone Funds, when the gross expense ratio and the net expense ratio are different, it reflects fee waivers and expense reimbursements for the Fund. Some expense limitation arrangements are voluntary and may end at any time. Others are contractual and — unless renewed — will end on a date specified in the agreement. Unless renewed, the contractual end dates of the expense limitations for the International Equity Index, Emerging Markets Equity and the Target Date (MyDestination Funds®) are April 30, 2020. Please refer to the GuideStone Funds prospectus for more information.

Fund	As of 1/24/2020						As of 12/31/2019				Inception Date	Gross Expense Ratio	Net Expense Ratio
	Year To Date	One Year	Annualized				One Year	Annualized					
			Three Year	Five Year	Ten Year	Since Inception		Five Year	Ten Year	Since Inception			
<b>US EQUITY</b>													
Defensive Market Strategies (GDMZX) <sup>1, 2, 3</sup>	1.36%	16.82%	9.72%	8.60%	N/A	9.89%	19.38%	8.48%	N/A	9.80%	9/1/11	0.94%	0.94%
Equity Index (GEQZX)	2.14%	26.96%	15.23%	12.01%	13.80%	7.53%	31.33%	11.42%	13.33%	7.44%	8/27/01	0.38%	0.38%
Value Equity (GVEZX) <sup>4</sup>	-0.42%	18.92%	8.57%	7.57%	11.18%	6.74%	26.80%	7.31%	11.04%	6.79%	8/27/01	0.87%	0.87%
Growth Equity (GGEZX)	3.50%	29.99%	20.87%	14.19%	15.03%	7.74%	34.42%	13.29%	14.27%	7.56%	8/27/01	0.98%	0.98%
Small Cap Equity (GSCZX) <sup>5</sup>	0.06%	15.22%	6.93%	6.67%	11.39%	7.32%	24.97%	6.38%	11.23%	7.34%	8/27/01	1.26%	1.26%
<b>NON-US EQUITY</b>													
International Equity (GIEZX) <sup>1</sup>	-0.43%	16.34%	9.27%	5.97%	5.57%	5.69%	23.10%	6.34%	5.29%	5.74%	8/27/01	1.41%	1.41%
Emerging Markets Equity (GEMZX) <sup>1</sup>	1.08%	14.49%	7.42%	3.07%	N/A	1.70%	19.64%	3.34%	N/A	1.54%	10/31/13	1.55%	1.57%
<b>FIXED-INCOME</b>													
Money Market (GMZXX) <sup>6</sup>	0.08%	1.80%	1.30%	0.79%	0.40%	1.31%	1.85%	0.78%	0.40%	1.31%	8/27/01	0.40%	0.40%
7-day current annualized yield (net) = 1.25%, 7-day current annualized yield (gross) = 1.25% as of 1/24/20													
Low-Duration Bond (GLDZX) <sup>7</sup>	0.42%	3.84%	2.19%	1.67%	1.80%	2.74%	3.71%	1.63%	1.88%	2.72%	8/27/01	0.61%	0.61%
Medium-Duration Bond (GMDZX) <sup>7</sup>	1.31%	10.26%	4.55%	2.96%	4.07%	4.91%	9.58%	3.02%	4.14%	4.85%	8/27/01	0.66%	0.66%
Extended-Duration Bond (GEDZX) <sup>7</sup>	2.02%	14.08%	6.94%	3.83%	7.05%	7.47%	13.14%	4.11%	7.09%	7.38%	8/27/01	0.83%	0.83%
Global Bond (GGBFX) <sup>1, 7, 8</sup>	0.51%	9.03%	4.17%	3.42%	4.71%	4.98%	11.03%	3.50%	4.82%	4.96%	12/29/06	0.83%	0.83%
<b>REAL ASSETS/ALTERNATIVES</b>													
Global Real Estate Securities (GREZX) <sup>9</sup>	2.44%	20.01%	9.92%	5.63%	11.00%	4.49%	24.42%	6.42%	10.16%	4.32%	12/29/06	1.15%	1.15%
Strategic Alternatives Fund (GFSZX)	0.00%	3.47%	N/A	N/A	N/A	2.22%	4.62%	N/A	N/A	2.28%	6/30/17	1.38%	1.38%
<b>TARGET DATE FUNDS</b>													
MyDestination 2015 (GMTZX) <sup>10</sup>	0.96%	13.19%	7.24%	5.41%	6.94%	4.75%	15.09%	5.35%	6.73%	4.70%	12/29/06	0.82%	0.75%
MyDestination 2025 (GMWZX) <sup>10</sup>	1.15%	15.63%	8.71%	6.39%	8.15%	5.11%	18.18%	6.26%	7.85%	5.04%	12/29/06	0.79%	0.75%

See next page for important information.

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			Three Year	Five Year	Ten Year	Since Inception		Five Year	Ten Year	Since Inception			
<b>TARGET DATE FUNDS</b>													
MyDestination 2035 (GMHZX) <sup>10</sup>	1.37%	18.76%	10.18%	7.19%	9.01%	5.25%	22.16%	6.96%	8.61%	5.16%	12/29/06	0.75%	0.75%
MyDestination 2045 (GMFZX) <sup>10</sup>	1.32%	20.17%	11.05%	7.77%	9.50%	5.30%	24.24%	7.51%	9.05%	5.22%	12/29/06	0.75%	0.75%
MyDestination 2055 (GMGZX) <sup>10</sup>	1.31%	20.56%	11.36%	8.05%	N/A	9.78%	24.92%	7.77%	N/A	9.68%	1/1/12	0.84%	0.75%
<b>TARGET RISK FUNDS</b>													
Conservative Allocation (GFIZX) <sup>11</sup>	0.61%	9.19%	4.99%	3.65%	3.95%	3.81%	10.73%	3.64%	3.91%	3.79%	8/27/01	0.92%	0.92%
Balanced Allocation (GGIZX) <sup>11</sup>	0.98%	14.56%	7.62%	5.35%	6.57%	5.51%	17.33%	5.31%	6.43%	5.48%	8/27/01	1.01%	1.01%
Growth Allocation (GCOZX) <sup>11</sup>	0.89%	17.66%	9.77%	6.78%	8.19%	5.91%	22.33%	6.68%	7.94%	5.88%	8/27/01	1.12%	1.12%
Aggressive Allocation (GGBZX) <sup>11</sup>	0.84%	20.41%	11.86%	8.43%	9.98%	6.27%	26.86%	8.23%	9.61%	6.25%	8/27/01	1.21%	1.21%

**You should carefully consider the investment objectives, risks, charges and expenses of the Funds before investing. For a copy of the prospectus with this and other information about the Funds, call 1-888-GS-FUNDS (1-888-473-8637) or visit [GuideStoneFunds.com/Funds](http://GuideStoneFunds.com/Funds) to view or download a prospectus. You should read the prospectus carefully before investing.**

*You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. Yield for the Money Market Fund represents the annualization of the fund's declared dividends over the period indicated, excluding capital gains distributions. The yield more closely reflects the current earnings of the fund than the total return. Gross Yield reflects the yield if fee waivers were not in effect.*

The performance quoted may reflect 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. Yield for the Money Market Fund represents the annualization of the Fund's declared dividends over the period indicated, excluding capital gains distributions. The yield more closely reflects the current earnings of the Fund than the total return.

Shares of GuideStone Funds are distributed by Foreside Funds Distributors LLC, a registered broker-dealer and underwriter of the Funds, not an advisor affiliate. Foreside is not a registered investment adviser and does not provide investment advice. GuideStone Capital Management, LLC®, a controlled-affiliate of GuideStone Financial Resources, provides investment advisory services for the Funds.

<sup>1</sup> Foreign securities involve risk from adverse changes in currency exchange rates. Securities of emerging countries may involve additional risks including price volatility, reduced liquidity, lax financial reporting requirements as well as political and economic instability.

<sup>2</sup> The Fund's volatility may be amplified by its use of short sales and derivatives. Short sales by a fund theoretically involve unlimited loss potential since the market price of securities sold short may continuously increase. Leverage may increase the risk of loss and cause fluctuations in the market value of the Fund's portfolio to have disproportionately large effects or cause the NAV of the Fund generally to decline faster than it would otherwise.

<sup>3</sup> Convertible bonds are subject to interest rate risk, meaning values of existing bonds generally fall when interest rates rise. They also may decrease in value when the underlying common stock decreases in value.

<sup>4</sup> There is a risk that value-oriented investments may not perform as well as the rest of the U.S. stock market as a whole.

<sup>5</sup> Small company stocks are generally riskier than large company stocks due to greater volatility and less liquidity.

<sup>6</sup> You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

<sup>7</sup> The bonds held by the bond funds are subject to interest rate risk. Values of existing bonds generally fall when interest rates rise.

<sup>8</sup> The fund invests in high yield securities, commonly known as "junk bonds." While offering higher currency yields, these securities generally are considered speculative and are subject to greater default and liquidity risks than higher-rated bonds.

<sup>9</sup> Real estate investing involves risks not associated with investing in stocks. Risks include declines in the value of real estate, general and economic conditions, changes in the value of the underlying property and defaults by borrowers. The value of assets in the real estate industry may go through cycles of relative underperformance and outperformance in comparison to equity securities markets in general.

<sup>10</sup> The MyDestination Funds ("Funds") attempt to achieve their objectives by investing in the GuideStone Select Funds. The Funds are managed to a retirement date ("target date") by adjusting the percentage of fixed income securities and equity securities to become more conservative each year until reaching the retirement year and then approximately 15 years thereafter. The target date in the name of the Funds is the approximate date when an investor plans to start withdrawing money. By investing in the Funds you will also incur the expenses and risks of the underlying Select Funds. The principal risks of the Funds will change depending on the asset mix of the Select Funds in which they invest. You may directly invest in the Select Funds. The Funds' value will go up and down in response to changes in the share prices of the investments that they own. The amount invested in the Fund is not guaranteed to increase, is not guaranteed against loss, nor is the amount of the original investment guaranteed at the target date. It is possible to lose money by investing in the Funds.

<sup>11</sup> Target Risk Funds ("Funds") attempt to achieve their objectives by investing in the GuideStone Select Funds. By investing in the Funds you will also incur the expenses and risks of the underlying Select Funds. The principal risks of the Funds will change depending on the asset mix of the Select Funds in which they invest. You may directly invest in the Select Funds. The Funds' value will go up and down in response to changes in the share prices of the investments that they own. It is possible to lose money by investing in the Funds.