

Roth IRA Application

GuideStone Funds
P.O. Box 9834
Providence, RI 02940-8034

GuideStone Trust Services, an affiliate of GuideStone Financial Resources
of the Southern Baptist Convention, serves as IRA custodian.
For assistance, please call **1-888-98-GUIDE** (1-888-984-8433).

1. APPLICANT INFORMATION (THIS INFORMATION IS REQUIRED TO ESTABLISH YOUR ACCOUNT – THE FORM MUST BE COMPLETED IN INK.)

*Applicant first name: _____ MI: _____ Last: _____

*Social Security number: _____ *Birth date: _____ / _____ / _____

Home telephone: (_____) _____ Daytime telephone: (_____) _____

*Mailing address: _____

City: _____ State: _____ ZIP Code: _____

*Physical address (if different from above): _____

City: _____ State: _____ ZIP Code: _____

E-mail address (optional): _____

Employer name: _____

Employer address: _____

Note: All items with an asterisk (*) are required information.

2. CONTRIBUTION INFORMATION

Please indicate the type of Roth IRA you are opening: Individual Spouse

Check enclosed: This contribution applies to the tax year _____. (Note: Contributions will be considered **current** year if not designated as prior year.)

Direct deposit from tax refund: The approximate amount of the tax refund will be _____. (Note: If you expect your tax refund to be less than the \$1,000 minimum requirement, you must send in a check along with your application to make up the difference.) Please contact us after sending in the application so we can give instructions on how to fill out the electronic deposit section of IRS Form 1040 or IRS Form 8888. All contributions will be posted as a current year contribution unless specified otherwise within the deadlines outlined by the IRS. It is the participant's responsibility to make sure that all forms are submitted.

Make check payable to GuideStone Funds.

Transfer of assets: This contribution is a transfer of assets from another Roth IRA. Complete and return the *Transfer of Assets* form with this application.

Rollover: This contribution is a rollover from another Roth IRA that I **received directly**. Complete and return the *Rollover/Conversion Certification* form with this application. The rollover must be completed within 60 days of receipt of the fund.

Conversion rollover: This contribution is a conversion from a Traditional IRA or employer-sponsored retirement plan that I **received directly**. I realize that I must pay ordinary income taxes on the amount of the conversion distribution from the Traditional IRA or tax-sheltered contributions from an employer-sponsored plan to the Roth IRA. Complete and return the *Rollover/Conversion* form with this application. The conversion rollover must be completed within 60 days of receipt of the funds.

Direct conversion: This contribution is a direct conversion from a Traditional IRA or employee-sponsored retirement plan at another financial institution or my existing GuideStone Funds Traditional IRA. I realize that I must pay ordinary income taxes on the amount of the conversion distribution from the Traditional IRA or tax-sheltered contributions from an employer-sponsored plan to the Roth IRA. Complete and return the *Rollover/Conversion* form with this application.

Recharacterization: The contribution is a transfer (recharacterization) to undo a conversion or to move any current year contribution made to one type of IRA to another type of IRA. Complete and return the *Recharacterization form*.

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***Important information about procedures for opening a new account**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you.

3. INVESTMENT INFORMATION

Fund options

MyDestination Funds: (These funds are designed as a one-fund solution. Please refer to the *Prospectus* for more information.)

MyDestination 2005 Fund (023) MyDestination 2035 Fund (026)
MyDestination 2015 Fund (024) MyDestination 2045 Fund (027)
MyDestination 2025 Fund (025)

Asset Allocation Funds: (These funds are designed as a one-fund solution. Please refer to the *Prospectus* for more information.)

Conservative Allocation Fund (001) Growth Allocation Fund (003)
Balanced Allocation Fund (002) Aggressive Allocation Fund (004)

Select Funds:

Money Market Fund (005) Inflation Protected Bond Fund (029) Value Equity Fund (010)
Low-Duration Fund (006) Global Bond Fund (028) Growth Equity Fund (011)
Medium-Duration Fund (007) Equity Index Fund (009) Small Cap Equity Fund (012)
Extended-Duration Fund (008) Real Estate Securities Fund (015) International Equity (013)

Fund Selection: (Please indicate the percentage or dollar amount of your purchase you wish to invest in each fund from the above lists. The initial investment must be at least \$1,000 per fund. Your contribution will be placed in the Money Market Fund if you do not indicate a fund choice.)

Investment Fund and number _____ Percentage _____ % or \$ _____
Investment Fund and number _____ Percentage _____ % or \$ _____
Investment Fund and number _____ Percentage _____ % or \$ _____
Investment Fund and number _____ Percentage _____ % or \$ _____
Investment Fund and number _____ Percentage _____ % or \$ _____
% Total (must equal 100%)

Note: If an allocation is chosen resulting in any fund balance being less than \$1,000, then all monies in all funds will be allocated to the Money Market Fund.

4. ACCOUNT FEATURES (THIS SECTION IS OPTIONAL.)

Automatic investment plan:

After your IRA has been opened with at least \$1,000 per fund, you can invest in GuideStone Funds with a **minimum amount of \$100 per established fund** automatically through your bank account. IRA contributions made through the automatic investment plan will be credited as current year contributions.

GuideStone Funds, or its agents, is hereby requested and authorized to charge my bank account as indicated below. This authority is to remain in effect until revoked by me, and until GuideStone Funds or its agents actually receive such notice. I agree that any loss, liability or expense incurred in acting upon this option is my responsibility and that GuideStone Funds and its agents will be held harmless.

Investment frequency: Monthly **or** Quarterly Effective beginning on: 5th **or** 20th of _____ (month)

If the day you selected falls on a holiday or weekend, your account will be debited on the business day following the holiday/weekend.

Investment amount (minimum of \$100 per fund): \$ _____ Fund name: _____
See section 3 for fund names

Bank information:

Your bank information may be used to set up an Automatic Investment Plan or to have on file for purchases and withdrawals at a later time. You may telephone and have purchases processed by the automated clearing house (ACH) without the need for additional paperwork. Your bank must be a member of ACH and capable of routing money via electronic fund transfer (EFT).

(Please fill out completely and include a voided check or deposit slip.)

Type of account: Checking account (voided check) Savings account (voided deposit slip)

Bank name: _____

Account number: _____ Transit/ABA number: _____

Names on account: _____

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5. BENEFICIARY DESIGNATION

I designate the following persons as my beneficiaries to receive benefits in the event of my death. The benefit will be paid to my primary beneficiaries living at my death and in equal shares to each unless otherwise indicated. If no primary beneficiary is living at my death, the benefit will be paid to my secondary beneficiaries living at my death and in equal shares to each unless otherwise indicated. If no primary or secondary beneficiary survives me or if no beneficiary is designated, my spouse becomes my beneficiary or, if no surviving spouse or unmarried, my estate becomes my beneficiary.

Consent of applicant's spouse: Spousal consent is required in community property and marital property states when an IRA Applicant wishes to name a beneficiary other than, or in addition to, the spouse. Spouses of applicants who reside in community property or marital property states (AZ, CA, ID, LA, NV, NM, TX, WA and WI) must sign the consent below.

I hereby consent to and join in the designation of beneficiary(ies) below. I give to the applicant any interest I have in the funds deposited in this account.

Signature of applicant's spouse: _____ Date: ____/____/____

Primary beneficiary(ies) I have attached a separate sheet labeled "Primary beneficiaries" listing additional primary beneficiaries.

Name*	Address	Relationship	Birth date	Social Security number	% designated
			____/____/____		%
			____/____/____		%
			____/____/____		%
			____/____/____		%
Total (must equal 100%):					%

Secondary beneficiary(ies) I have attached a separate sheet labeled "Secondary beneficiaries" listing additional secondary beneficiaries.

Name*	Address	Relationship	Birth date	Social Security number	% designated
			____/____/____		%
			____/____/____		%
			____/____/____		%
			____/____/____		%
Total (must equal 100%):					%

6. FINANCIAL INFORMATION*

Annual income	Investment knowledge	Financial information	Investment objective (choose only one)	Tax bracket
<input type="checkbox"/> \$0-\$24,999 <input type="checkbox"/> \$25,000-\$39,999 <input type="checkbox"/> \$40,000-\$64,999 <input type="checkbox"/> \$65,000-\$124,999 <input type="checkbox"/> Over \$125,000 <input type="checkbox"/> Retired/no income	<input type="checkbox"/> None <input type="checkbox"/> Limited <input type="checkbox"/> Moderate <input type="checkbox"/> Experienced Time horizon <input type="checkbox"/> < 1 year <input type="checkbox"/> 1 to 5 years <input type="checkbox"/> > 5 years	Approximate net worth excluding primary residence: \$ _____ Approximate total liquid assets: \$ _____	<input type="checkbox"/> Capital Preservation (Minimize the potential for loss of principal) <input type="checkbox"/> Income (Provide current income rather than growth of principal) <input type="checkbox"/> Growth (Increase investment value over time while accepting price fluctuations) <input type="checkbox"/> Aggressive Growth (Assume a higher degree of risk for potentially higher returns)	<input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 27% <input type="checkbox"/> 30% <input type="checkbox"/> 35% <input type="checkbox"/> 38.6%

* Please complete this information to the best of your ability. GuideStone Financial Services is required by securities industry regulations to seek this information. It will be held in a strictly confidential manner.

7. TERMS AND CONDITIONS OF THE ROTH IRA APPLICATION

Please sign and date this Roth IRA Application. You, the applicant, acknowledge that the Custodial Agreement, Disclosure Statement, Predispute Arbitration Agreement, Privacy Notice and current Prospectus have been made available to you and that you have read these materials.

All dividends and distributions from the fund shares held in your account will be reinvested in shares of the fund from which received. Each subsequent contribution will be invested based on the instructions received with the contribution. GuideStone Trust Services, upon instructions from you, may exchange any GuideStone Funds shares for any other GuideStone Funds shares in accordance with the then current Prospectus.

Custodial fees: \$12.00 annual maintenance fee (only one fee per Social Security number). The annual maintenance fee may be paid by the applicant in addition to the maximum annual contribution to his or her Roth IRA. If the fee is not included, GuideStone Trust Services will deduct the fee from the account at year-end or at the time the account is closed.

GuideStone Trust Services reserves the right to change the custodial fee, but will give the applicant at least 30 days written notice of any fee changes. GuideStone Trust Services will keep those records, identify and file returns and provide other information concerning your account as required of custodians by the Internal Revenue Code (IRC) and any regulations issued or forms adopted by the Treasury Department of the United States.

I (the applicant) hereby establish a Roth IRA under the terms and conditions contained in the accompanying Custodial Account Agreement, which is incorporated herein by reference. The combined instrument is hereinafter referred to as the "Agreement." This Roth IRA becomes effective upon written acceptance of this application by the custodian, GuideStone Trust Services or its affiliates, which written acceptance shall consist of a confirmation of transaction statement issued by the custodian. The applicant understands and agrees that the custodian is not responsible for any assets until received. The applicant understands the eligibility requirements for contributing to a Roth IRA and assumes all responsibility for each year's contributions, ensuring that the contributions are within the limits set forth in IRS section 408(a) and any tax consequences of any type of contribution (rollover, conversion or contributory) or distribution from the Roth IRA.

I (the applicant) have read all of the eligibility rules and certify that I meet one of the following eligibility requirements:

- Participant in a GuideStone Financial Resources plan
- Eligible to participate in a GuideStone Financial Resources plan
- Annuitant under a GuideStone Financial Resources plan
- Spouse of any of the above persons

Predispute arbitration

The undersigned understands and agrees to the following predispute arbitration agreement:

- *Arbitration is final and binding on the parties;*
- *The parties are waiving their right to seek remedies in court, including the right to jury trial;*
- *Pre-arbitration discovery is generally more limited than and from court proceedings;*
- *The arbitrators' award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modifications or rulings by the arbitrators is strictly limited; and*
- *The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.*
- *All controversies which may arise between the undersigned and us concerning any transaction or the construction, performance, or breach of this agreement or any other agreement between the undersigned and us pertaining to instruments and other property, whether entered into prior, on or subsequent to the date hereof, shall be settled by arbitration. Any arbitration under this agreement shall be conducted pursuant to the rules of the Financial Industry Regulatory Authority, Inc. The award of the arbitrators, or of the majority of them, shall be final, and judgment upon the award rendered may be entered in any court, state or federal, having jurisdiction. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initialed in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; or (II) the class is decertified; or (III) such person is excluded from the class by the court. Such forbearance to enforce an agreement to the extent stated herein.*

Under penalties of perjury, I certify that:

1. *The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and*
2. *I am a U.S. person (including a U.S. resident alien). (If you are a foreign person, use the appropriate IRS Form W-8BEN.)*

Applicant signature: _____ Date: ____/____/____

TO BE COMPLETED BY GUIDESTONE TRUST SERVICES AS CUSTODIAN

Registered Representative name: _____

Signature: _____ Date: ____/____/____

Registered Principal name: _____

Signature: _____ Date: ____/____/____

Broker/Dealer: 00005 — GuideStone Financial Services

Acceptance by custodian shall consist of a confirmation of transaction statement by the custodian: GuideStone Trust Services, c/o PNC Global Investment Servicing, 101 Sabin St., Pawtucket, RI 02860-1427. Distributor: PFPC Distributors, Inc., member FINRA, 610-382-8083.

Shares of GuideStone Funds are offered by the distributor. The distributor is not a bank, and shares of the Fund are not deposits or obligations of, or guaranteed or endorsed by, any bank nor are they federally insured or otherwise supported by the FDIC, the Federal Reserve Board or any other agency.