

Traditional 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. PARTICIPANT 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: _____

Employer name: _____

Employer address: _____

E-mail address (optional): _____

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

2. CONTRIBUTION INFORMATION

Please indicate the type of account you are opening: Individual Spouse

Current/prior year contributions:

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

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 within the deadlines outlined by the IRS.

Rollovers/transfers:

Indirect rollover: This contribution is from an employer-sponsored retirement plan or another IRA and was **made payable to you**. Complete and return the *Rollover Certification* form with this application. The rollover must be completed within 60 days of receiving the funds. **Make check payable to GuideStone Funds.**

Direct rollover:** This contribution is from an employer-sponsored retirement plan or another IRA and **the check is payable to GuideStone Funds**. Complete and return the *Transfer of Assets/Direct Rollover* form with this application.

Transfer of assets:** The initial contribution is a transfer from your current IRA custodian to GuideStone Funds. Complete and return the *Transfer of Assets/Direct Rollover* form with this application.

Non-spouse Rollover:** This contribution is from beneficiary proceeds from an inherited qualified plan account as a non-spouse beneficiary. I am establishing a beneficiary/inherited Traditional IRA account to accept the direct rollover proceeds and have instructed the plan administrator to issue a check payable to GuideStone Funds.

Decedent's name: _____

Spouse Rollover: This contribution is from beneficiary proceeds from an inherited qualified plan account as a spousal beneficiary. I am establishing a beneficiary/inherited Traditional IRA account to accept the direct rollover proceeds and have instructed the plan administrator to issue a check payable to GuideStone Funds.

Decedent's name: _____

**** Note:** For direct rollover or transfer of assets, please have your current custodian **make the check payable to: GuideStone Funds, FBO participant name – Direct rollover or IRA transfer**

Continued on other side



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 there is no surviving spouse or I am 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 |
|-------|---------|--------------|----------------|------------------------|--------------|
| | | | ____/____/____ | | |
| | | | ____/____/____ | | |
| | | | ____/____/____ | | |
| | | | ____/____/____ | | |

100% Total

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 |
|-------|---------|--------------|----------------|------------------------|--------------|
| | | | ____/____/____ | | |
| | | | ____/____/____ | | |
| | | | ____/____/____ | | |
| | | | ____/____/____ | | |

100% Total

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 TRADITIONAL IRA APPLICATION (CONTINUED)

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 Traditional 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 Traditional 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 Traditional 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 Traditional 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 Traditional 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 predispute arbitration agreement against any person who has initiated in court a 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: ____/____/____

Acceptance by custodian shall consist of a confirmation of transaction statement issued by the custodian: GuideStone Trust Services, c/o PNC Global Investment Servicing, 101 Sabin Street, 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.