

KEY THINGS TO CONSIDER BEFORE **ROLLING OVER**



Before choosing to roll over your account, you should carefully evaluate all available products, account features and services to ensure you make a fully informed decision. Your GuideStone® representative can help you review the categories below to determine what is important to you prior to planning your next move.

BE IN THE KNOW

Cost <ul style="list-style-type: none">• Advisor compensation• Investment options/insurance charges	Account Features <ul style="list-style-type: none">• Investment options• Bankruptcy protection
Guidance and Education <ul style="list-style-type: none">• Access to a financial advisor• Education and online resources	Account Management <ul style="list-style-type: none">• Degree/desire of ongoing management• Consolidated financial picture
Tax Ramifications <ul style="list-style-type: none">• Availability of housing allowance designation• Penalty-free withdrawals	Retirement Distribution Options <ul style="list-style-type: none">• Ability to contribute/contribution limits• Distribution options/management

ROLLOVER RECAP: GuideStone Features

- ✓ Work with one trusted provider
- ✓ Access Christian-screened investments
- ✓ Pay no taxes on eligible consolidations
- ✓ Potentially access lower-expense solution
- ✓ Use GPS: Guided Planning Services® for investment advice
- ✓ Exclude eligible distributions from your taxes under the minister's housing allowance

Need additional assistance?

Speak with a customer solutions specialist at **1-888-98-GUIDE (1-888-984-8433)**.

Be sure to consider all of your available options before rolling over your retirement assets. It is important to consider all of the potential advantages and disadvantages of rolling over your retirement assets to an IRA, including the different investment options that are available to you as well as the services, fees, expenses, withdrawal restrictions and tax consequences of rolling over your assets to an IRA. 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.