



Do well. Do right.®

O.S. Hawkins
President — Chief Executive Officer

January 2019

Dear Fellow Southern Baptist,

As we look back on 2018, we can't help but exclaim along with King David, "I will give thanks to the Lord with my whole heart; I will recount all of Your wonderful deeds" (Psalm 9:1 ESV).

Our centennial anniversary year was unforgettable for so many good reasons. One of our largest initiatives, but by no means our only initiative, was our relocation to new office space at Pinnacle Tower. Not only did we realize savings of more than \$4 million annually with the move but also we have office space designed around how we work today with a focus on collaboration, innovation and efficiency. Our team is looking for creative solutions in real time, and we believe our participants are already the beneficiaries of this work. Daily, hundreds of thousands drive by our signs and are introduced to GuideStone® for the first time. Some will be future employees, joining us on our mission of serving those who serve the Lord with the integrity of our hearts and the skillfulness of our hands. Others will learn about an institution dedicated to God's called-out and will invest their hard-earned assets with us, yielding additional economies of scale that will benefit all of our participants. We are confident that this new location will offer opportunities we can't even imagine yet.

2018 also witnessed our greatest day of giving ever in the history of Mission:Dignity®, our ministry to provide financial assistance to retired Southern Baptist pastors and, in most cases, their widows. On the nationwide #GivingTuesday emphasis, thanks to generous matching gifts, more than a half million dollars was given to assist these good and godly people. 2018 was in fact a record year for Mission:Dignity, with \$8.4 million given by a record 8,000 individual donors. The generosity of God's people in answering the call is a joy for all of us who work alongside Mission:Dignity. We remain thankful that — due to an endowment established many years ago that covers administrative costs — every penny received by Mission:Dignity goes straight to a retired pastor or his widow near the poverty line.

2018 also marked the launch of our new, lower-cost Secure Health 3000 plan. Under the plan, eligible participants have true medical coverage with access to the nationwide Blue Cross Blue Shield networks. Primary care visits and Teladoc® (telemedicine) consultations are available at no out-of-pocket charge. Secure Health 3000 may be right for people who primarily see their doctor for preventive care, families looking for protection from the full cost of a catastrophic claim and individuals who need a lower-cost option but are unwilling to accept the risk of a health-sharing arrangement. Visit GuideStone.org/Insurance for more details.

In addition to the launch of Secure Health 3000, our Insurance team worked diligently to increase benefits for all GuideStone health plan participants leading into 2019. Consultations with doctors through Teladoc are now available at no out-of-pocket charge for the majority of GuideStone health plan participants. Additional enhancements include a new diabetic management program, elimination of some inpatient co-pays in comprehensive plans and reduced individual maximum out-of-pocket charges. All of these valuable enhancements were implemented while keeping average rate increases below 3 percent for Group Plans. Personal Plans participants will see rate increases related only to participant ages. These are the lowest rate adjustments GuideStone has been able to provide in many years, with many groups experiencing no rate change, even with the added benefits.

Our Retirement and Investments teams worked diligently to navigate through the volatile financial markets, especially during the last half of the year. Our team saw the signs of volatility on the horizon many months ago. Even with increased volatility, it is still important not to try to time the markets. The markets have historically rewarded those who don't try to time the markets. As always, it's important to have a properly diversified portfolio with risk- and age-appropriate investments. We have plenty of information on our website, *GuideStone.org*, that will help our retirement plan investors determine if they are where they need to be in terms of their retirement planning.

Property and Casualty[®] continues to expand as well, adding the state of Louisiana to our book of business. GuideStone, through its alliance with Brotherhood Mutual Insurance Company, began serving as an insurance agent in the Bayou State this year. While the alliance is nationwide, GuideStone serves as a Brotherhood Mutual agent in Texas, Louisiana and Alabama.

At the beginning of 2018, we framed the year as the Year of New Beginnings. It was the year of a new building and a new century, along with new works. We challenged our people that to be successful, we had to Keep Attentive to Details, Keep Aimed in the Distance and Keep Alert to Distractions.

We believe our team exceeded all expectations this year, and we are thankful for their diligent efforts on behalf of our participants and prospects.

We are thankful for you as we continue to serve those who serve the Lord and are looking forward to our second century of service with hopeful expectation, focused on the Lord and His continued hand on this ministry we have received from Him.

Blessings,

A handwritten signature in black ink, appearing to read "O.S. Hawkins", with a long horizontal flourish extending to the right.

O.S. Hawkins