



**O.S. Hawkins**  
President — Chief Executive Officer

January 2020

Dear Southern Baptist Family,

Greetings from Dallas and from GuideStone Financial Resources of the Southern Baptist Convention®! We are thankful to provide this brief report to our Southern Baptist family.

As we look back on 2019, it is with deep and abiding gratitude to the Lord for so many blessings.

On Thursday, March 7, during a dinner in New York, GuideStone Funds® was awarded the Lipper Fund Award from Refinitiv — formerly presented by Thomson Reuters — as the Best Overall Small Fund Family for 2019. The entire GuideStone Funds family won the Lipper Fund Award for 2019 Best Overall Small Company over three years (out of 29 eligible as of November 30, 2018). Based on risk-adjusted total return. Of the 222 small fund families, only 29 met the standards to be considered for the Best Overall Small Fund Family prestigious award — with up to 76.8 billion in assets under management. This marked the second time in less than a decade that GuideStone® was honored with this top industry accolade. For us, this is a tremendous honor to be recognized by the peers in our industry. But it really comes down to stewardship. As a ministry organization, we believe that every good and perfect gift comes from the Lord Himself. As the parable of the talents clearly teaches, we are called to be stewards — managers — of the resources to which we're entrusted. This award helps demonstrate that our team is following a proven process that benefits pastors, missionaries, hospital employees, and college and university faculty and staff, plus thousands of individual investors.

This year saw too many reports of abuse within our churches. Like you, we at GuideStone believe even one report of abuse is too many. GuideStone, along with our colleagues at Brotherhood Mutual and MinistrySafe, tackled these issues head-on, offering a webcast that focused on responding well to reports of abuse and providing in-person training and online resources to help churches prevent abuse as well as respond in a Christlike and compassionate manner to those who are victims of abuse.

Our advocacy efforts on behalf of ministers and church staff members continue to pay off: In March, a panel of judges from the Seventh Circuit Court of Appeals in Chicago ruled that the minister's housing allowance is constitutional. GuideStone has been active on this matter, advocating alongside a coalition of large and historic church pension boards, for the benefit of the pastors we serve and, indeed, for hundreds of thousands of pastors around the country. While this issue is currently put to rest, we expect other challenges may come. Our participants can know GuideStone is ready to advocate on their behalf on this important matter.

2019 witnessed our greatest day of giving as part of the Giving Tuesday emphasis on the Tuesday after Thanksgiving. Thanks to generous matching donations, we raised almost \$800,000 that day — 100 percent of which goes to help a retired pastor or his widow in need. For the entire year, we had an incredible year of giving — totaling \$9.7 million! Thanks to an endowment established years ago, not one penny of donations goes to administrative costs. While we're talking about Mission:Dignity®, we want to

remind you briefly about our Code book series. All author royalties and proceeds for these books go to Mission:Dignity. These books make beautiful gifts for personal devotions or can be used for churchwide emphases.

On the health care front, 2020 marks the second full year GuideStone participants can select Secure Health™ 3000 as their health plan. Introduced in 2018, Secure Health offers true medical coverage with access to the nationwide Blue Cross Blue Shield network, protecting participants from the effects of catastrophic claims. This plan is meant to provide true medical coverage as an alternative for pastors and other church staff who might otherwise consider a Christian medical sharing plan. If that's you or your church, contact us and see how we may offer you a better alternative.

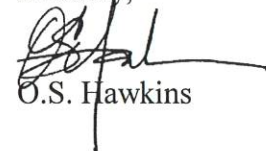
Our Retirement and Investments teams worked diligently to navigate through the volatile financial markets. While the markets have been on a consistent upward march for the longest growth cycle in U.S. history, it's important to remember that markets are cyclical: Don't react impulsively to the volatility in the financial 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.

At the beginning of 2019, we framed the year as the Year of Harvest. Our people responded to the call to Look Outward, Look Inward and, ultimately, Look Upward. We believe our team exceeded all expectations in 2019, and we are thankful for their efforts on behalf of **you**.

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.

Thank you and God bless you.

Sincerely,



O.S. Hawkins