



# GUIDESTREAM INVESTMENT ACCOUNTS

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Your investment strategy should be all about you – your current situation, your long-term plans, your priorities, and your goals and dreams. Unfortunately, too many people jump into investing without a plan and simply hope for the best.

At GuideStream, planning precedes investing. Getting to know you and your unique plan helps us understand how your portfolio needs to perform to help you succeed. We then use that information in our disciplined process of asset allocation and diversification to carefully balance investment rewards with potential risks. You can rely on us to do the research on strategies, managers, and allocations to get you started and keep your plan on track.

## KEY INFORMATION

GuideStream offers a variety of retirement and non-retirement accounts for both individuals and organizations to cover all of your investment needs. Our diversified portfolios range from conservative to aggressive in order to meet each client's unique investment objectives and long-term goals. An adviser will meet with you prior to opening an account to make sure we know your plan and understand your objectives. All clients are provided with online access as well as an online performance portal to monitor your account(s).

### RETIREMENT ACCOUNTS

- Individual Retirement Account (IRA):  
Traditional, Roth, SEP, and SIMPLE
- 403(b) Account

### NON-RETIREMENT ACCOUNTS

- Individual Investment Account
- Joint Investment Account
- Institutional Investment Account
- Trust Account
- 529 College Savings Account
- UTMA Custodial Account
- Health Savings Account (HSA)

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## FREQUENTLY ASKED QUESTIONS



### How is GuideStream related to FM Financial?

GuideStream is the wholly-owned subsidiary of FM Financial. It was established as a Registered Investment Advisory firm to serve the financial planning and investment management needs of FM Financial's clients and friends from a biblical perspective.



### Are you a fiduciary?

Yes! As a Registered Investment Advisory firm, we are legally obligated to serve you as a fiduciary. This means we adhere to the highest standards of conduct and will always put your interests ahead of our own.



### How is GuideStream compensated?

GuideStream is compensated using a simple and transparent fee-based approach, not commissions. Scan the QR code or visit [www.guidestream.com](http://www.guidestream.com) to see our current fee schedule.



### Who does GuideStream use as a custodian?

GuideStream currently partners with Pershing (a subsidiary of BNY Mellon, the oldest continuously-operating bank in the United States) for independent custody services.



### What is GuideStream's investment process?

GuideStream uses a combination of low-cost index funds, exchange-traded funds (ETFs), and actively managed institutional mutual funds to create portfolios designed to achieve the objectives of our clients. We do not use illiquid investments, such as limited partnerships, master limited partnerships and unit investment trusts. Our board of directors and its investment subcommittee, our internal investment management committee, and a third-party investment consultant are all involved in our investment process.

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by GuideStream Financial, Inc. ("GuideStream Financial"), or any non-investment related content, made reference to directly or indirectly in this document will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this document serves as the receipt of, or as a substitute for, personalized investment advice from GuideStream Financial. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. GuideStream Financial is neither a law firm nor a certified public accounting firm and no portion of the document content should be construed as legal or accounting advice. A copy of the GuideStream Financial's current written disclosure Brochure discussing our advisory services and fees is available upon request. If you are a GuideStream Financial client, please remember to contact GuideStream Financial, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services