



Wespath

BENEFITS | INVESTMENTS



EY Financial
Planning Services

a general agency of The United Methodist Church



**PROFESSIONAL
ASSISTANCE FOR YOUR
FINANCIAL PLANNING
AT NO COST* NO MATTER
HOW MUCH HELP
YOU NEED.**

When you invest toward retirement with Wespath Benefits and Investments (Wespath), you enjoy the added-value benefit of confidential, professional help from EY at no cost.*

Your Retirement, Your Values

The easy way to be in charge of your retirement is by investing your retirement savings with Wespath. You'll save money by avoiding unnecessary fees and taking advantage of commission-free investing—and you won't have to compromise your values. You can save while you remain true to the Church's *Social Principles* and your ethics.

We share your values and respond to your needs. That's why we offer benefits such as EY Financial Planning Services. Starting the retirement planning and management process can cause you to ask yourself:

"How much do I need to save to reach my retirement goals?"

"How can I afford to save while making a major purchase like a home or vehicle?"

"When can I adjust my contribution amounts?"

"How can I manage my debts and expenses so that I can save for retirement?"

Now you have help to answer those and other questions. You can evaluate your situation with a specially trained professional from EY, a no-cost added benefit for investing with Wespath.

CONFIDENTIAL, UNBIASED ADVICE AT NO COST

Financial Matters Matter

EY, a leading global financial services firm, offers objective advice from qualified financial professionals. You can get assistance with a wide range of issues, including:

- *Starting an effective retirement plan*
- *Purchasing a home*
- *Managing credit card and other debt*
- *Determining how much to save*
- *Financing a college education*
- *Buying a car*
- *Choosing your asset allocation*
- *Purchasing life insurance*
- *Estate planning*
- *Paying for children's education*
- *Understanding tax issues*

Additionally, EY representatives have been specially trained in topics important to our participants:

- *Wespath-administered plans and programs*
- *Clergy housing allowance*

WHO IS ELIGIBLE?

EY Financial Planning Services are made available by Wespath to:

- *Active participants with an account balance*
- *Surviving spouses with an account balance*
- *Terminated and retired participants with an account balance of at least \$10,000*

HOW DOES IT WORK?

Advice from financial planners who understand your needs

Whether you just have a specific question or your concern requires an in-depth discussion, your financial planner can provide the personalized guidance you need to develop an action plan. If you don't know where to start, EY professionals are skilled interviewers who can put you on the right track.

While you don't need to have any information on hand to begin, consider gathering the following data to help guide your discussion:

- *Wespath Participant Number*
- *List of any specific questions you wish to address with your EY financial planner*
- *Prior year's tax return, if available, or most recent tax return*
- *Retirement Benefits Projection (EY can obtain with your verbal permission)*
- *Retirement information for benefits outside the Wespath plans (i.e. prior employment or spouse/partner benefits/other tax deferred accounts)*
- *Statements for taxable investments and balance information for savings, checking and other accounts*
- *Information on outstanding loans (mortgage, auto loan, credit cards, education loans)*
- *Social Security statement*
- *List of household spending*
- *Statements from education savings accounts, if appropriate*
- *Information about life insurance benefits*

Unlimited phone time

You can call an EY representative as often as you like, and spend as much time on the phone as you need.

Topic-specific reports for particular goals

Your financial planner will create customized reports on a wide variety of personal financial topics and even walk you through the findings.

ADDITIONAL SERVICES

EY Website

Get tips on managing your money and expand your knowledge of financial topics on the EY Financial Planning Center website at <http://gbophb.eyfpc.com>. The website offers:

- *Financial planning articles*
- *Understanding Personal Finances newsletter*
- *Calculators on a wide range of topics*

Advice About LifeStage

Contact EY for advice about whether LifeStage Investment Management (LifeStage) is appropriate for your defined contribution account. LifeStage—another benefit provided at no cost*—automatically invests your accounts in Wespath's investment funds.

*Costs for these services are included in Wespath's operating expenses that are paid for by the funds.



NO FORMS. NO ENROLLMENT. NO COST.

EY financial planners DO NOT SELL investment or insurance products. This means you receive unbiased advice without any of the sales pressure you'd experience from many other financial planners.

Getting started is as easy as making a call to EY at **1-800-360-2539**. An EY representative will start providing guidance immediately. It's that easy!

Or schedule an appointment at <http://gbophb.eyfpc.com>.

HOW DO I GET STARTED?

Depending on your question, EY may need some information. They can take it over the phone, or you can provide it by fax or e-mail. Another convenient option is to provide them your account information through Benefits Access.

Visit www.benefitsaccess.org and follow these steps:

- 1 Select **Take Action** from the toolbar.
- 2 Under **UPDATE PERSONAL DATA**, choose "**Change E&Y authorization.**"
- 3 Select the button that reads, "**I authorize E&Y financial planners to view my Benefits Access account.**" (They can view your account information, but they can't submit transactions. PLUS, you can change this preference at any time.)



EY Financial Planning Services

1-800-360-2539

Monday - Friday, 8:00 a.m. - 7:00 p.m., Central time.

OR VISIT **[HTTP://GBOPHB.EYFPC.COM](http://GBOPHB.EYFPC.COM)**



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