

LifeStage Personal Investment Profile—Information and Instructions

INFORMATION

This form allows you to update your LifeStage Personal Investment Profile.

LifeStage Investment Management automates the investment of your Wespath-administered retirement plan account balance(s) by developing a customized target investment mix. This investment mix is based on your:

- Age
- Wespath-administered account balances, and
- LifeStage Personal Investment Profile.

You can personalize your Personal Investment Profile by updating it online or completing and submitting this form. If you are enrolled in LifeStage Investment Management and do not submit a LifeStage Personal Investment Profile, the default answers (indicated on the form) will be applied.

LifeStage Investment Management automatically manages Ministerial Pension Plan (MPP) account balances—you cannot opt out. If you have an MPP account balance and self-manage the investment of other retirement plan balances, continue to update your LifeStage Personal Investment Profile to ensure your MPP account balance is invested appropriately.

Review the *Understanding Your Investment Options* brochure and *Investment Funds Description* for more information.

INSTRUCTIONS

Wespath recommends you manage your account online. To view and update your LifeStage Personal Investment Profile, log in to **benefitsaccess.org**, and from the **Retirement Details** page, select **“Accounts”** and then select **“LifeStage Investment Options.”**

Part 1 – Personal Information

Complete your personal information. Use a black pen and print clearly in CAPITAL LETTERS.

Part 2 – LifeStage Personal Investment Profile

Answer the questions displayed. Question 3 in this section applies only to UMC clergy participants in the Ministerial Pension Plan (MPP).

For question 3, your Expected Benefit Commencement Date is the date on which you anticipate beginning your lifetime retirement benefit payments. If you don't enter a specific date, this will be your Social Security Normal Retirement Age (SSNRA) or your current age (if you have passed your SSNRA).

You may change these variables as often as you wish. For more information regarding these selections, please refer to the *Understanding Your Investment Options* brochure.

Part 3 – Signature

Read the statement and, if you agree, sign and date the form. Then, return it to Wespath at the address indicated. Keep a copy of the submitted form for your records.

Consider an investment's objectives, risks and expenses carefully. This and other important information can be found in the *Understanding Your Investment Options brochure*, available online at <https://www.wespath.org/assets/1/7/3463.pdf>.



LifeStage Personal Investment Profile

You are encouraged to manage your account online. To view and update your LifeStage Personal Investment Profile—or model how your investment mix may change if you update your profile—log in to **benefitsaccess.org**, and from the **Retirement Details** page, select **“Accounts”** and then select **“LifeStage Investment Options.”**

Part 1 – Personal Information

Name _____ Social Security # (last 5 digits) ____ - ____ - ____
 Address _____ Primary phone # (____) _____
 _____ E-mail address _____
 Country of citizenship _____

Part 2 – LifeStage Personal Investment Profile

If you don't complete this section, the default elections below will be used to invest your account balance.

1. My risk tolerance is: Conservative Moderate (default) Aggressive
*Definitions available at wespath.org/risktolerance and in the **Understanding Your Investment Options** brochure.*
 2. I will qualify to receive Social Security benefits when I retire: Yes (default) No
 3. **For UMC clergy with balances in the Ministerial Pension Plan (MPP):**
 - My Expected Benefit Commencement Date is: _____
If you don't enter a specific date, this will be the date on which you reach your Social Security Normal Retirement Age.
 - My intention for the non-annuitized portion of MPP is:
 - Invest my non-annuitized MPP account balance to support my long-term retirement needs (default)
 - Withdraw and spend my non-annuitized MPP account balance soon after retirement
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Part 3 – Signature

By signing this form, I acknowledge that:

- I have read and understand the instructions and *Understanding Your Investment Options* brochure.
- I may contact EY Financial Planning Services by calling **1-800-360-2539** or visiting **wespath.eynavigate.com** for investment allocation guidance.

Print Name _____

Signature _____ Date _____

If you are **NOT** completing this document online, please complete it and return to Wespath by one of the following methods:

- E-mail (scanned copy) to **activeteam@wespath.org** or
- Fax to **1-847-866-5195** or
- Mail to Wespath Benefits and Investments
 Active Benefits
 1901 Chestnut Avenue, Glenview, IL60025

Be sure to keep a copy for your records.

This form includes and/or is requesting personally identifiable information (PII) and/or protected health information (PHI). You are encouraged to make elections and beneficiary designations online at **benefitsaccess.org**. When possible, managing your benefits online is the recommended approach to keep your PII and PHI safe and secure.