



LifeStage Suite of Services

Wespath

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- LifeStage Investment Management (LSIM) asset allocation while actively employed during retirement
- LifeStage Retirement Investment (LSRI) for turning your account balances into monthly income



Participant Investment Options: Core Paths

LifeStage



LifeStage Investment Management

Self Managing



Choose your own mix of investment funds

Either way: EY financial planners can help!



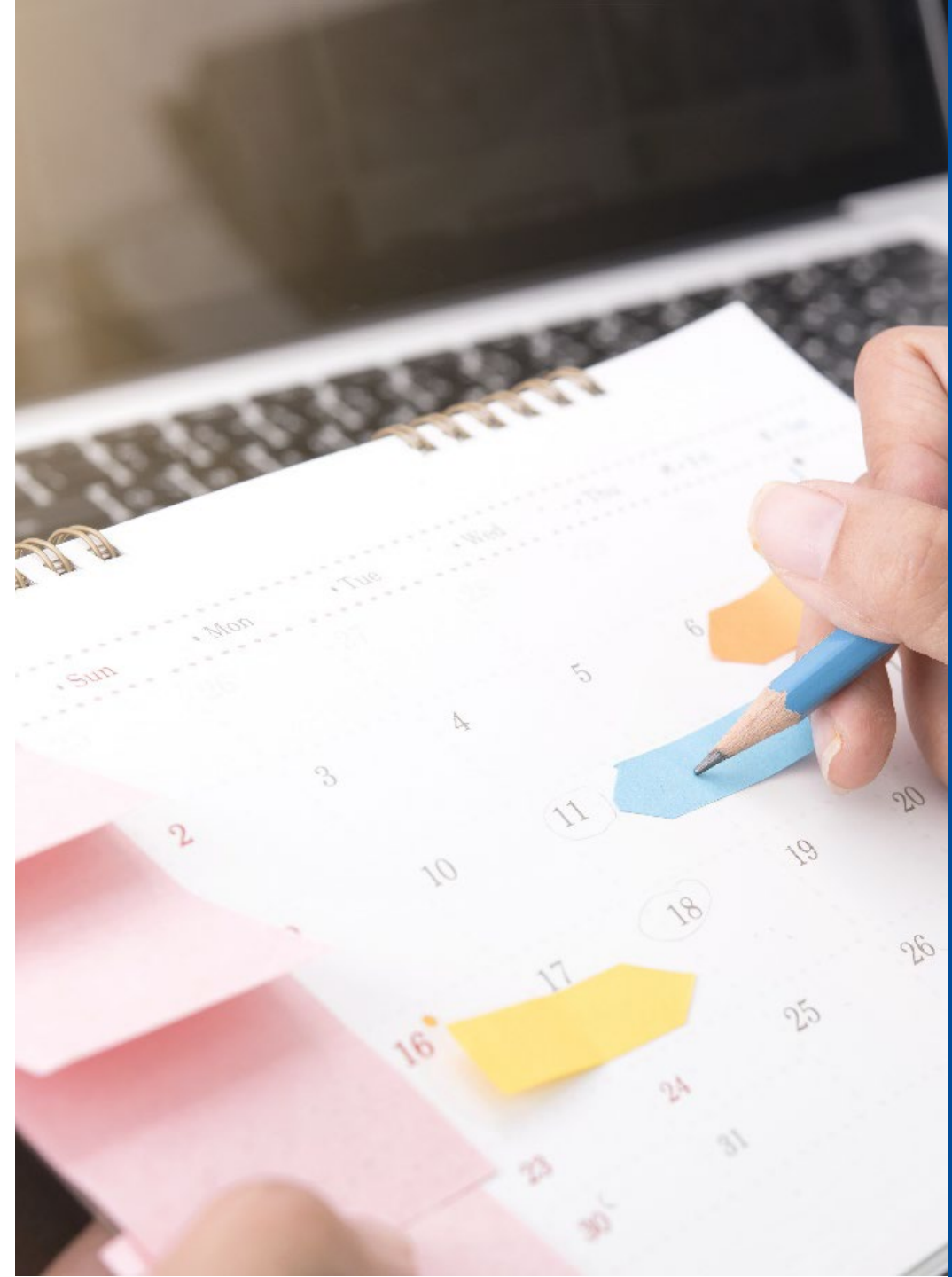
LifeStage Investment Management

- Personalized investment management tool for defined contribution (DC) accounts
- Sets an asset allocation and reviews quarterly
- Rebalances accounts as needed
- Manages investments during active service and in retirement
- Opt in to Social Values Choice Funds



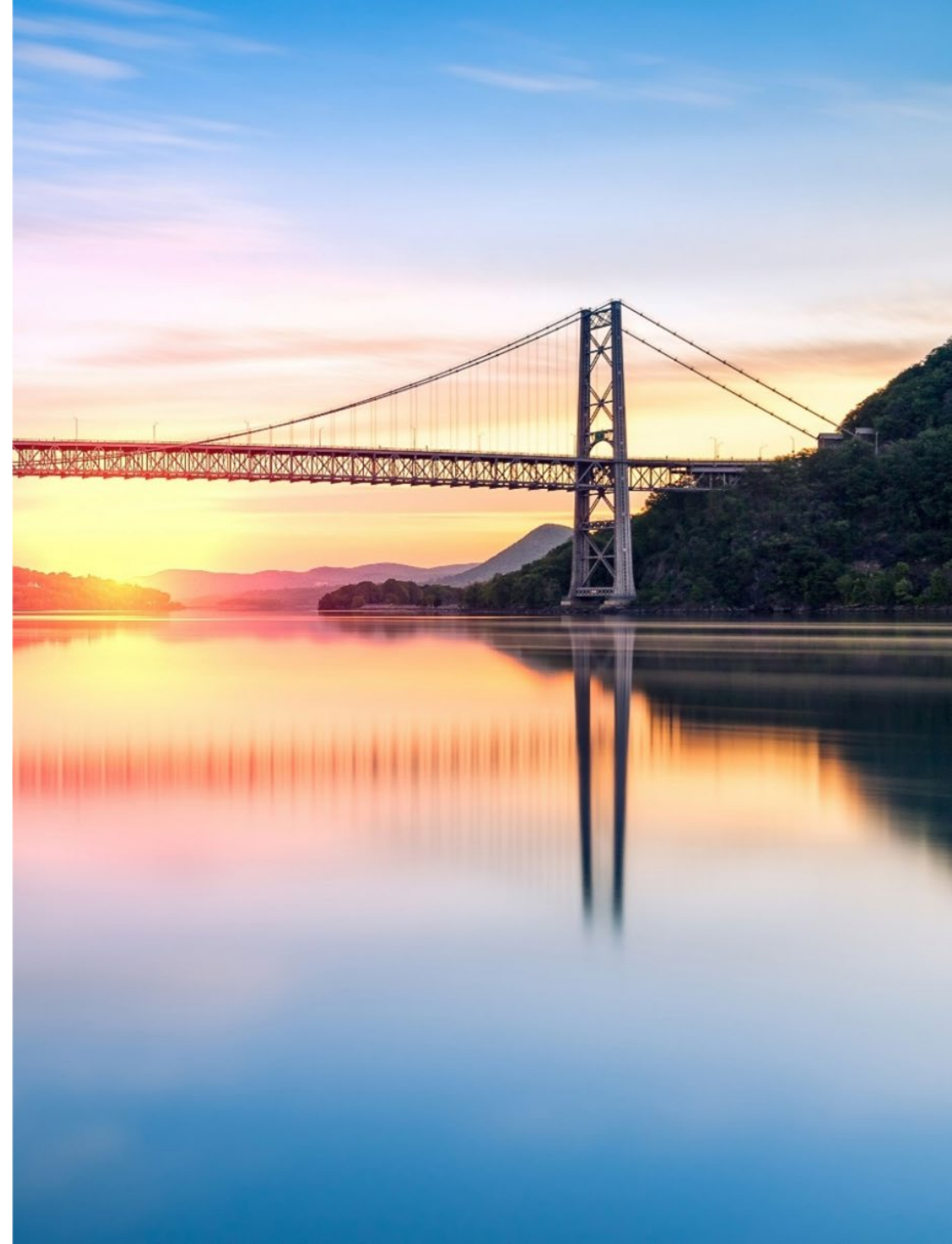
LifeStage Retirement Income

- Award-winning program designed to optimize monthly retirement income from defined contribution plans
- Annual adjustment based on age, investment gains or losses
- LifeStage Investment Management required
- Goal to provide monthly payments for participant's (and survivor's) lifetime



Social Security Bridge

- Supplements income in early retirement years by allowing you to defer applying for Social Security (to get maximum benefit)
- Once you apply for Social Security, LifeStage Retirement Income payments decrease, “leveling” your income
- Investment allocation adjusted to reflect short-term period of bridge





Longevity Income Protection

- Deferred annuity purchased through an outside insurer at retirement
- Provides:
 - Steady stream of payments over lifetime
 - Flexibility to spend in the early retirement years
 - Peace of mind
- Annuity based on group insurance rates
- Payments begin at age 80

How It Works

