



# Wespath

BENEFITS | INVESTMENTS



## EY Financial Planning Services

Offers valuable investing and financial planning guidance. This program is available to:

- active participants and surviving spouses with an account balance
- retired and terminated participants with an account balance of at least \$10,000

EY Financial Planning Services are available at no cost to you.\* Just call EY directly at **1-800-360-2539** Monday through Friday between 8:00 a.m. and 7:00 p.m., Central time.

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

## Horizon 401(k) Plan At-a-Glance

The Horizon 401(k) Plan is an Internal Revenue Code section 401(k) plan administered by Wespath Benefits and Investments (Wespath)—the largest denominational pension fund in the world.

Generally, you are eligible to participate in the plan if you are an employee of a United Methodist Church or church-related organization that sponsors the Horizon 401(k) Plan. Participation in the plan may begin once you meet the enrollment eligibility requirements established by your employer.

### Plan Features

- Convenient before-tax and/or Roth contributions in a flat dollar amount or percentage of your eligible compensation, up to Internal Revenue Code limits
- Plan sponsor contributes matching contributions or a percentage of your eligible compensation to your account<sup>1</sup>
- Taxes are deferred on before-tax contributions and investment earnings until distribution
- Roth contributions are made after taxes are withheld, but Roth contributions and earnings are not taxable at distribution if qualified<sup>2</sup>
- 100% immediate vesting
- Accepts eligible rollovers from most retirement plans (including Roth accounts) and traditional deductible IRAs<sup>3</sup>
- Variety of investment fund options
- LifeStage Investment Management Service
- Loans
- Hardship, age 59½ and rollover account withdrawals
- Distributions available upon termination of employment, retirement, disability or death
- Lump sum, partial lump sum or cash installment distribution options
- LifeStage Retirement Income
- On-demand and quarterly account statements
- Access to account information 24/7 through Benefits Access ([benefitsaccess.org](https://benefitsaccess.org)) and through our automated phone system
- Participant forms and other information available at [wespath.org](https://wespath.org)
- Representatives available to answer calls at **1-800-851-2201** Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time

<sup>1</sup> Contribution rates may vary for each plan sponsor

<sup>2</sup> See Roth Contribution Guide

<sup>3</sup> Roth IRAs are not accepted