

## Investment Election—Information and Instructions

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### INFORMATION

This form allows you to make elections for the investments in the following Wespath-administered retirement plans:

- United Methodist Personal Investment Plan (UMPIP)
- Clergy Retirement Security Program Defined Contribution plan (CRSP DC)
- Retirement Plan for General Agencies (RPGA)
- Horizon 401(k) Plan (Horizon)

Wespath directs the investment of your Ministerial Pension Plan (MPP) account through LifeStage Investment Management.

Review the *Understanding Your Investment Options* brochure and *Investment Funds Description* for more information. Both publications are available on [wespath.org](http://wespath.org) under “**Retirement & Investments.**” For the *Understanding Your Investment Options* brochure, select “**Investment Information**” and look under the “**Resources**” menu. For the *Investment Funds Description – P Series*, select “**Publication & Reports.**”

### INSTRUCTIONS

You are encouraged to manage your investments online. To view and update your investment elections, log in to [benefitsaccess.org](http://benefitsaccess.org) and from the **Retirement Details** page, click on “**Accounts,**” then select appropriate option under “**Investments.**”

#### Part 1 – Personal Information

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

#### Part 2 – LifeStage Investment Management Election

Indicate whether you would like LifeStage Investment Management to automate the investment of your accounts.

LifeStage Investment Management is an investment management service that determines your investment fund allocation based on your age, your Wespath account balances, expected Social Security benefits (if applicable) and the answers to your LifeStage Personal Investment Profile. You may complete your own investment profile in Part 3 or you may use the LifeStage Investment Management default investment profile. Default elections are indicated in Part 3.

You may discontinue using LifeStage Investment Management and choose among Wespath investment funds at any time (except MPP); however, you may be subject to a 60-day waiting period in accordance with Wespath’s policy on interfund transfers.

If you are participating in LifeStage Retirement Income and elect to choose your own investment funds, your LifeStage Retirement Income participation will be cancelled. You will receive a confirmation notice that explains how to manage your future monthly payments.

### **Part 3 – LifeStage Personal Investment Profile**

Complete this section **only if you elected LifeStage Investment Management in Part 2 or you have an MPP balance**. To make the elections for your profile, answer the questions displayed. If you do not complete this section but elect LifeStage Investment Management, the default elections for each question will be used.

Questions 3 and 4 apply only to 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. The default is 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 4 – Investment Election**

Complete this section **only if you elected to self-manage the investment of your account(s) in Part 2**. If you do not complete this section, your account will be managed by LifeStage Investment Management.

You may make an **election for future contributions** to specify the investment funds in which your future contributions (contributions not yet made to your account) are to be invested.

You may also make an **election for current account balance** to rebalance your entire existing fund portfolio.

Enter your investment election in 1% increments. Information on the investment funds can be found on Wespath's website at **wespath.org**, in the *Understanding Your Investment Options* brochure and in the *Investment Funds Description*.

### **Part 5 – 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 before finalizing your elections. This and other information can be found in the *Understanding Your Investment Options* brochure and in the *Investment Funds Description*. Both publications are available on **wespath.org** under **Retirement and Investments** select **"Investment Information."**

You may contact EY Financial Planning Services at **1-800-360-2539** for investment allocation guidance at no additional cost.\*

\*EY Financial Planning Services are available to active participants and surviving spouses with account balances, and to retired and terminated participants with account balances of at least \$10,000. Costs are included in Wespath's operating expenses that are paid for by the funds.

## Investment Election

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### Part 1 – Personal Information

Name \_\_\_\_\_ Social Security # (last 5 digits) \_\_\_\_\_  
Address \_\_\_\_\_ Primary phone # (\_\_\_\_) \_\_\_\_\_  
\_\_\_\_\_  
E-mail \_\_\_\_\_  
Country of citizenship \_\_\_\_\_

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### Part 2 – LifeStage Investment Management Election

Choose one:

- I elect **LifeStage Investment Management** to manage my defined contribution accounts. (**Complete Part 3, SKIP Part 4 and complete Part 5.**)
- I elect to choose the investment funds for my defined contribution accounts. (**SKIP Part 3 unless in MPP, and complete Parts 4 and 5.**)
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### Part 3 – LifeStage Personal Investment Profile

1. My risk tolerance is:  Conservative     Moderate (*default*)     Aggressive
2. I will qualify to receive Social Security benefits when I retire:  Yes (*default*)     No

#### For clergy with balances in the Ministerial Pension Plan (MPP):

3. My Expected Benefits 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.)
4. 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

**Continue to Part 5.**

#### Part 4 – Investment Election

If you elected to self-manage your investments in Part 2, complete this section. If you don't, your account will be managed by LifeStage Investment Management. Enter your elections in 1% increments.

Funds	Election for Current Account Balance	Election for Future Contributions
Stable Value Fund	%	%
U.S. Treasury Inflation Protection Fund	%	%
Inflation Protection Fund	%	%
Social Values Choice Bond Fund	%	%
Fixed Income Fund	%	%
Extended Term Fixed Income Fund	%	%
Multiple Asset Fund	%	%
U.S. Equity Fund	%	%
Social Values Choice Equity Fund	%	%
International Equity Fund	%	%
<b>Total</b>	<b>100 %</b>	<b>100 %</b>

#### Part 5 – Signature

By signing this form, I acknowledge that:

- I have read and understand the instructions, *Understanding Your Investment Options* brochure and *Investment Funds Description*.
- I understand and accept the actions I have taken with this election form.
- I may be eligible to contact EY Financial Planning Services for investment allocation guidance at no additional cost (*see instructions*).

Print name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Complete this form and send it by:

- E-mail (scanned copy) to [prcwebteam@wespath.org](mailto:prcwebteam@wespath.org) or
- Fax to **1-847-866-5195** or
- Mail to Wespath Benefits and Investments, 1901 Chestnut Avenue, Glenview, IL 60025