



**Wespath**  
BENEFITS | INVESTMENTS



## **What You Need to Know About the Retirement Process**

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## Understanding Our Acronyms

<b>AFB</b>	Application for Benefits
<b>CRSP</b>	Clergy Retirement Security Program
<b>DB</b>	Defined Benefit
<b>DC</b>	Defined Contribution
<b>EFT</b>	Electronic Funds Transfer
<b>EY</b>	EY Financial Planning Services
<b>HRZ</b>	Horizon 401(k) Plan
<b>IRA</b>	Individual Retirement Account
<b>MPP</b>	Ministerial Pension Plan
<b>QLAC</b>	Qualified Longevity Annuity Contract
<b>RMD</b>	Required Minimum Distribution
<b>SSA</b>	Social Security Administration
<b>UMPIP</b>	United Methodist Personal Investment Plan



## How This Booklet Can Help You

Congratulations on your upcoming retirement! After a life of service, it's time to make memories, spend more time with family and friends, and set new priorities.

Wespath Benefits and Investments (Wespath) has prepared this booklet to help you understand your retirement income options and the resources available to you as you prepare for this new chapter in your life.

For example, you'll need to decide when you want to begin receiving your retirement benefits. You may choose to start receiving some or all of your benefits from your Wespath-administered plans at retirement, or you might decide to delay receiving these benefits. Many retirees have several sources of retirement income that are available at different times; if you do, you might want to postpone receiving your Wespath-administered benefits until a later date.

You'll also need to decide which retirement income options to select from each retirement plan(s). These decisions depend on factors such as your age, health, housing needs and expected expenses during retirement—as well as any other retirement income sources.

### When You Need to Talk to Someone

At Wespath, we believe in providing one-on-one service as you embark on your retirement journey. A Retirement Team Specialist is available to guide you through the retirement process from beginning to end. This specialist can best answer specific questions you may have about setting up your benefits.

To speak with a Retirement Team Specialist, please call **1-800-883-4078** Monday through Friday between 8:00 a.m. and 6:00 p.m., Central time.

### Professional Financial Planning Assistance Is Also Available

We also encourage you to consider seeking the advice of a professional financial planner. As a Wespath participant, you have access to financial planning advice at no cost<sup>1</sup> from EY Financial Planning Services. EY is knowledgeable regarding all Wespath-administered retirement plans as well as the unique tax situation of clergy. They can also assist you with modeling different approaches to your retirement income.

You can call EY at **1-800-360-2539** as often as you like and work with the same financial planner each time. This service continues during your retirement for as long as you continue to have an account managed by Wespath. Please see the brochure included in your retirement kit: EY Financial Planning Services.



### Do I Have to Make My Benefit Decisions Right Now?

Most retirement plan payments do not need to begin until April 1 following the year you turn a certain age (age depends on your birthdate) or the year you retire, whichever is later. However, unless you decide to defer receipt of your Pre-82 Plan benefits by making this election on the *Application for Benefits—Supplement One to the Clergy Retirement Security Program (Pre-82 Plan)*, you will automatically begin receiving your Pre-82 Plan benefits when you retire.

See “**When You Must Start Receiving Your Retirement Benefits**” on page 10.

<sup>1</sup> EY Financial Planning Services are available to active Wespath participants and surviving spouses with account balances, and to retired and terminated participants with account balances of at least \$10,000. Costs for these services are included in Wespath's operating expenses that are paid for by the funds.



## Applying for Your Benefits

Most participants can apply for retirement benefits at [benefitsaccess.org](https://benefitsaccess.org). The online application\* provides a step-by-step process tailored to your Wespath-administered retirement plans—there is no need to complete any forms. As you answer each question, the interactive system reacts to these elections, so that you only see information and questions that apply to your situation.

You will also be prompted to make federal and, if applicable, state tax withholding elections and provide your bank account information so your payments are deposited quickly and securely into your account via EFT.

We recommend logging in at [benefitsaccess.org](https://benefitsaccess.org) to complete the following actions so that, when you do apply, the process is smooth:

- **Confirm your contact information.** Check your email, mailing address, and phone number. Make any necessary updates. Make sure that you are using a personal email address for this purpose.
- **Confirm your account information.** Verify your personal information and your spouse's information (if applicable). Contact Wespath immediately if you need to make a change to your spousal information so your benefit options are correct.
- **Verify and/or update your beneficiary designations**, both primary and secondary.
- **If you are a Clergy member, confirm your Clergy Service Record.** Available under “Retirement” / “Profile” / “Service and Compensation” summary. If this information is not correct, please contact your Annual Conference immediately. If this information is incorrect, it will delay the calculation of your benefits.
- **Review your retirement account balances and DB plans**—if applicable.

If you have service with pension credit under the Pre-82 Plan [Supplement One to the Clergy Retirement Security Program (CRSP)], your retirement kit also includes a copy of your service record as well as a Pre-82 Plan AFB that will allow you to delay the start of these benefits. If you are eligible for Pre-82 Plan benefits and do not return the Pre-82 Plan AFB, the benefit will begin the first day of the month following the month in which you retire based on your marital status on file.

### When should I apply for Social Security?

You can start collecting Social Security retirement benefits as early as age 62. However, your monthly Social Security benefit will be reduced if you decide to collect benefits before your full retirement age (e.g., age 66 for someone born in 1954, or age 67 for someone born in 1960). Your monthly Social Security retirement income increases every month you delay taking benefits from your full retirement age until age 70.

If you choose to enroll in LifeStage Retirement Income and your account balances support it, you can select the Social Security Bridge option. This option uses your account balances early in retirement to supplement what your Social Security benefits would be if you applied earlier. Read more about the bridge in the enclosed LifeStage Retirement Income brochure *Spend Retirement Right with Wespath*.

Regardless of when you decide to start your benefits, keep in mind that Medicare has different age requirements for enrollment than Social Security. In some cases, there are fines for not enrolling when required.

For more information about your:

- **Social Security benefits**  
call the SSA at **1-800-772-1213** or visit the SSA's website at [ssa.gov](https://ssa.gov)
- **Medicare benefits**  
call **1-800-MEDICARE**  
(1-800-633-4227)

\* Online applications are not available for the following plans: the National Division Collins Pension Plan, the Uniform Staff Pension Fund, the Cuba plans and the Chaplain's Fund. Please contact Wespath if you participated in these plans or funds.

## Explore LifeStage Retirement Income

Adjusting from saving for retirement to spending in retirement can be challenging, which is why Wespath developed LifeStage Retirement Income. When you are ready to set up your retirement account distributions, the LifeStage modeling tool will help you customize monthly retirement income payments that fit your financial situation. Once enrolled, your account will be professionally managed and monitored at all times.

Enrolling in LifeStage Retirement Income moves your defined contribution account balances into a single United Methodist Personal Investment Plan (UMPIP) account. You can then choose how much to include in LifeStage Retirement Income with the account balance managed by LifeStage Investment Management. Any UMPIP account balance excluded from LifeStage Retirement Income can be self-managed or you can use LifeStage Investment Management. You can also transfer some balances between LifeStage Retirement Income and your UMPIP account at any time.

### Optional, Customizable Features

Many financial experts agree that delaying Social Security can help maximize your retirement income; however, you may need that income for living expenses. That's why LifeStage Retirement Income includes an optional **Social Security Bridge**, which allows you to spend more of your retirement account earlier on, essentially "bridging" the financial gap that results from delaying the start date of your Social Security benefits.

Another exclusive feature of LifeStage Retirement Income: you can use part of your LifeStage Retirement Income funds to purchase **Longevity Income Protection**, a deferred annuity contract through an insurance company selected by Wespath. This annuity guarantees retirement income payments starting at age 80, regardless of how long you (and, if applicable, your spouse) live. This type of deferred annuity is permitted under IRS rules, and is known as a Qualified Longevity Annuity Contract (QLAC).

To experience the potential for LifeStage Retirement Income to optimize your retirement income, we highly recommend signing in at [benefitsaccess.org](https://benefitsaccess.org) and using the modeling tool, which is tailored to each participant and their balances. You can model unlimited retirement income scenarios. Once you determine the option that best meets your needs, you can make the selection, sign up for automatic monthly payments, and withhold federal and, if applicable, state income taxes.



## What Is the difference between an annuity, a cash installment and LifeStage Retirement Income?



An **annuity** provides a monthly or yearly payment of a specified dollar amount, typically for your lifetime and possibly the lifetime of your contingent annuitant. Usually, an annuity is payable only to you or to you and your contingent annuitant. However, if you elect a life annuity with a specified period of time (i.e., a life and period-certain annuity) and die prior to the expiration of that specified time period, your beneficiary will receive payments for the remaining period. Otherwise, no payments are made to your beneficiary. The only payments you or others will receive are those specified in the form of annuity. You no longer have a segregated account, so no longer subject to the investment risk. Once annuity payments start, you may not change the form, contingent annuitant, or the life and period-certain annuity (if applicable). The insurer/payer takes the risk for the investment return and the life-expectancy of the annuity payments.



A **cash installment** is a monthly or annual pre-determined amount, or payments over a specified period of time. Unlike an annuity, a cash installment is a withdrawal from your account. Until you have received all of the money in your account, your account remains active, continues to be invested in the market with gains and losses. You may change the amount of your cash installment and/ or the period of time over which it will be paid. You also may cancel a cash installment at any time. When you die, any remaining account balance is payable to your beneficiary. Your beneficiary can select from a menu of payment options.



**LifeStage Retirement Income** is a type of cash installment option that determines the payment amount for you and updates it annually with the goal of making your account last for your lifetime while providing payments that keep up with the cost of living. It also offers a lifetime annuity option that you can purchase with a portion of your account balance, creating a hybrid approach with the benefits of both cash installments and annuities. Until you have received all of the money in your account, your account remains active and continues to be invested in the market with gains and losses. This could be an appropriate option for your unique situation.

For more information about your distribution options, please refer to the Distributions section in [benefitsaccess.org](https://benefitsaccess.org).



## Benefits of Keeping Your Money at Wespath



As a retiring participant in one or more Wespath-administered plans, you can roll over any eligible rollover distributions directly into your UMPIP account. You may roll over other 403(b) plans, 401(a)/401(k) qualified plans or traditional IRA eligible rollover distributions administered by other organizations into your UMPIP account at any time before or after your retirement date, if your balance in Wespath accounts immediately following the rollover is at least \$5,000.

Retirees who also have a CRSP DC account may roll over up to 100% of their eligible rollover distribution into UMPIP, an IRA or another eligible retirement plan that accepts rollovers.

There are many reasons to consider rolling over eligible distributions into your UMPIP account. Beyond Wespath's proven long-term track record for investment returns, consider the following:

- **Autopilot solutions:** Put your retirement investment allocation and lifetime benefit distributions on autopilot with LifeStage Investment Management and LifeStage Retirement Income—offered at no additional cost.\*
- **Clergy housing allowance preservation:** Amounts rolled out of a Wespath-administered plan to an IRA or non-church-related program may not be eligible for the housing allowance exclusion.
- **Sustainable investment management:** We promote environmental stewardship, human rights and sound corporate governance to create long-term value.
- **Expenses:** Compare our investing costs with other plans and IRAs. Be sure you understand all the associated fees.
- **Flexible retiree loans:** Retirees can manage unexpected expenses while avoiding unintended tax consequences by taking a loan from account balances instead of a taxable distribution.
- **Customer-focused approach:** We provide services tailored to your needs.

### What Is a Rollover?

A rollover is a tax-deferred distribution of all or any portion of an eligible rollover distribution from one retirement fund to another.

The term “eligible rollover distribution” refers to a lump sum distribution, partial distribution or a series of payments made over a period of fewer than 10 years.

In a direct rollover, money is deposited from one account directly to another. With an indirect rollover, money is paid to you, and you then deposit the money into another account within 60 days of receiving it.

In addition, you cannot roll over a hardship withdrawal or a required minimum distribution.

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

## When You Can Start to Receive Your Retirement Benefits

While generally you can apply to receive your retirement benefits as soon as your official retirement date, it depends on the plans in which you participate and whether you are taking an “early” or “normal” retirement. For example, most DB plans require you to be at least 62 years old.\* Even if you are eligible to start your benefits, you may choose to wait for various reasons.

The best way to determine when you can receive your Wespeth-administered retirement plan benefits is by using the interactive benefits application tool in **benefitsaccess.org**. There you will find your account information, balances, years of service, etc.—all the information you need to set up your personal monthly retirement income payments. The tool will take you through the process step by step, notifying you regarding eligibility and providing distribution options for each plan.

If you are a clergyperson applying for your MPP retirement benefits, 65% of your MPP balance must either be taken as an annuity or included in LifeStage Retirement Income. While you can generally apply for MPP benefits upon retirement, you may want to wait if you decide on the annuity option and don’t need these annuity payments right away. Because market interest rates are used to calculate your monthly retirement income, you may want to consider that higher rates generally result in higher monthly retirement income; lower rates, lower retirement income. Your balance remains invested by LifeStage Investment Management in your account and subject to investment gains and losses until you set up your benefits.

Another example is CRSP-DB, a clergy plan: if you are retired and have reached your Normal Retirement Date (age 65 or 40 years of service), there is no advantage to you if you delay setting up benefits—your benefit will not increase due to the delay. Rather, you will experience a loss by delaying setting up your benefits, as the payments you otherwise could have received will be permanently forfeited by you.

It’s a good idea to also evaluate other sources of income, such as any retirement accounts outside of your Wespeth-administered plans and when you will apply for Social Security retirement benefits (if applicable). Your personal needs and circumstances—not to mention your plans for what you’ll do during retirement—are all factors to consider.

We encourage you to log in to **benefitsaccess.org** and click on “**Retirement**” to review your benefits and options. The interactive benefits application tool—as well as the associated calculators and resources—will help you set up the retirement income scenario that works best for you.



\* For complete information about each retirement plan, please refer to the summary plan description.

## When You Must Start Receiving Your Retirement Benefits

You are required by law to begin receiving distributions from your retirement accounts by the Required Beginning Date as shown on the following chart:

If your <b>Birth Date</b> was...	Your <b>Required Beginning Date</b> is April 1 after the year you retire or after the year in which you reach this age, whichever is later:
Before July 1, 1949	70 ½
July 1, 1949 – December 31, 1950	72
January 1, 1951 – December 31, 1959	73
On or after January 1, 1960	75

This distribution is defined by the IRS as a Required Minimum Distribution (RMD). Once RMDs are required to begin, they must occur each year you have money on account. Wespath will notify you by letter of the RMD amount prior to the date you are required to take each RMD.

### Specific Requirements for UMPIP, CRSP-DC, CRSP-DB and MPP

**UMPIP** and **CRSP-DC** plan account balances do not have to be distributed in full once you reach your Required Beginning Date (see chart above). However, you will be required to receive a portion of your account as an RMD each year you continue to have a balance. Each RMD you receive after the first RMD will be distributed to you by December 31 of each year. You have the option of calling Wespath and requesting your RMD for the year prior to December.

For the **CRSP-DB** plan, if you do not elect to start your benefits by the required beginning date, Wespath will set up monthly benefits for you. If you are married, it will be a “Life & 70% Survivor annuity,” and if you are single, it will be a “Life Only” annuity.

If you do not elect a distribution from **MPP** by the required beginning date, Wespath will distribute 65% of your account balance to you in the form of an annuity. If you are married, the annuity will be a “Life & 70% Survivor annuity,” and if you are single, it will be a “Life Only” annuity. An RMD will be distributed based on the remaining 35% of your account balance and the remainder of your MPP account balance will be transferred to your CRSP Defined Contribution (DC) account.

If you are eligible for **Pre-82** Plan benefits and do not return the Pre-82 Plan AFB, the benefit will begin on the first day of the month following the month in which you retire or, if later, the date we receive your EFT information.

The normal form of benefit if you are married at the time of retirement (and married to the same spouse while under episcopal appointment) is a “Life & Survivor” annuity. This means that at the time of your death, your surviving spouse receives a percentage of your benefit. The applicable annual conference chooses the percentage (70%, 75%, 85% or 100%) payable to your surviving spouse. However, if you marry after your active clergy service ends, your spouse will not receive a Pre-82 Plan monthly benefit upon your death.



### May I Roll Over My Entire MPP Account Balance?

No. You may roll over 35% of your MPP account balance to UMPIP or another qualified plan or IRA. You must either include 65% of your MPP account balance in LifeStage Retirement Income or take that portion as a life annuity. The 65% portion of MPP is not rollover eligible.



No monthly annuity benefits are payable if your spouse precedes you in death. If you and your spouse are divorced after your benefits begin, and your former spouse is still alive when you die, your former spouse will still receive the surviving spouse benefit, even if you remarried after the divorce.

The form of benefit if you are single at the time of retirement or if you married after your cessation of service is a “Life Only” annuity. At the time of your death, monthly benefits cease.



### **What should I do if I think there may be changes to my service record that may affect my Pre-82 plan benefits?**

Please ask a representative from the appropriate conference to submit a *Historical Service Record/Appointment/Compensation Change Form* (#3233) to Wespeth. Wespeth cannot change your service record without this form completed by your conference. The conference should submit the form by May 1 so your benefit setup is not delayed.

### **Will I receive separate payments for my benefits from different plans?**

If applicable, you would receive Pre-82 Plan, MPP and CRSP-DB monthly benefits as one payment via EFT. You would receive any UMPIP cash installments or LifeStage Retirement Income payments as a separate EFT payment.

## Calculating Your Required Minimum Distribution (RMD)



The RMD is calculated using your December 31 defined contribution account balances as of the year prior to the year for which the RMD must be taken. The calculation is based on a formula specified in the Internal Revenue Code (Code) and related regulations that require distribution over your expected lifetime (or over your expected lifetime and that of a beneficiary).

Effective January 1, 2024, Roth accounts and Roth rollover accounts are excluded from the account balance used to calculate the RMD while the participant is alive.

Any distribution you receive during the year will be applied toward your RMD for that year. This applies to partial distributions and/or retirement income payments.

### Federal Income Tax Withholding

During the online application process, you can specify your federal income tax withholding election. If mandatorily required, state income taxes also will be withheld.

If no election is made, the default federal income tax withholding rate is 10% for non-periodic, non-rollover-eligible distributions, such as RMDs. For eligible rollover distributions in excess of the RMD that are not directly rolled over, the federal income tax withholding rate is 20%. You may elect a higher rate of withholding. Applicable mandatory state taxes will also be withheld.

### Rollovers

You cannot roll over RMDs. If you request a rollover of your entire account balance during a year in which an RMD is required, you must take the RMD before rolling over any money. After calculating and distributing the RMD, Wespeth will then roll over the remaining balance.

### What if I choose not to make an election concerning income tax withholding?

You can always go back in after your elections and update your tax withholding.

### How often may I change my tax withholding election?

You may change your election as often as you wish online at [benefitsaccess.org](https://benefitsaccess.org).

# Retirement Timeline

## Clergy Retirement Process

The following retirement process timeline applies to clergy participants who plan to retire on July 1. If you retire at some other time, the retirement process begins when Wespeth receives notification of your retirement intention. The *Book of Discipline* requires clergy to notify their conference of their intent to retire at least 120 days prior to their desired retirement date. Wespeth is notified by the conference benefits officer once retirement is approved by the conference. EY is available to help throughout this entire process.

October	A letter outlining the retirement process is sent from Wespeth to participants who are newly eligible for full retirement.
February 28	Retirees should have notified their conference of their intent to retire. <i>The Book of Discipline</i> requires notification at least 120 days before the retirement date unless waived, but check your conference policies.
February – March	Wespeth sends a retirement kit to participants who have notified their conference of their intent to retire.
January – June	Wespeth Retirement Team Specialists are available to retirees who have received retirement kits to answer questions and assist in applying for benefits.
April – May	Retiree webinars and consultations are offered to answer questions.
April – June	Retirees apply for retirement benefits at <b>benefitsaccess.org</b> or, if necessary, return completed forms and other paperwork to Wespeth.
July	Retirement benefits are paid.

Once you select your retirement income options online, ongoing payments will be deposited to your account on the first business day of the month you've selected. Due to processing time, your first payment will be delayed by a few days.

## Lay Employee Retirement Process

As a lay employee, you should notify your employer of your intent to retire in accordance with your employer's procedures for retiring employees. Once your employer provides that information to Wespeth, we will send you a retirement kit and you can set up your benefits online at **benefitsaccess.org**. In general, you cannot request your benefits to start prior to your retirement date.



## Clergy Housing Allowance Exclusion During Retirement

Throughout their active ministry, most clergy exclude a housing allowance from their gross income when paying federal income taxes. The good news is that this housing allowance exclusion can be retained after you retire. At that time, though, your annual conference will become the church entity that designates the housing allowance exclusion for your retirement payments.

You'll be able to exclude from your taxable income all or a portion of the retirement distributions you receive from sources covered by your annual conference's housing allowance resolution. The portion of such distributions you may exclude is equal to the smallest of the following amounts:

- the amount designated as a housing allowance by your annual conference for the applicable tax year;
- the amount spent for your housing (mortgage principal and interest, utilities, taxes, insurance, furnishings, maintenance, etc.); or
- the current fair rental value of your home, including furnishings, the current year cost of your utilities (whether you own or rent your home).



### **If I roll over 35% of my MPP account balance into an IRA or other eligible retirement plan, how will this affect my housing allowance exclusion?**

If you are a clergyperson who is eligible for and wishes to take advantage of the housing allowance exclusion to reduce your taxable income, strongly consider keeping your retirement savings in a Wespeth-administered account. The IRS has confirmed the availability of this exclusion when taking distributions, but only from certain church plans. If you roll over your funds to an IRA or a retirement plan not administered by Wespeth, the IRS may not allow the exclusion. Please consult with your tax advisor for more detailed information on this exclusion from taxable income.

*This information is being distributed with the understanding that Wespeth is not engaged in rendering legal, accounting or other professional advice. If you require legal advice or other expert assistance, please seek the services of a professional advisor.*

# Clergy Housing Allowance Exclusion Worksheet

This worksheet is designed to help a retired clergyperson determine the amount that may be excluded from gross income pursuant to the provisions of Section 107 of the Internal Revenue Code. Those provisions provide that “a minister of the gospel” may exclude a “housing allowance” from gross income. This worksheet assumes that a parsonage is not provided to the clergyperson by the salary-paying unit.

The amount that may be excluded by the clergyperson is the least of:

- the amount classified as the housing allowance by the salary-paying unit (in most cases for a retired clergyperson, this will be the annual conference from which he or she retires);
- the amount expended by the clergyperson for housing; or
- the fair rental value of the residential property occupied by the clergyperson.

For tax year: \_\_\_\_\_

1. Indicate the amount classified as the housing allowance by the salary-paying unit or annual conference.	
2. Indicate the amount actually expended by the clergyperson on housing:	
a. rent payments or mortgage principal payments made	
b. mortgage interest payments made	
c. real property taxes	
d. maintenance expenses	
e. utilities	
f. furnishing	
g. other applicable expenses related to housing	
h. add lines a, b, c, d, e, f and g, and indicate total here	
3. Indicate the fair rental value of the housing plus the cost of utilities:	
a. fair rental value of the housing (furnished)	
b. fair rental value of appurtenances, such as garage (if not in line a)	
c. cost of utilities	
d. add lines a, b and c, and indicate total here	
4. Indicate the <b>least</b> of the amounts indicated on lines 1, 2h and 3d here	

Assuming there is sufficient documentation, the amount indicated on line 4 is the amount that may be excluded from gross income as a housing allowance pursuant to the provisions of Section 107 of the Internal Revenue Code.



## Resources

### **Wespath**

Retirement Team  
1-800-883-4078  
[benefitsaccess.org](https://benefitsaccess.org)

### **EY Financial Planning Services**

1-800-360-2539  
[wespath.eynavigate.com](https://wespath.eynavigate.com)

### **AARP**

1-888-OUR-AARP (1-888-687-2277)  
[aarp.org](https://aarp.org)

### **Administration for Community Living U.S. Department of Health & Human Services**

1-202-401-4634  
Eldercare locator: 1-800-677-1116  
[acl.gov](https://acl.gov)

### **Centers for Medicare & Medicaid Services**

1-800-MEDICARE (1-800-633-4227)  
[medicare.gov](https://medicare.gov)—live chat  
available 24/7

### **Credit Reports**

[usa.gov/credit-reports](https://usa.gov/credit-reports)

### **Internal Revenue Service**

[irs.gov](https://irs.gov)

### **National Council on Aging**

[ncoa.org](https://ncoa.org)

### **National Institute on Aging U.S. Department of Health & Human Services**

1-800-222-2225  
[nia.nih.gov](https://nia.nih.gov)

### **MarketWatch**

[marketwatch.com](https://marketwatch.com)

### **Social Security Administration**

1-800-772-1213  
[ssa.gov](https://ssa.gov)



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