Wespath
BENEFITS | INVESTMENTS

Retirement Plan for General Agencies
At-a-Glance

EY Financial Planning Services offers valuable investing and financial planning guidance. This program is available to:

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

There is no additional cost for this program.* If you are eligible, just call EY directly at **1-800-360-2539** Monday through Friday between 8:00 a.m. and 7:00 p.m., Central time.

The Retirement Plan for General Agencies (RPGA) is a defined contribution retirement plan administered by Wespath Benefits and Investments (Wespath)—the largest denominational pension fund in the world. It provides an account balance you can access as your retirement needs require. RPGA is designed to provide you with one element of your overall retirement portfolio.

ELIGIBILITY

You are eligible to participate if you are a lay or clergy employee of a United Methodist Church general agency that sponsors the plan.

PLAN FEATURES

- You will be automatically enrolled by your general agency.
- If you are an employee scheduled to be, reasonably expected to be or actually employed for at least 1,000 hours per plan year, your general agency will make contributions to your RPGA account every pay period for a total of 8% of your monthly compensation.
- While RPGA does not accept participant contributions, you may be able to contribute a significant portion of your compensation to the United Methodist Personal Investment Plan (UMPIP) on a before-tax, Roth and/or after- tax basis. And your general agency will match your UMPIP contributions (up to 2% of your compensation) and deposit the matching contributions into your RPGA account. Both part-time and full-time employees are eligible to receive these contributions.
- While up to 2% of your UMPIP contributions are matched, you can contribute more to UMPIP.
- Your account (contributions plus earnings) will grow tax-deferred until you take a distribution.
- Access to LifeStage Investment Management, which sets a target investment allocation and automatically rebalances your account as needed, at no cost*
- Lump-sum, partial lump-sum or cash installment distribution options
- Access to LifeStage Retirement Income, a type of cash installment option that determines a monthly retirement income amount for you and updates it annually, with the goal of making your defined contribution account balance last for your lifetime while providing payments that keep up with the cost of living.*
- On-demand and quarterly account statements

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

Retirement Plan for General Agencies

At-a-Glance

(continued)

Visit Wespath's website at
wespath.org

for more information about LifeStage Investment Management and LifeStage Retirement Income.

- Access account information 24/7 through Benefits Access (**www.benefitsaccess.org**) and the automated phone system
- Participant forms and other information available at **wespath.org**
- Representatives available to answer calls at **1-800-851-2201** business days from 8:00 a.m. to 6:00 p.m., Central time