

Guidelines for Annual Conferences— Partnering for a Smooth Survivor Benefits Process

When a clergyperson in your conference passes away, you can expect Wespath Benefits and Investments (Wespath) to process the survivor benefits in a timely and sensitive manner. This document guides annual conferences through the key requirements to process clergy death benefits and other survivor benefits through the **Comprehensive Protection Plan (CPP)** and other Wespath-administered plans that may be applicable. *Wespath's Survivor Benefits Team will partner with you throughout the process to assure a smooth benefits experience for surviving family members and other beneficiaries.*

More details about CPP are available at Wespath.org, including **CPP At-a-Glance** and the **Summary Plan Description**.

Details below apply to the death of a clergyperson, clergy spouse and dependent child, as applicable.

Conference's Role

Delivery	Action	Timeframe
When receiving a phone call from surviving spouse, attorney, family	<p>Communicate with participants (surviving spouse, beneficiary, etc.)</p> <ul style="list-style-type: none"> ▶ Share the benefits process and timeline (Estimated 10 business days for CPP benefits <i>if all documentation is available.</i>) ▶ Ask caller to send documents to Wespath—email to survivorteam@wespath.org: <ul style="list-style-type: none"> – Power of Attorney (POA) or Executor or Trust (including federal trust ID tax number) paperwork, if necessary – Estate documents, including the EIN (federal tax number) ▶ Request surviving spouse or participant to update EFT (electronic funds transfer) information. (Direct deposit to a bank account is the quickest way to receive payment.) Call Wespath: 1-800-851-2201; or Online: Benefitsaccess.org; or Complete a Direct Deposit form ▶ Remind participants of the importance of updating beneficiary(s) designation for all plans. <ul style="list-style-type: none"> – <i>Beneficiaries cannot be changed after the account-holder's death.</i> – If there are no beneficiaries on record at the time of death, Wespath is required to issue the benefit to <i>the estate</i>. No additional documentation is required, but the participant may consider the small estate affidavit process. ▶ Some additional documentation may be necessary regarding Estates or Power of Attorney. (<i>See red box.</i>) 	At the time of phone call
For immediate processing, the following must be completed by the Conference.		
When Conference is notified (receives call, email or fax from surviving spouse, attorney, family)	<ul style="list-style-type: none"> ▶ Fill out the Notification of Death of a Clergy form. ▶ Email or fax the form or death certificate to Wespath. <ul style="list-style-type: none"> – Email: survivorteam@wespath.org – Fax #: 1-847-866-2736 	As soon as possible (within 1 week)
Update Benefits Access Portal	<ul style="list-style-type: none"> ▶ Enter death date in Benefits Access Portal. ▶ Confirm that indicative data is up to date for surviving spouse and children: name, address, telephone number, email address 	As soon as possible (within 1 week)

Necessary Documentation

The following documentation is required to process payment:

- *Death notification or death certificate*
- When participant has designated the Estate as beneficiary—payments will be made to “Estate of ...” This usually requires **proof of executorship** such as letters of administration or letters of testamentary and copy of estate’s Employer Identification Number (EIN) assignment from the IRS. *Consult Wespath to verify if documentation is needed.*
- *For Power of Attorney/Executor*—for security reasons, specific account information cannot be shared by Wespath unless Wespath can authorize the individual who contacted Wespath; such as Power of Attorney, Guardianship or Executor. Documentation may be required when a survivor is represented by another person.

Wespath’s Role

Wespath partners with conference staff to facilitate smooth and timely processing of benefits for your clergy and their family members. Here is a summary of the steps Wespath’s Survivor Benefits Team will take when there is a clergy family death in your conference.

Process and Timeline (Wespath Survivor Benefits Team)

Upon receipt of death notification from conference or death certificate from family:

- ✓ Full review of deceased participant’s and survivor’s account
- ✓ Determination of beneficiaries
- ✓ Identify ongoing annuity benefits
- ✓ Identify outstanding account balances
- ✓ Confirm direct deposit information
- ✓ Determine eligibility for CPP death benefit
- ✓ Process CPP death benefit, if payable
- ✓ Send CPP death benefit payment to beneficiary(s)
- ✓ Email CPP death benefit letter to conference

The standard turnaround time for completion of this process is **10 business days**. If there is a benefit, payment will be made directly to the family (or another designated beneficiary).

See gray box for possible reasons for delay.

Annuity Turnaround

- ✓ Administrative balance transfers to beneficiary(s)
- ✓ Send retirement benefit information to beneficiary(s) and/or contingent annuitants.

Please note: *Payment of annuity and transfer of account balances are processed after the CPP death benefit is paid. The processing timeline typically takes up to 15-25 business days, but may take longer due to missing information or the need for recovery of an overpayment.*

Possible reasons for delay in Wespath’s process:

- Delay of death notification or death certificate
- Incomplete beneficiary information
- Overpayment recovery (*i.e., recovery of overpayments that were paid to the deceased from an annuity, installment payment or disability payment*)
- Missing direct deposit information
- Missing beneficiary information (such as Social Security number, address, phone number)

Wespath’s Survivor Benefits Team will inform the conference of any delay through email.

What information Wespath can share:

- CPP benefit information will be communicated to the conference and beneficiaries.
- Retirement information will be communicated to the receiving beneficiaries and/or contingent annuitants.

*Benefit information **will not** be shared with other individuals, including other beneficiaries. Beneficiary designations are not shared.*