



Benefits Access for Participants

Conference Forum 2016



General Board

Pension and Health Benefits

Caring For Those Who Serve

Agenda

- Projection tools
- Requesting distributions
- Modeling and requesting loans
- Reviewing benefit and personal information
- Other notable resources

Benefits Access for Participants



Conference Access—
access through the
participant record

Projection Tools

Retirement Readiness Tool

Retirement Benefits Projection

LifeStage Retirement Income Calculator

Retirement Readiness Tool

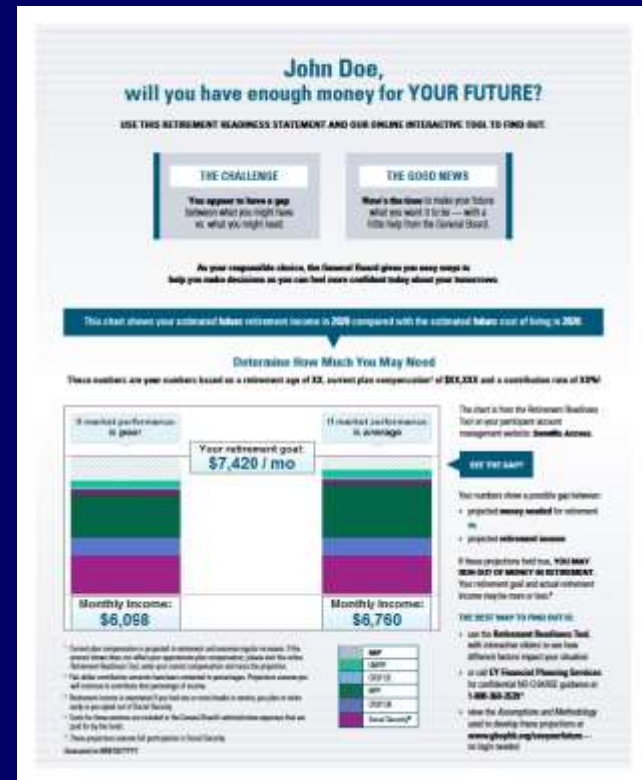
Designed to project how close a participant will be to their goal at retirement based on customizable factors

Are You on Track?

- Projected balance at normal retirement age
- Customizable retirement goal

Improve Your Future

- Ways to close the gap



Retirement Benefits Projection

Designed to project retirement benefits based on elections the participant makes

The screenshot displays the 'Benefits Access' web portal. At the top, there is a navigation bar with 'My Benefits', 'Take Action', 'Learn More', and 'Find Resources'. Below this, there are four main sections: 'UPDATE PERSONAL DATA', 'MANAGE INVESTMENTS', 'PROJECT FUTURE VALUES', and 'MANAGE DISTRIBUTIONS'. The 'MANAGE DISTRIBUTIONS' section is selected, leading to 'Distribute MPP' and then 'Set Up MPP Annuity'. A progress bar shows the steps: 'Benefits Commencement Date', 'Designated Annuity', 'Form of Benefit', 'Tax Information', 'Deposit Information', and 'Verify'. The 'Benefits Commencement Date' step is currently active, with a dropdown menu set to 'February 1, 2011'. Below this, there is a 'CANCEL' button and a 'CONTINUE' button. A 'Things to Consider' box on the right provides additional information. At the bottom, a green banner states: 'As you answer questions, subsequent options affected'.

- Benefit commencement date
- Distribution options

LifeStage Retirement Income Calculator

Designed to estimate monthly retirement income based on:

- Current defined contribution (DC) account balances
- Date participant elects to begin payments
- Payment safety zone

The screenshot shows the 'LifeStage Retirement Income Calculator' interface. At the top, there are three tabs: 'RETIREMENT BENEFITS PROJECTION', 'RETIREMENT READINESS TOOL', and 'LIFESTAGE RETIREMENT INCOME CALCULATOR'. The calculator title is 'LifeStage Retirement Income Calculator' with a 'Print' icon. Below the title, there is a brief description: 'LifeStage Retirement Income converts your General Board-administered defined contribution accounts into monthly payments at retirement. If you decide to use LifeStage Retirement Income, this tool depicts what you might expect to receive. If you want to determine your payments yourself, this tool might help you decide the payment amount to select.' Another note states: 'This tool uses the same assumptions as LifeStage Retirement Income which requires that the LifeStage Investment Management Service manage your retirement investments. If you self-manage your investments, you may not be able to sustain this payment amount for your lifetime.'

The input section has two columns. The left column is titled 'Enter Account Balance Used to Calculate Monthly Payments' and contains a text box with '\$224,906.87' and a checkbox labeled 'Include a one-time rollover of 35% of my MPP account balance' which is checked. The right column is titled 'Select Date You Intend to Retire and Begin Receiving Payments' and contains a date picker showing '03/01/2017'. A 'RECALCULATE' button is centered below these inputs, with a downward arrow pointing to the results section.

The results section is titled 'Estimated LifeStage Retirement Income' and features a 'Payment Safety Zone' diagram. The diagram shows a horizontal dashed line with a triangle pointing up to it. Below the line, the values are '\$ 545' on the left, '\$ 760 / month' in the center, and '\$ 961' on the right.

At the bottom of the results section, there is a disclaimer: 'LifeStage Retirement Income calculates your monthly payment and adjusts it annually for inflation while keeping it within the payment safety zone to ensure a high likelihood of lasting for your lifetime. However, lifetime income is not guaranteed.'

At the bottom right of the interface, there is a link: '>> Sign up for LifeStage Retirement Income'.

Requesting Distributions

- Begin a lifetime benefit payment (annuity)
- Elect LifeStage Retirement Income or Self-Managed Retirement Income
- Take an in-service withdrawal
- Request a one-time distribution

Beginning a Lifetime Benefit (Annuity)

The screenshot shows a web interface for managing retirement benefits. At the top, there are navigation tabs: RETIREMENT BENEFITS, MPP DISTRIBUTION, LIFESTAGE RETIREMENT INCOME, SELF-MANAGED RETIREMENT INCOME, WITHDRAWAL/DISTRIBUTION, and VIEW ANNUITY DETAILS. The main heading is "Retirement Benefits". Below it, a note states: "Below is a summary of your potential retirement benefits. For benefits you are not yet receiving, payments are estimated as if they were to begin today." The summary is presented as a visual equation: "Annuity Payment(s)" (consisting of "MPP Annuity" and "Pre-87" components, totaling "\$3,958 / month") plus "Account Balance(s) Calculated as LifeStage Retirement Income" (consisting of "MPP Rollover", totaling "\$704 / month") equals "Total Monthly Payment" of "\$4,660 / month". To the right, there is a "Learn More" section with the heading "Annuity Payments vs. LifeStage Retirement Income" and two questions: "Can I move other retirement savings into my General Board account?" and "Can someone guide me through this process or answer questions about my options?".

Retirement Benefits

Below is a summary of your potential retirement benefits. For benefits you are not yet receiving, payments are estimated as if they were to begin today.

Annuity Payment(s)	Account Balance(s) Calculated as LifeStage Retirement Income	Total Monthly Payment
MPP Annuity Pre-87 \$3,958 / month	MPP Rollover \$704 / month	\$4,660 / month

When you begin receiving benefits, your actual monthly payment amount is calculated with your first payment. It may be higher or lower than the estimate(s) shown due to the benefit options you choose, market fluctuations and other account activity. If you have already begun receiving payments, the amount referred to above is the actual monthly payment.

Learn More

Annuity Payments vs. LifeStage Retirement Income

Can I move other retirement savings into my General Board account?

Can someone guide me through this process or answer questions about my options?

Retirement benefits summary

- Estimates payments as if they were to begin today
- Provides a “hub” for making annuity elections
- Displays a check mark next to completed elections

LifeStage Retirement Income

Allows participants to convert defined contribution account balances to monthly payments at retirement

LifeStage:

- Manages investments with the LifeStage Investment Management Service (required)
- Calculates payment amounts
- Adjusts payments annually to keep pace with inflation or to account for significant changes in your account balance

Self-Managed Retirement Income

Allows participants to convert defined contribution account balances into periodic or annual payments at retirement

Participant must:

- Manage own investments
- Select payment duration or dollar amount
- Adjust payment amounts or investment allocations when needed

In-Service/One-Time Distribution

Allows participants to request in-service withdrawals or a one-time distribution from defined contribution balances

The screenshot displays the 'Benefits Access' web portal. At the top, there are navigation links for 'Home', 'Pending Actions', 'Contact Us', 'SBCNYB.org', and 'Log Out'. Below this, a user profile is shown for 'Near Retirement' as of March 1, 2016. The main navigation bar includes 'My Benefits', 'Take Action', 'Learn More', and 'Find Resources'. Under 'Take Action', there are four menu items: 'UPDATE PERSONAL DATA', 'MANAGE INVESTMENTS', 'PROJECT FUTURE VALUE S', and 'MANAGE DISTRIBUTIONS'. The 'MANAGE DISTRIBUTIONS' menu is expanded to show 'Take a Withdrawal / Distribution'. The main content area is titled 'Take a Withdrawal / Distribution' and features a progress bar with three steps: 'Enter Amount', 'Provide Payment Information', and 'Verify'. The current step is 'Provide Payment Information', which includes a warning that payments will be deposited into a bank or other financial institution based in the United States. Below this, there are input fields for 'Bank Name', 'Account Type' (with radio buttons for 'Checking' and 'Savings'), 'Bank Transit Routing Number', and 'Account Number'. A diagram of a MICR line is shown with labels for 'Routing # (FPA)', 'Account #', 'Check #', 'TRAVEL SYMBOL', and 'CN US SYMBOL'. At the bottom, there is a question: 'Would you rather mail your application to the General Board? Click [here](#) to print your application.' Navigation buttons for 'BACK', 'CANCEL', and 'CONTINUE' are located at the bottom of the form.

Available until participant exhausts account balance

Loan Modeling

Allows participant to request **General Purpose** or **Primary Residence Loan** from United Methodist Personal Investment Plan (UMPIP)

The screenshot shows a web interface for the United Methodist Personal Investment Plan (UMPIP). At the top, there are four tabs: "My Benefits", "Take Action", "Learn More", and "Find Resources". Below these tabs is a navigation bar with four main sections: "UPDATE PERSONAL DATA", "MANAGE INVESTMENTS", "PROJECT FUTURE VALUES", and "MANAGE DISTRIBUTIONS". Each section has a dropdown menu labeled "Choose an action". The "MANAGE INVESTMENTS" dropdown is currently selected, showing a sub-menu with "Model / Request a loan".

Below the navigation bar, there is a breadcrumb trail: "Take Action > Manage Investments > Model / Request a Loan".

The main content area is titled "Model / Request a Loan". It features a progress bar with six steps: "Choose Loan Type", "Set Loan Terms", "Review Loan Terms", "Set Distribution Options", "Set Repayment", and "Verify". The "Choose Loan Type" step is currently active.

Below the progress bar, there is a warning message: "Dipping into your retirement savings may risk your financial future. Before modeling a loan, you may want to take advantage of financial counseling offered at no charge to eligible participants in General Board-administered retirement plans through Ernst & Young Financial Planning Services."

The main question is "What type of loan would you like to model?". There are two radio button options:

- Principal Residence Loan**
Purchase of a residence for yourself (excluding mortgage payments)
- General Purpose Hardship Loan**
A hardship loan can be for unreimbursed medical expenses, tuition, repair of damage to your primary residence, funeral expenses, prevention of foreclosure on your primary residence, expenses due to declared disasters, or other severe hardship. The loan can be taken for new or existing debt. Review the [Hardship Loan Terms & Conditions](#) for details.

At the bottom right of the form, there are two buttons: "CANCEL" and "CONTINUE".

At the very bottom of the page, there is a footer with the text: "© 2017 General Board of Pension and Health Benefits of The United Methodist Church S.S.0.0 (1/30/2016)" and "Terms & Conditions | Privacy Policy | Site Map".

Viewing Retirement Benefits

Benefits Access

Home | Finding Address | Contact Us | GRDPM Log | Log Out
User Profile for: Near Retirement - March 1, 2016

My Benefits | Take Action | Learn More | Find Resources

Ready to Manage Your Benefits?

Want to review your personal information, retirement benefits or investments...or just checking your retirement projections?

Select from the options below to get started:

PERSONAL PROFILE

RETIREMENT BENEFITS

PROJECT FUTURE VALUES

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My Benefits page is the starting point for participants to view accumulated benefits and manage investment elections

Viewing Personal Information

Service and Compensation

Benefits Access

Home | Pending Actions | Contact Us | SBOPH.org | Log Out
User Profile for , Next Retirement: March 1, 2018

My Benefits | Take Action | Learn More | Find Resources

PERSONAL PROFILE | RETIREMENT BENEFITS | PROJECT FUTURE VALUES

Service and Compensation | Make a selection | Make a selection

My Benefits > Personal Profile > Service and Compensation

PERSONAL INFORMATION | MEMBERSHIPS | SERVICE AND COMPENSATION | USER PREFERENCES

Service and Compensation

Clergy Service Record

Service

Effective Dates	Employer / Organization	Appointment / Hours	Membership Type	Member Conference	Responsible Conference
07/01/2015	Employer	APPT 100%	Elder Full Connect	Illinois Great Rivers	Illinois Great Rivers

Learn More
Make sure that service and compensation information is accurate.
How do I correct my service or compensation information?

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- View only for participant
- Corrections must be made by conference office

Other Notable Pages

- News and reminders—apply for retirement benefits online e-Learning
- Learn More
- Find Resources
- Benefits Access Log in
 - New User
 - Need Help Logging In?
 - Security questions
 - Multiple layer authentication control

Questions

Plan Sponsor Managers

1-800-269-2244, ext. 7003

8:00 a.m. – 6:00 p.m.,
Central time

psmteam@gbophb.org

Retirement Team

1-800-883-4078

8:00 a.m. – 6:00 p.m.,
Central time

retirementteam@gbophb.org



General Board

Pension and Health Benefits

Wespath 
Investment Management