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

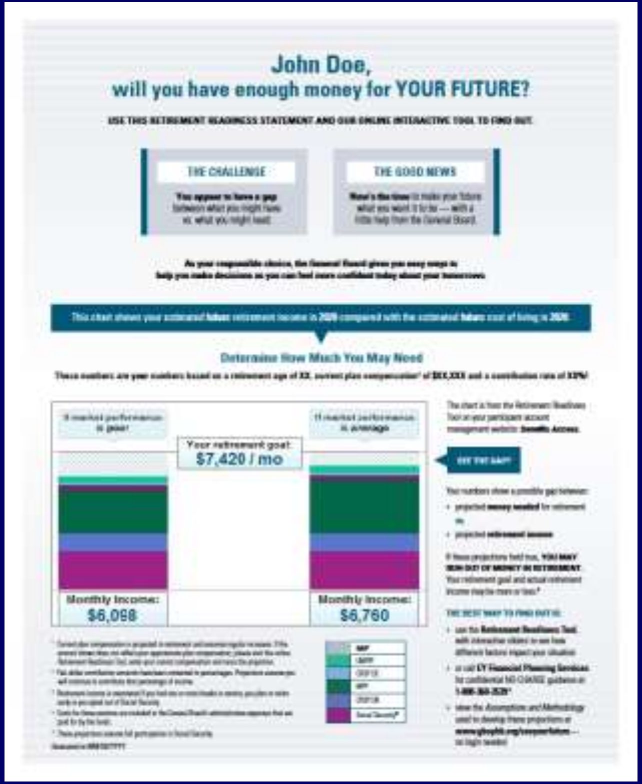
Designed to project how close a participant will be to their goal at retirement based on customizable factors

Are You on Track?

- Projected balance
  at normal retirement age
- Customizable retirement goal

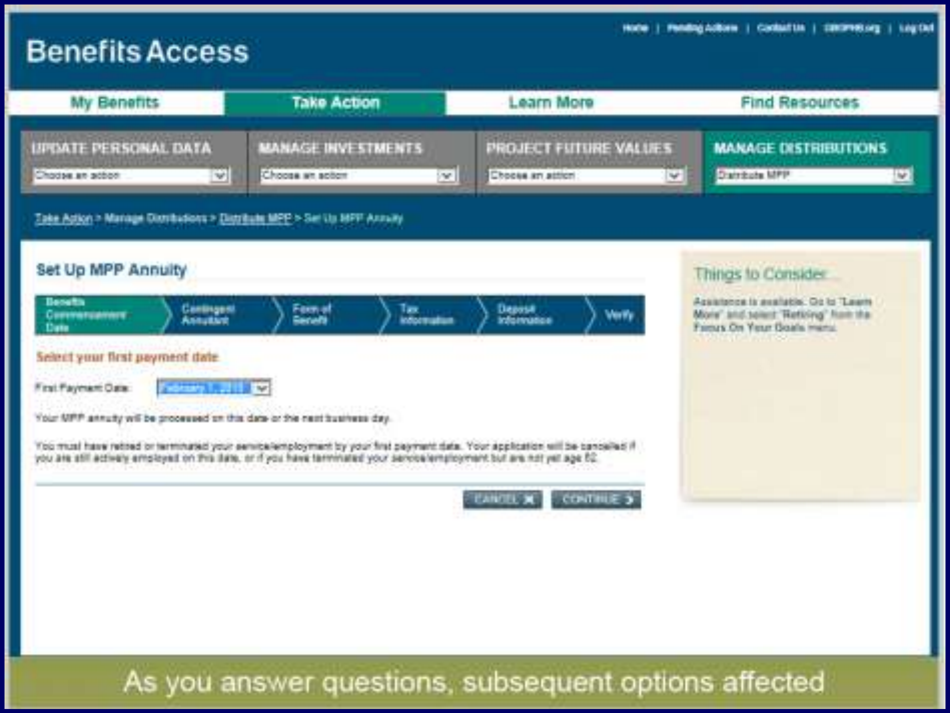
Improve Your Future

- Ways to close the gap



Retirement Benefits Projection

Designed to project retirement benefits based on elections the participant makes



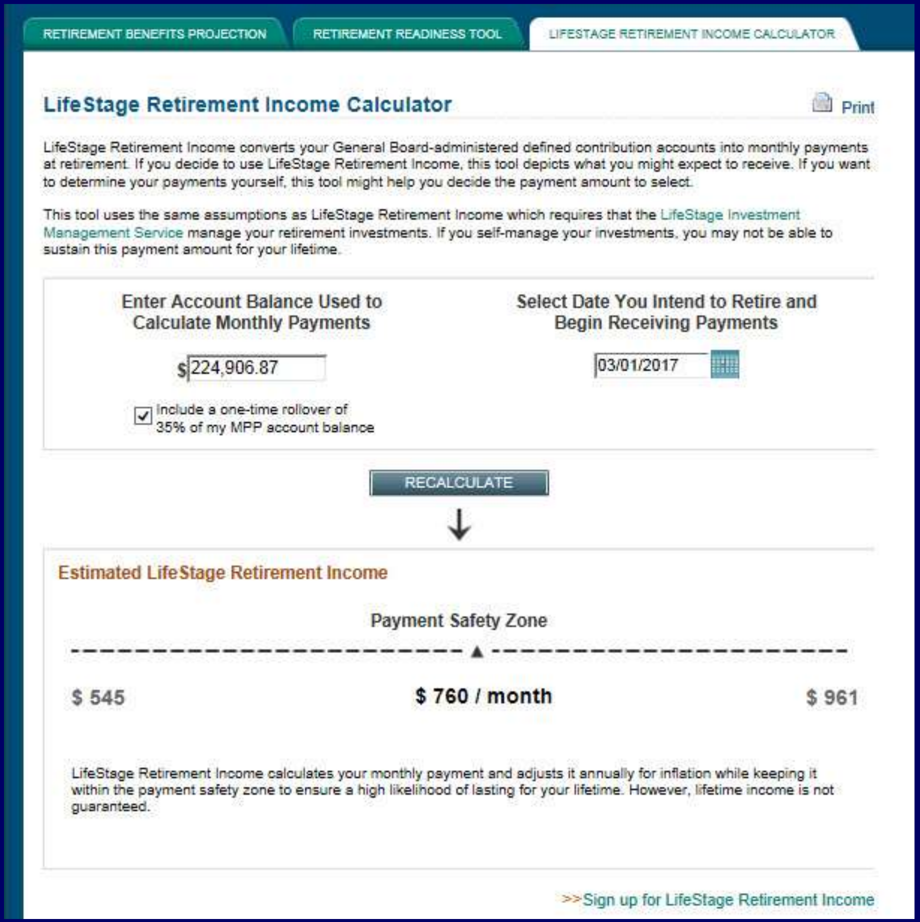
As you answer questions, subsequent options affected

- 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



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)

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

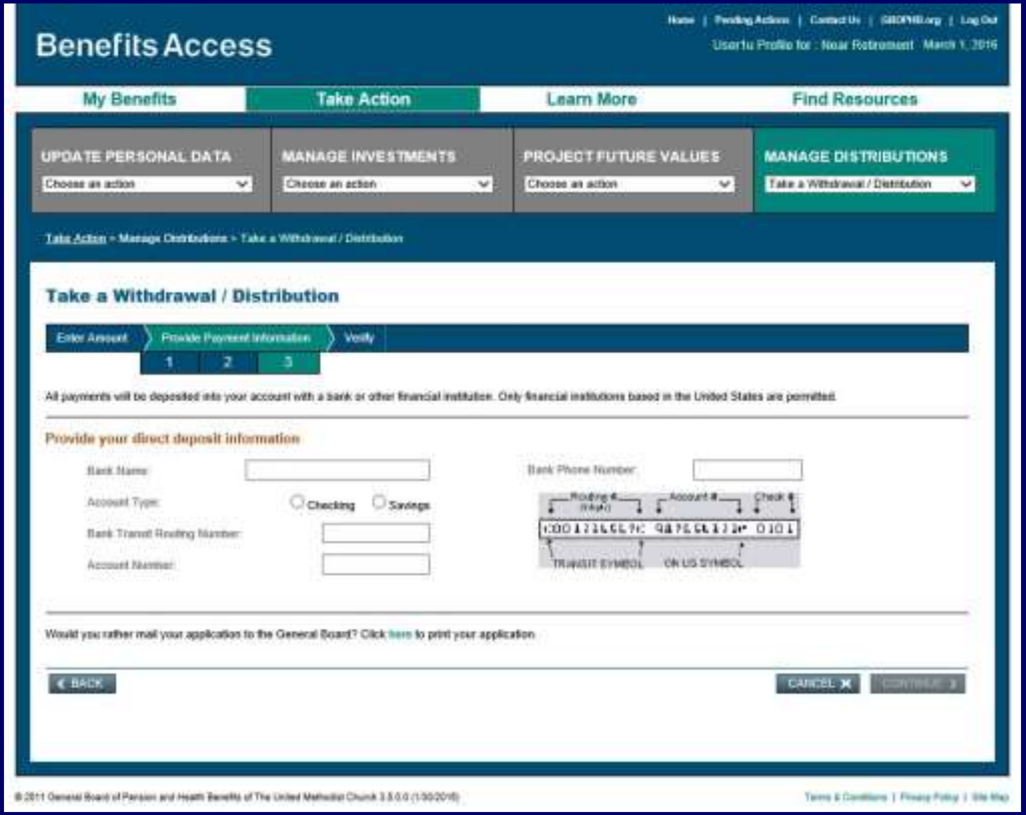
Allows participants to convert defined contribution account balances into periodic or annual payments at retirement

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



Available until participant exhausts account balance

Loan Modeling

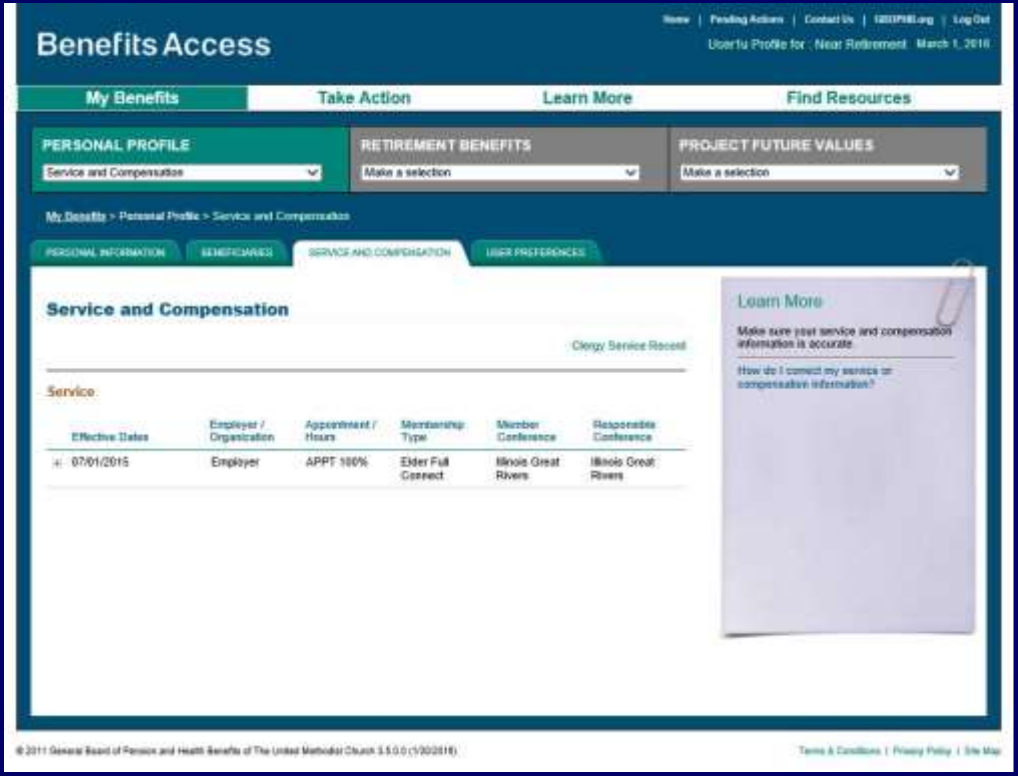
Allows participant to request **General Purpose** or **Primary Residence Loan** from United Methodist Personal Investment Plan (UMPIP)

Viewing Retirement Benefits

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

Viewing Personal Information

Service and Compensation



- 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	Retirement Team
1-800-269-2244, ext. 7003 8:00 a.m. – 6:00 p.m., Central time **psmteam@gbophb.org**	**1-800-883-4078** 8:00 a.m. – 6:00 p.m., Central time **retirementteam@gbophb.org**

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