

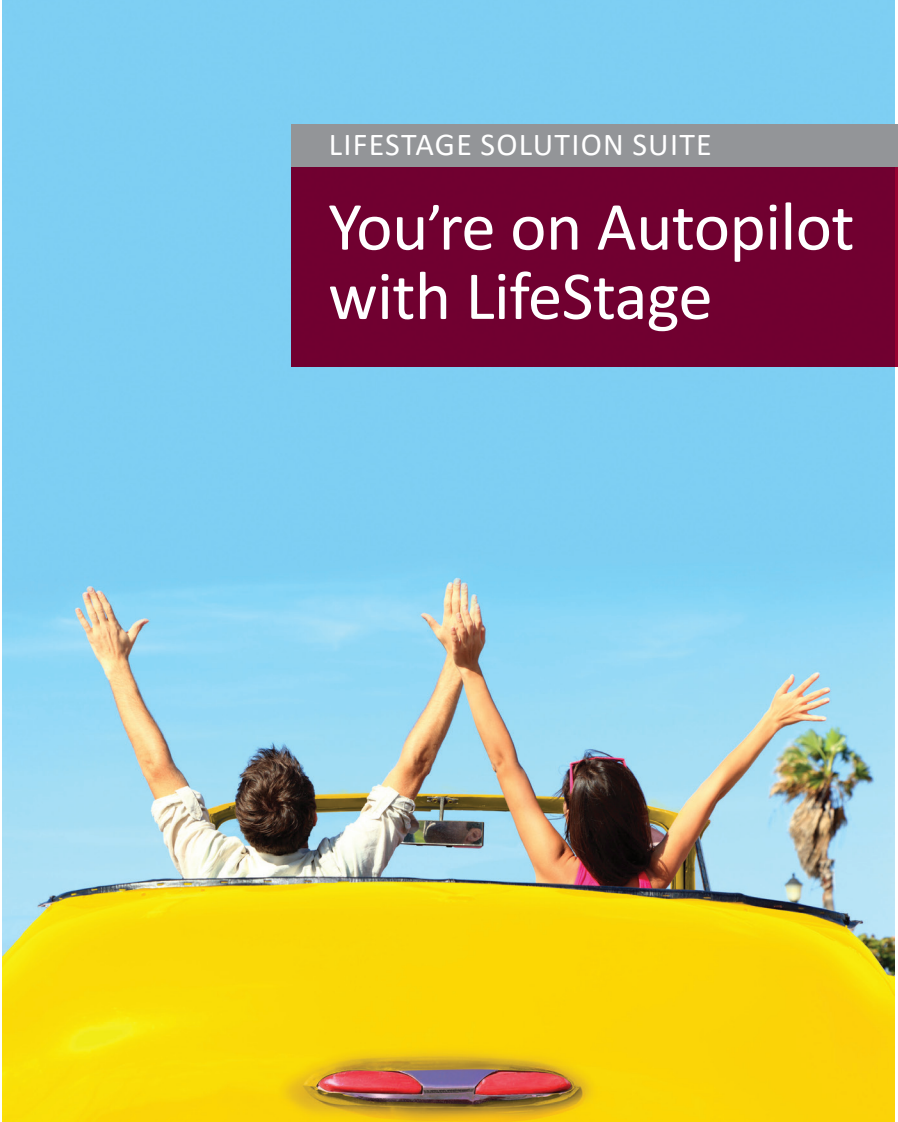


# Wespath

BENEFITS | INVESTMENTS

LIFESTAGE SOLUTION SUITE

## You're on Autopilot with LifeStage



a general agency of The United Methodist Church

# LifeStage Investment Management



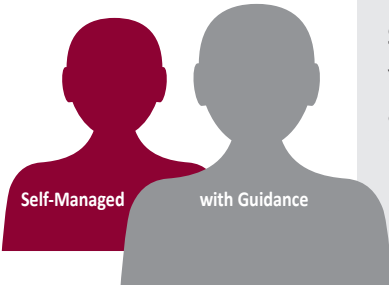
## What Kind of Investor Are You?

Your perspectives on investing are unique to you. For that reason, Wespath Benefits and Investments (Wespath) provides right-sized solutions for all kinds of investors. Review the investor personas below and determine which you identify with the most.



### Self-Managed

You have the expertise and confidence necessary to self-manage your investments. You have developed a sound strategy for investing based on your near-term and long-term financial goals. You devote the time necessary to carefully study your investment options relative to your financial goals. You select your own funds, monitor your success in meeting your goals and make changes to your accounts as necessary to stay on track.



### Self-Managed with Guidance

You may have the expertise, confidence and time necessary to self-manage your investments, but you recognize the importance of securing professional guidance along the way. You rely on EY Financial Planning Services (or your personal investment advisor) for investment guidance, but you ultimately select your own funds.



### Professionally Managed

You may or may not have the expertise, confidence and time necessary to self-manage your investments, but you ultimately want to delegate investment management to a trusted professional. You want to put your investment management on autopilot. If so, Wespath offers LifeStage Investment Management, a proprietary “do-it-for-me” approach to managing your retirement investments.

LifeStage Investment Management is the default investment approach for participants or you may actively choose to enroll. When you enroll, you will answer a few questions designed to describe your investment profile—including your time horizon (how soon you’ll need to take distributions from your retirement savings) and the degree of investment risk you are willing to take. LifeStage Investment Management then takes over, offering professionally managed investing at no cost to you.\*

**LifeStage Investment Management offers professionally managed investing at no cost. Set it and forget it.**

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

# LifeStage Investment Management

(continued)



## How It Works

LifeStage Investment Management sets a target investment fund allocation for you and adjusts your investments as necessary to keep you on target to reach your goals. If your time horizon or your risk tolerance changes, just update your LifeStage Personal Investment Profile—it can be modified anytime and the service will change the investment mix in your account to reflect your new goal. LifeStage Investment Management may also adjust your investment mix in periods of market volatility, and it protects you from significant fluctuations in your MPP account balance and/or Pre-1982 Plan funding benefit as you approach your Expected Benefits Commencement Date.

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## Your LifeStage Personal Investment Profile

- Age
- Account Balance
- Eligibility for Social Security Benefits at Retirement
- Risk Tolerance

*Participants with Ministerial Pension Plan (MPP) accounts or who are vested in the Pre-1982 Plan*

- Expected Benefits Commencement Date
- Intention for Non-Annuitized MPP (take as a lump sum or roll over to UMPIP and take distributions)

Review and/or change your investment profile at any time at [www.benefitsaccess.org](http://www.benefitsaccess.org)—under “My Benefits” select “LifeStage.”

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## The Resources You Need

Not sure about LifeStage Investment Management? Take it for a test drive using the LifeStage Investment Management modeling tool, available to Wespeth participants online via Benefits Access ([www.benefitsaccess.org](http://www.benefitsaccess.org)). EY Financial Planning Services is also available to help you decide whether LifeStage Investment Management is right for you. If you do enroll in LifeStage Investment Management, you can cancel your participation and re-enroll as needs arise.

Take the guesswork out of managing your retirement investments with LifeStage Investment Management!

Log in to [www.benefitsaccess.org](http://www.benefitsaccess.org):

- Select **“Take Action”**
- Then under **“Manage Investments,”** choose **“Elect LifeStage Investment Management.”**

Want to learn more? Visit [www.wespeth.org/retirement/services/lifestage](http://www.wespeth.org/retirement/services/lifestage) or call EY Financial Planning Services at **1-800-360-2539** to help you determine whether LifeStage Investment Management is a good fit for you.

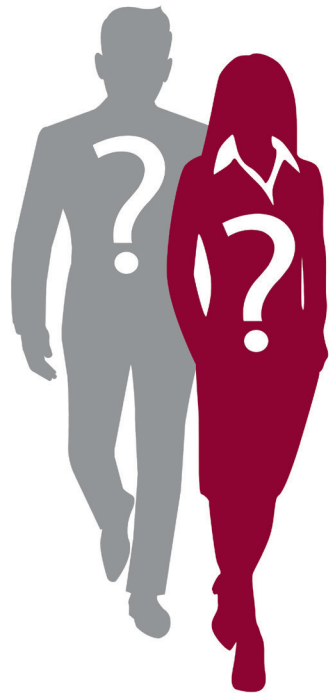
# LifeStage Investment Management

(continued)

## Is LifeStage Investment Management a Good Fit for You?

You might consider other options if you:

- Have significant retirement resources outside of Wespeth
- Have a pension from a previous employer
- Entered the work force relatively late in life
- Have an illness that could shorten your life expectancy
- Opted out of Social Security benefits
- Intend to use your defined contribution account balances for a purpose other than retirement income



# LifeStage Retirement Income

Nobody can predict the future to see how long they'll need their retirement income to last, or how much things will cost, or the amount of income they'll need each month. LifeStage Retirement Income aims to help you achieve lifetime income using financial modeling that calculates your monthly defined contribution distribution amount. Once you retire, LifeStage Retirement Income is a handy companion to LifeStage Investment Management that saves you the stress of self-managing your Wespath-administered defined contribution plan investments and distributions.

LifeStage Retirement Income aims to help you achieve lifetime income using financial modeling.

# LifeStage Retirement Income

(continued)

## Lifestage Retirement Income Does the Math

- Computing your monthly payment amount so you don't have to guess
- Calculating a payment safety zone—a range of payment amounts with a high likelihood of lasting the rest of your life that is based on:
  - ✓ The value of your defined contribution account
  - ✓ Your age
  - ✓ The risk tolerance you select



LifeStage Retirement Income seeks to make your account last for your lifetime while helping to maintain your purchasing power.





## A “Suite” Solution

LifeStage Retirement Income works with LifeStage Investment Management to offer you a totally autopiloted solution.

- **LifeStage Investment Management** invests your account balance for you.
- **LifeStage Retirement Income** seeks to make your account last for your lifetime while helping to maintain your purchasing power, but neither can be guaranteed.

The economy and prices may change, but your need for sufficient ongoing retirement income doesn't. LifeStage Retirement Income looks out for your future, adjusting your payment amount each year with the cost of

living. If the adjustment causes your payment to fall outside of the payment safety zone (considering your remaining account balance, age and risk tolerance), LifeStage Retirement Income may increase or decrease your monthly payment, which helps your account balance last for your lifetime.\*

This process takes place each November when Wespath notifies you of the new monthly payment you'll receive beginning in January of the following year.

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\*Payments are deducted from your UMPIP account and will end when you no longer have money in your account. While the likelihood of running out of money is small, LifeStage Retirement Income does not guarantee lifetime income (for example, in the event of extreme market conditions or longevity).

# LifeStage Retirement Income

(continued)



## Prepare for the Unexpected

If you're concerned about unexpected financial need during your retirement years, LifeStage Retirement Income can help.

LifeStage Retirement Income lets you set aside a "rainy day" fund for unexpected or anticipated expenses—up to 20% of your account balance. If you withdraw money from this reserve account, it won't affect the amount of your monthly payments. No worries if you need more than you've set aside. The service will recalculate your monthly payments to ensure your payments remain inside the payment safety zone.

**Flexibility for yourself.  
Flexibility for your  
family's future. That's  
LifeStage Retirement  
Income.**

## Take It for a Test Drive

To participate in LifeStage Retirement Income, you must:

- Be eligible to take a distribution from your defined contribution account
- Have an account balance that is large enough to support a monthly payment of at least \$100
- Agree to roll your Wespath-administered defined contribution account balances (from plans like CRSP DC, non-annuitized MPP, RPGA and Horizon) into UMPIP



If you're not sure whether to enroll, Wespath offers the LifeStage Retirement Income Calculator, available at [www.benefitsaccess.org](http://www.benefitsaccess.org):

- Select **“Take Action”**
- Then, under **PROJECT FUTURE VALUES** choose **“Calculate LifeStage Retirement Income”**

You can opt-out of LifeStage Retirement Income at any time and determine your own monthly payment amount. You may also reenroll at any time, provided you continue to meet the eligibility requirements.

If you cancel your participation, you will still have access to the LifeStage Retirement Income Calculator. EY Financial Planning Services can also help you determine an appropriate payment amount.

### Want to Learn More?

Visit [www.wespath.org/retirement/services/lifestage](http://www.wespath.org/retirement/services/lifestage) or call EY Financial Planning Services\* at **1-800-360-2539** to help you determine whether LifeStage Retirement Income is a good fit for you.

### Ready to Elect LifeStage Retirement Income?

Log in to [www.benefitsaccess.org](http://www.benefitsaccess.org):

- Select **“Take Action”**
- Then, under **MANAGE DISTRIBUTIONS** select **“Sign up for LifeStage Retirement Income”**

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



# Wespath

BENEFITS | INVESTMENTS

*Caring For Those Who Serve*

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Glenview, IL 60025-1604  
1-800-851-2201  
wespath.org

## Recommended Action Plan

1. Review this brochure
2. Determine your investment persona
3. Seek additional information online if desired
4. Contact EY Financial Planning Services (or your personal investment advisor) for help making decisions if desired
5. If the services are right for you, go online and elect LifeStage Investment Management and/or LifeStage Retirement Income
6. Contact Wespath at **1-800-851-2201** for assistance with implementing your elections



Put your retirement investing and your retirement payments on autopilot.

Sign up at [www.benefitsaccess.org](http://www.benefitsaccess.org) | 1-800-851-2201