

October 25, 2016

<Reverend Firstname Lastname>
<Address>
<Address>
<City, State ZIP>

**RE: Retirement Eligibility
Participant #**

**Marital status on file:
Spouse on file:**

Dear <Reverend Lastname>:

Congratulations and thank you for your service! Our records indicate that you will be eligible to retire at the next annual conference session. Whether you decide to serve well into the future or retire sooner than later, Wespath Benefits and Investments (Wespath) will be here to assist you every step of the way.

In the meantime, we encourage you to take a few simple steps to get prepared for your retirement:

1. Verify Your Service Record

Errors in your service record could result in inaccurate benefit projections or payments.

To review your service record:

- Log in to Benefits Access at www.benefitsaccess.org
- Click “**My Benefits**”
- Select “**Service and Compensation**” from the **Personal Profile** drop-down menu
- If you have not yet registered for Benefits Access, click “**New User Registration**” on the log in screen and follow the prompts

If you find an error in your service record, contact your conference office to correct it immediately to prevent a delay in benefit payments.

2. Project Your Retirement Income

Wespath offers three online planning tools. Each of the three tools provides information to help you plan, but they work a little differently. Use them together to see the bigger picture.

- The **Retirement Readiness Tool** shows you your projected retirement income, how much income you may need, and the expected income surplus or shortfall in your first year of retirement.

- The **Retirement Benefits Projection** walks you through your benefits commencement options from your Wespath-administered plans.
- The **LifeStage Retirement Income Calculator** determines the amount of monthly income from your defined contribution retirement accounts that is likely to be sustainable throughout your retirement. We encourage you to elect our LifeStage services to automatically manage your distributions and investments according to your personal circumstances during your retirement years.

To access and learn more about these projection tools:

- Log in to Benefits Access at www.benefitsaccess.org
- Click **"Take Action"**
- Select your desired projection tool under **Project Future Values**
- If you have not yet registered for Benefits Access, click **"New User Registration"** on the log in screen and follow the prompts

3. Get a Comprehensive, Personalized Financial Plan

Wespath promotes holistic financial wellness by offering EY Financial Planning Services at no cost.* An EY planner can help you develop or revise your comprehensive financial plan and determine whether rolling your money to an IRA or other financial institution may put your clergy housing allowance exclusion at risk. To get started, call EY at **1-800-360-2539**, Monday through Friday between 8:00 a.m. and 7:00 p.m., Central time.

4. Provide Your Retirement Notification

Whenever you may decide to retire, remember that paragraph 358 of *The Book of Discipline 2012* calls for you to notify your bishop and board of ordained ministry at least 120 days prior to your retirement date.

Wespath is eager to help you make your next move. Please call a Retirement Team Specialist at **1-800-883-4078** for assistance.

Sincerely,

Wespath Benefits and Investments

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