



When you contribute to UMPIP, you earn matching contributions in CRSP up to 1% of your annual pay¹—it's like free money for your future. If you haven't contributed enough this year, you still have time to earn the full match.

## Reasons You May Be Missing Part or All of Your Match



#### Procrastination

If you meant to start personal contributions to UMPIP, but never got around to it, do it today! Save more than 1% of your current pay, if you can, to get caught up.



## Miscalculation

If you contribute a dollar amount that's equal to 1% of your pay each month, you will have to make additional contributions when you receive a salary increase or taxable moving expense payment to earn your full match for the year.



#### The dog ate my form!

Get a new one at <u>wespath.org/contribute</u>, elect to contribute at least 1% of your pay and submit it to your church or conference as directed.

## **Good News**

The good news is that it isn't too late to earn the full match for 2020, even if you missed a few months. Find out how at <a href="weight:weig

# **Questions?**

Financial planning help is available at no additional cost<sup>2</sup> from EY Financial Planning Services. Financial planners are available business days from 8:00 a.m. to 7:00 p.m., Central time at **1-800-360-2539**.

### Make sure you earn your full match today!

 $^{1}$ Housing allowance or parsonage value are included in your CRSP-eligible pay for the 1% calculation

<sup>2</sup>Costs for EY Financial Planning Services are included in Wespath's operating expenses that are paid for by the funds. UMPIP: United Methodist Personal Investment Plan CRSP: Clergy Retirement Security Program

a general agency of The United Methodist Church



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