

October 18, 2018

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

**RE: Your Benefit Payments**  
**Participant #**  
**<Conference #>**

Dear <Bishop> <Reverend> <Mr./Ms.> Lastname:

Our records indicate that you are receiving a monthly or annual benefit payment via a mailed check. Wespeth is transitioning participants to electronic payments to improve security and reduce our environmental footprint. This means that paper checks will no longer be available for your payments as of January 1, 2019. You will need to sign up for direct deposit by **December 1**, as outlined below, to receive your payments electronically.

Direct deposit offers several advantages, including:

- Immediate access to your money on the payment date
- Protection from mail fraud
- Reduced environmental impact—save trees and reduce transportation emissions
- Retirement plan savings—nearly \$1 is saved in administrative costs for each paperless payment

***What should you do next?***

1. *Complete the Direct Deposit form and return it to Wespeth*—Provide your U.S. bank information and a voided check. Return the form in the envelope provided, or fax it to **1-800-866-2736**.

**Or**

2. *Visit **benefitsaccess.org** and enter your ACH information*—Log in and click “**Take Action**,” then:
  - Under **MANAGE DISTRIBUTIONS**, select “**View Annuity Details**”
  - Choose “**Edit**”

***Wespeth is here for you!***

Contact our Distribution Team if you have questions at **distributionteam@wespeth.org** or **1-800-851-2201**.

Sincerely,

Distributions Team  
Wespeth Benefits and Investments