

December 18, 2018

<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, Wespeth will be here to assist you every step of the way.

In the meantime, we encourage you to take a few simple steps in preparation for your future retirement:

1. Log in to Benefits Access to Review and Update Your Personal Information

To verify your beneficiaries and make any changes:

- Log in to Benefits Access at **benefitsaccess.org**
- Click “**My Benefits**”
- Select “**Beneficiaries**” from the **Personal Profile** drop-down menu

If you have not yet registered on Benefits Access, visit **benefitsaccess.org**, click “**New User Registration**” on the log in screen and follow the prompts.

Be sure to verify the accuracy of your marital status and spouse information (listed at the top of this letter) to ensure your benefit options are calculated correctly. To update incorrect information, contact Wespeth’s Retirement Team at **1-800-883-4078**.

2. 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 **benefitsaccess.org**
- Click “**My Benefits**”
- Select “**Service and Compensation**” from the **Personal Profile** drop-down menu

Contact your conference office to correct any errors immediately to prevent a delay in benefit payments.

3. Update Your LifeStage Personal Investment Profile

If you participate in LifeStage Investment Management, your retirement savings are invested based on the information in your Personal Investment Profile. Review this profile to ensure your risk tolerance is accurate. If you have a Ministerial Pension Plan (MPP) account balance, also check to make sure your “Expected Benefits Commencement Date”—the date on which you anticipate annuitizing and beginning your lifetime retirement benefit payments—is accurate.

To update your LifeStage Personal Investment Profile:

- Log in to Benefits Access at **benefitsaccess.org**
- Click “**Take Action**”
- Under **MANAGE INVESTMENTS** select “**Change LifeStage Personal Investment Profile**” from the drop-down menu

4. Project Your Retirement Income

Wespath offers three online planning tools: the **Retirement Readiness Tool**, the **Retirement Benefits Projection**, and the **LifeStage Retirement Income Calculator**.

To access and learn more about these projection tools:

- Log in to Benefits Access at **benefitsaccess.org**
- Click “**Take Action**”
- Under **Project Future Values** select your desired projection tool

5. Get a Comprehensive, Personalized Financial Plan from EY

Wespath promotes holistic financial well-being by offering EY Financial Planning Services at no additional cost.* An EY planner can help you develop or revise your comprehensive financial plan and help you decide if you are financially prepared for retirement. To get started, call EY at **1-800-360-2539**, business days from 8:00 a.m. to 7:00 p.m., Central time.

6. Provide Your Retirement Notification

Whenever you decide to retire, remember that paragraph 357 of *The Book of Discipline 2016* 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.*