



When you contribute to UMPIP, you earn a match—it's like free money for your future.

Even if you haven't contributed enough this year, you still have time to earn the full match for 2019.

Here's how it works:

1. You must contribute **at least 1%** of your annual plan compensation* to earn the full match.
2. You have until the end of 2019 to contribute enough to earn your full match by making up for the months you missed.
3. Submit a [Contribution Election](#) form indicating your increased contribution rate.
 - o **Haven't contributed all year?**
Change your contribution rate to 12% of compensation for December.
 - o **Missed 3 months of contributions?**
Change your contribution rate to 4% of compensation (3% for the missed months and 1% for December).
 - o **Can't afford to contribute extra?**
Make sure you're contributing at least 1% of plan compensation so you don't miss out on any more free money.

Your contribution rate change is not retroactive, so if you don't change your contribution rate before the last paycheck of the year, you will not be able to earn your missing match.

Want to know more?

You can make contributions of any type—before-tax, Roth or after-tax—to earn your match. Be sure to give your form to your payroll administrator as soon as possible to allow time for the contributions to be made before the end of 2019. You can reduce your contribution rate after your last paycheck of 2019 by

submitting another [Contribution Election](#) form. Be sure to continue contributing at least 1% of plan compensation so that you earn your match next year.

Time is running out—increase your contributions to earn your full match today!

Learn more at wspath.org/maximizematch

**Plan compensation consists of cash salary (including participant contributions to UMPIP or other qualified retirement plans and elective contributions excluded from income under Internal Revenue Code Section 125) plus housing allowance or 25% parsonage value, plus moving expense payments, minus compensation paid in lieu of conference-provided group health plan.*

UMPIP: United Methodist Personal Investment Plan

a general agency of The United Methodist Church



wspath.org

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