

May 4, 2020

<FirstName LastName>
<Company (if appropriate)>
<Address>
<Address>
<City>, <State> <ZIP>

RE: Your Retirement Benefits REMINDER

Dear <FirstName LastName>:

Congratulations on your retirement! Wespath is ready to support you as you make decisions about your retirement benefits. **As of <date>, we have not received your benefit elections.**

What should you do next?

1. **Use if participant is using online application** <Go online to elect your retirement benefits—The online application in Benefits Access (benefitsaccess.org) walks you through your benefit options and simplifies the process.>
Use if participant requested paper forms <Complete and return your application(s) for benefits — Consider making your elections the easy way via Benefits Access (benefitsaccess.org). The online application only presents options that are applicable to your situation and offers information to help you make decisions. Wespath will send a confirmation letter when we receive your completed online or paper applications for benefits. >
2. *Consider LifeStage Retirement Income*—Our *free*¹ service issues monthly payments from your defined contribution account balances, making it easy to manage your retirement distributions. At the same time, LifeStage Investment Management professionally manages your investment portfolio.
3. *Contact EY Financial Services (EY) or your financial planner*—EY offers professional guidance as you make retirement benefit decisions. Call EY at **1-800-360-2539** for personalized, confidential assistance at no additional cost to you^{1,2}.

When should you expect your benefit payment?

Initial payments require a longer time to process, so be prepared for a delay of up to three business days. Future payments will be deposited directly into your account on the first business day of each month.

¹ Costs for EY Financial Planning and LifeStage services are included in Wespath's operating expenses that are paid for by the funds.

² EY Financial Planning Services are available to active participants and surviving spouses with account balances, and to retired and terminated participants with account balances of at least \$10,000.

Wespath is here for you!

If you have questions or need additional information concerning your retirement, contact a Retirement Team Specialist at **1-800-883-4078** or **retirementteam@wespath.org**. Representatives are available business days from 8:00 a.m. to 6:00 p.m., Central time.

Sincerely,

Wespath Benefits and Investments

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