

## Enrollment—Information and Instructions

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### INFORMATION

This form allows you to enroll in retirement and welfare plans administered by Wespath. To participate in these plans, complete parts 1 through 4 of this form and submit the form to your plan sponsor or employer. You will be enrolled in all of the following plan(s) for which you are eligible:

#### Retirement Plans

- Clergy Retirement Security Program (CRSP)
- Horizon 401(k) Plan (Horizon)
- Retirement Plan for General Agencies (RPGA)
- United Methodist Personal Investment Plan (UMPIP)

#### Welfare Plans

- Comprehensive Protection Plan (CPP)
- UMLifeOptions

### INSTRUCTIONS

#### Part 1—Personal Information

Complete your personal information. Use a black pen and print clearly in CAPITAL LETTERS.

#### Part 2—Contribution Election

This section enables you to elect the percentage or dollar amount you wish to contribute by payroll deduction to UMPIP or Horizon as before-tax, Roth and/or after-tax contributions. You can specify the amount either as a:

- Percentage of compensation **OR**
- Dollar amount

UMPIP and Horizon are subject to contribution limits under the Internal Revenue Code. Your total before-tax and Roth contributions for the year to UMPIP or Horizon (and any other qualified retirement plans) cannot exceed the lesser of your compensation or the 2019 limit of:

- \$19,000 if you are under age 50 with less than 15 years of service
- \$25,000 (includes \$6,000 “catch-up” contribution) if you will be 50 or older by December 31 with less than 15 years of service
- Possibly higher if you are a UMPIP participant and you have at least 15 years of service with all United Methodist-related organizations—call Wespath for further information.

Your total before-tax, Roth and after-tax contributions (but not including “catch-up” contributions), plus any plan sponsor contributions to Wespath administered plans (and any contributions made to other plans sponsored by your plan sponsor) cannot exceed your compensation for the 2019 plan year or \$56,000, whichever is less.<sup>1</sup>

For these limit purposes, compensation does not include the value of any parsonage or housing allowance that is excluded from your taxable income.

You cannot withdraw contributions unless you have a financial hardship as defined under the plan, attain age 59½, are disabled as defined under the plan, retire, terminate employment and/or terminate your relationship with the annual conference.

#### Part 2a—Before-Tax Contribution

Indicate the percentage or dollar amount that you elect to have withheld from your compensation as a before-tax contribution and contributed to UMPIP or Horizon. Your compensation (including the value of any parsonage or housing allowance) will be reduced **before withholding taxes are calculated**. When you receive distributions from UMPIP or Horizon, your before-tax contributions and earnings will be taxable.

#### *Automatic Enrollment*

If your plan sponsor has adopted automatic enrollment, review the *Automatic Enrollment Notice* provided by your plan sponsor to determine if this feature applies to you. If you have been automatically enrolled in UMPIP and wish to change your before-tax contribution election, or if you are about to be automatically enrolled and wish to make a before-tax contribution election that is different than the automatic contribution rate described in the *Automatic Enrollment Notice*, indicate that election on the form.

<sup>1</sup> If your plan sponsor offers plans other than those administered by Wespath, the total contributions for all plans to the same plan type [e.g., 403(b), 401(k)] cannot exceed the IRS limits. Call Wespath for assistance regarding these limits.

### *Automatic Contribution Escalation*

If your plan sponsor has elected automatic contribution escalation, review the *Automatic Enrollment Notice* provided by your plan sponsor to determine your eligibility for this feature and learn how it works. Check the box to indicate whether you elect to have automatic contribution escalation apply to your before-tax contributions. If you do not make an election and are eligible for automatic contribution escalation, this feature will be applied to your contributions as the default election.

### **Part 2b—Roth Contribution**

Indicate the percentage or dollar amount that you elect to have withheld from your compensation as a Roth contribution and contributed to UMPIP or Horizon. Your compensation (including the value of any parsonage or housing allowance) will be reduced **after withholding taxes are calculated**. When you receive distributions from UMPIP or Horizon, your qualified Roth distributions are non-taxable. See the *Roth Contribution Guide* at [wespath.org/roth](http://wespath.org/roth) for more information.

### **Part 2c—After-Tax Contribution** (not available in Horizon)

Indicate the percentage or dollar amount that you elect to have withheld from your compensation as an after-tax contribution and contributed to UMPIP. Your compensation (including the value of any parsonage or housing allowance) will be reduced **after withholding taxes are calculated**. When you receive distributions from UMPIP, your after-tax contributions are non-taxable but earnings are taxable.

### **Part 3—Investment Election**

This section enables you to specify how you want to invest your defined contribution (DC) account balances. You may either:

- Elect LifeStage Investment Management to automate the investment of your account balances, or
- Choose among Wespath investment funds for your accounts.

If you do not make any elections in Part 3, Wespath will invest your contributions using LifeStage Investment Management. LifeStage Investment Management is an investment management service that determines your investment fund allocation based on your answers to the LifeStage Personal Investment Profile (see Part 3b). You may discontinue using the service and choose among Wespath investment funds at any time; however, you may be subject to a 60-day waiting period in accordance with Wespath's policy on interfund transfers.

Consider an investment's objectives, risks and expenses carefully before making your selection. This and other important information is available in the *Understanding Your Investment Options* brochure and the *Investment Funds Description*. Go to [wespath.org](http://wespath.org)—under **Investments**, click "**Resources**" and then select "**Information**."

If eligible, you may contact EY Financial Planning Services at **1-800-360-2539** for investment allocation guidance at no additional cost.<sup>2</sup>

### **Part 3a—LifeStage Investment Management Election**

Indicate whether you would like to:

- Enroll in LifeStage Investment Management to automate your investment elections (complete 3b and SKIP 3c), or
- Choose your own investment fund elections (SKIP 3b and complete 3c)

### **Part 3b—LifeStage Personal Investment Profile**

Answer the questions displayed so that Wespath can direct the investment of your account through LifeStage Investment Management.

If you elect the service and do not complete this profile, the default elections for each question will be used.

1. Choose your risk tolerance. Risk tolerance is defined at [wespath.org/risktolerance](http://wespath.org/risktolerance).
2. Indicate whether you expect to receive Social Security in retirement. Most people are eligible unless they have not worked the required number of quarters and/or have opted out.

You may change these variables as often as you wish. Refer to the *Understanding Your Investment Options* brochure.

### **Part 3c—Investment Election**

Complete only if you elected to self-manage the investment of your account(s) in Part 3a. If you do not complete this section, your accounts will be managed by LifeStage Investment Management. Indicate your investment fund election for **future contributions** to your retirement accounts. Investment elections must be entered in 1% increments.

### **Part 4—Participant Signature**

Read and, if you agree, sign and date the form. Then return all pages of the form to your conference, church or employer. Keep a copy for your records.

**IMPORTANT:** Designate your beneficiary(ies) online as soon as you are enrolled. A beneficiary receives plan benefits, if any, after you die or if you cannot be located when a benefit is payable. When you receive your *Welcome Letter* from Wespath, register for Benefits Access at [benefitsaccess.org](http://benefitsaccess.org). After logging in, select "**Take Action**" from the toolbar, then under **UPDATE PERSONAL DATA**, choose "Update beneficiary designations." For important information regarding beneficiary designations, go to [wespath.org/beneficiaries](http://wespath.org/beneficiaries).

### **Part 5—Employment Information—To be completed by your plan sponsor**

### **Part 6—Plan Sponsor Information—To be completed by your plan sponsor**

<sup>2</sup> 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. Costs for EY Financial Planning are included in Wespath's operating expenses that are paid for by the funds.

## Enrollment

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### Part 1—Personal Information

Participant name \_\_\_\_\_ Primary phone # (\_\_\_\_) \_\_\_\_\_

Home address \_\_\_\_\_ Alternate phone # (\_\_\_\_) \_\_\_\_\_

City, State, ZIP \_\_\_\_\_ Country of citizenship \_\_\_\_\_

E-mail \_\_\_\_\_ Spouse name \_\_\_\_\_

Social Security # \_\_\_\_ - \_\_\_\_ - \_\_\_\_ Spouse Social Security # \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Birth date \_\_\_\_/\_\_\_\_/\_\_\_\_ Spouse birth date \_\_\_\_/\_\_\_\_/\_\_\_\_

Gender:  Male  Female Marriage date \_\_\_\_/\_\_\_\_/\_\_\_\_

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### Part 2a – Before-Tax Contribution

Review the Instructions for important information about automatic enrollment and automatic contribution escalation.

Choose one:

- Percentage of compensation:** \_\_\_\_\_ % of compensation
- Dollar amount:** \$ \_\_\_\_\_ per month (cannot exceed your monthly compensation)
- I elect **not** to make before-tax contributions (Skip to Part 2b)

**Automatic Contribution Escalation** (choose one if this feature applies to you—see Instructions):

- I elect to have automatic contribution escalation apply to my before-tax contributions (default)
- I elect **not** to have automatic contribution escalation apply to my before-tax contributions
- 

### Part 2b – Roth Contribution

Choose one:

- Percentage of compensation:** \_\_\_\_\_ % of compensation
- Dollar amount:** \$ \_\_\_\_\_ per month (cannot exceed your monthly compensation)
- I elect **not** to make Roth contributions
- 

### Part 2c – After-Tax Contribution (not available in Horizon)

Choose one:

- Percentage of compensation:** \_\_\_\_\_ % of compensation
- Dollar amount:** \$ \_\_\_\_\_ per month (cannot exceed your monthly compensation)
- I elect **not** to make after-tax contributions

**Part 3—Investment Election**

**Part 3a—LifeStage Investment Management Election**

Choose one:

- I elect **LifeStage Investment Management** to manage my defined contribution accounts. **(Complete Part 3b and SKIP Part 3c.)**
- I elect to choose the investment funds for my defined contribution accounts. **(SKIP Part 3b and complete Part 3c.)**

**Part 3b—LifeStage Personal Investment Profile**

1. My risk tolerance is:  Conservative       Moderate (*default*)       Aggressive  
*Definitions available at [wespath.org/risktolerance](http://wespath.org/risktolerance).*
2. I will qualify to receive Social Security benefits when I retire:  Yes (*default*)       No

**Part 3c—Investment Election**

If you have no "election for future contributions" on file, your accounts will be managed by LifeStage Investment Management.

| Funds                                   | Election for Future Contributions |
|---|-----------------------------------|
| Stable Value Fund                       | %                                 |
| U.S. Treasury Inflation Protection Fund | %                                 |
| Inflation Protection Fund               | %                                 |
| Social Values Choice Bond Fund          | %                                 |
| Fixed Income Fund                       | %                                 |
| Extended Term Fixed Income Fund         | %                                 |
| Multiple Asset Fund                     | %                                 |
| U.S. Equity Fund                        | %                                 |
| Social Values Choice Equity Fund        | %                                 |
| International Equity Fund               | %                                 |
| <b>Total</b>                            | <b>100 %</b>                      |

**Part 4—Signature**

I have read the instructions, and understand and accept the actions I have taken with this *Enrollment* form. I acknowledge that:

- The indicated before-tax, Roth and/or after-tax contributions will be withheld from my pay and contributed to my UMPIP or Horizon account.
- My before-tax contribution percentage will increase each year up to a maximum percentage as specified in the **Automatic Enrollment Notice**, if I am eligible, unless I elected not to have automatic contribution escalation apply to my before-tax contributions in Part 2a.
- I cannot withdraw contributions from UMPIP or Horizon unless I have a financial hardship as defined under UMPIP or Horizon, attain age 59 ½, am disabled as defined under UMPIP or Horizon, retire, terminate employment and/or terminate my relationship with my annual conference. (These limitations do not apply to funds rolled into UMPIP and Horizon.)
- The contribution election in Part 2 will remain in effect with my current plan sponsor/salary-paying unit until I submit a new *Contribution Election* form.
- I have read and understand the *Understanding Your Investment Options* brochure and the *Investment Funds Description* and have considered the objectives, risks and expenses carefully before making investment elections.
- I may be eligible to contact EY Financial Planning Services for investment allocation guidance at no additional cost (see Instructions).
- I understand that I can designate beneficiary(ies) for my account(s) online at [benefitsaccess.org](http://benefitsaccess.org) when I am enrolled.

Print Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Complete Parts 1-4 and return all pages of the form to your conference, church or employer. Keep a copy for your records. Be sure to designate your beneficiaries online once you receive your enrollment Welcome Letter.

**The remainder of this form is to be completed by the Plan Sponsor**

**Part 5—Employment Information**

Church/employer name \_\_\_\_\_ Church/Employer # \_\_\_\_\_

Address \_\_\_\_\_ Conference \_\_\_\_\_

City, State, ZIP \_\_\_\_\_ Phone # \_\_\_\_\_

**Part 5a - Complete this section for Clergy**

Appointed to:

- Full-time service       ¾ time service       ½ time service       ¼ time service

**Compensation**

1. Cash Salary: \$ \_\_\_\_\_  
(Cash paid to clergy person by the church/charge and/or conference. Cash salary consists of base pay, cash bonuses, equitable compensation, cash allowances, cash to clergy person for benefit programs, before-tax, Roth and after-tax contributions to UMPIP and other 403(b) programs, Section 125 medical reimbursement and designated housing exclusion.)

**Do not include cash allowances provided in lieu of parsonage or conference-provided group health plan or conference-provided group health plan.**

IRC Section 107 Housing Exclusion: \$ \_\_\_\_\_  
(Amount included in Cash Salary above that has been designated by the charge conference for housing expenses and not subject to federal income taxation.)

Health Care Compensation: \$ \_\_\_\_\_  
(Compensation in lieu of conference-provided group health plan.)

**This amount should not be included in Cash Salary above.**

2. Housing (check only one):  
 Parsonage provided  
 Housing allowance in lieu of parsonage: \$ \_\_\_\_\_

**This amount should not be included in Cash Salary above.**

**Part 5b - Complete this section for Lay Employees**

Date of employment \_\_\_\_\_

Number of hours regularly worked per week as of date of employment:     30 or more     20 - 29.9     < 20

Annual compensation as of date of employment \_\_\_\_\_

Open bill\*

*Complete this section only if employee's work schedule has changed since date of employment.*

Effective date of employee schedule change \_\_\_\_\_

New hours regularly worked per week:     30 or more     20 - 29.9     < 20

Annual compensation \_\_\_\_\_

Open bill\*

\*Check this box if the participant is hourly and you do not want us to use this compensation for contribution calculation purposes. If this box is checked, we will use compensation only for retirement income projections; therefore, you may enter any reasonable approximation of annual compensation (e.g., base pay or average earned pay).

**Part 6—Plan Sponsor Information**

Effective date of participant contributions elected in Part 2: \_\_\_\_\_ 1, 20\_\_\_\_.

*This date should be the first day of a month on or after the participant signed this form in Part 4.*

Authorized representative \_\_\_\_\_ Title \_\_\_\_\_

Authorized signature \_\_\_\_\_ Date \_\_\_\_\_

E-mail \_\_\_\_\_ Phone # \_\_\_\_\_

Complete this form and mail it to:

Wespath Benefits and Investments  
1901 Chestnut Ave., Glenview, IL 60025

The plan sponsor/salary-paying unit should keep the original form for its payroll records.