

Investment Election—Information and Instructions

You are encouraged to manage your investments online. To view and update your investment elections, log in to benefitsaccess.org and from the **Retirement Details** page, click on **“Accounts,”** then select the appropriate option under **“Investments.”**

INFORMATION

This form allows you to make elections for the investment of the following Wespath-administered eligible Defined Contribution Accounts:

- Compass Flexible Balance
- Personal Investment Plan (PIP)
- Horizon 401(k) Plan (Horizon)

Per plan requirements, Ministerial Pension Plan (MPP), Compass Directed and LifeStage Retirement Income balances must be invested through LifeStage Investment Management. If you have any of these account balances and do not complete the LifeStage Personal Investment Profile in Part 3, the default elections indicated in that section will apply.

Review the *Understanding Your Investment Options* brochure and *Investment Funds Description—P Series* for more information. Both publications are available on wespath.org under **“Retirement & Investments.”** For the *Understanding Your Investment Options* brochure, select **“Investment Information”** and look under the **“Resources”** menu. For the *Investment Funds Description – P Series*, select **“Publication & Reports.”**

INSTRUCTIONS

Complete the fillable form on your computer OR print out and complete with a black pen clearly in CAPITAL LETTERS.

Part 1 – Personal Information

Complete your personal information.

Part 2 – LifeStage Investment Management Election

Indicate whether you would like LifeStage Investment Management to automate the investment of your eligible Defined Contribution Accounts (see above list of these accounts). MPP, Compass Directed and LifeStage Retirement Income balances must be invested through LifeStage Investment Management.

LifeStage Investment Management is an investment management service that determines your investment fund allocation based on your age, your Wespath account balances, expected Social Security benefits (if applicable) and the answers to your LifeStage Personal Investment Profile. You may complete your own investment profile in Part 3 or you may use the LifeStage Investment Management default investment profile. Default elections are indicated in Part 3.

You may discontinue using LifeStage Investment Management for your eligible Defined Contribution Accounts and choose to self-manage 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.

Part 3 – LifeStage Personal Investment Profile

Complete this section **only if**:

- **you elected LifeStage Investment Management in Part 2,**
- **you have an MPP balance,**
- **you have a Compass account (required for your Directed Balance), or**
- **you have a LifeStage Retirement Income balance.**

To make the elections for your profile, answer the questions displayed. If you do not complete this section but elect LifeStage Investment Management (or have an MPP, Compass or LifeStage Retirement Income balance), the default elections for each question will be used.

Questions 3 and 4 apply only to clergy participants in the Ministerial Pension Plan (MPP). For question 3, your Expected Benefit Commencement Date is the date on which you anticipate beginning your lifetime retirement benefit payments. The default is your Social Security Normal Retirement Age (SSNRA) or your current age (if you have passed your SSNRA).

You may change these variables as often as you wish. For more information regarding these selections, please refer to the *Understanding Your Investment Options* brochure.

Part 4 – Self-Managed Investment Election

Complete this section **only if you elected to self-manage the investment of eligible account(s) in Part 2.** If you do not complete this section, your account(s) will be managed by LifeStage Investment Management.

You may make an **election for future contributions** to specify the investment funds in which your future contributions (contributions not yet made to your account) for eligible account(s) are to be invested.

You may also make an **election for current account balance** to rebalance your entire existing fund portfolio of your eligible account(s).

Enter your investment election in 1% increments. Information on the investment funds can be found on Wespath's website at wspath.org, in the *Understanding Your Investment Options* brochure and in the *Investment Funds Description—P Series*.

Part 5 – Signature

Read the statement and, if you agree, sign and date the form. Then, return it to Wespath as indicated. Keep a copy of the submitted form for your records.

Consider an investment's objectives, risks and expenses carefully before finalizing your elections. This and other information can be found in the *Understanding Your Investment Options* brochure and in the *Investment Funds Description—P Series*. Both publications are available on wspath.org under "**Retirement & Investments.**" For the *Understanding Your Investment Options* brochure, select "**Investment Information**" and look under the "**Resources**" menu. For the *Investment Funds Description—P Series*, select "**Publication & Reports.**"

You may contact EY Financial Planning Services at **1-800-360-2539** for investment allocation guidance at no additional cost.*

*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 are included in Wespath's operating expenses that are paid for by the funds.

Investment Election

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Part 1 – Personal Information

Name _____ Social Security # (last 5 digits) _____
Address _____ Primary phone # (____) _____

E-mail _____
Country of citizenship _____

Part 2 – LifeStage Investment Management Election

Ministerial Pension Plan (MPP), Compass Directed and LifeStage Retirement Income balances are required to be managed by LifeStage Investment Management. You may choose LifeStage Investment Management to manage your other Defined Contribution Account balances or self-manage your investments.

Choose one election only:

- I elect **LifeStage Investment Management** to manage my eligible Defined Contribution Accounts. (**Complete Part 3, SKIP Part 4 and complete Part 5.**)
- I elect to **self-manage my investments** for my eligible Defined Contribution Accounts by choosing the investment funds in Part 4 (**SKIP Part 3 unless you have an MPP, Compass or LifeStage Retirement Income balance, and complete Parts 4 and 5.**)
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Part 3 – LifeStage Personal Investment Profile (only applies to balances managed by LifeStage Investment Management, including MPP, Compass Directed and LifeStage Retirement Income)

1. I choose the investment style selected below (check one box only):
- Standard Funds** – A broadly diversified mix of actively and passively managed equity and bond funds. (*default*)
- Social Values Choice Funds** – A set of funds that apply additional screens from the default funds, excluding fossil fuels and companies associated with human rights violations or conflict-affected areas. Designed for participants who want their investments to reflect stronger social and environmental values.
2. My risk tolerance is: Conservative Moderate (*default*) Aggressive
3. I will qualify to receive Social Security benefits when I retire: Yes (*default*) No

For clergy with balances in the Ministerial Pension Plan (MPP):

3. My Expected Benefits Commencement Date is: _____
(If you don't enter a specific date, this will be the date on which you reach your Social Security Normal Retirement Age.)
4. My intention for the 35% portion of MPP is:
- Invest the 35% portion of my MPP account balance to support my long-term retirement needs (*default*)
- Withdraw and spend the 35% portion of my MPP account balance soon after retirement

Part 4 – Self-Managed Investment Election

Complete this section if you elected to self-manage your eligible Defined Contribution Account investments in Part 2. If you don't complete this section, your eligible account balances will be managed by LifeStage Investment Management. Enter your elections in 1% increments.

Funds	Election for Current Account Balance	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	%	%
U.S. Equity Index Fund	%	%
Social Values Choice Equity Fund	%	%
International Equity Fund	%	%
Total	100 %	100 %

Part 5 – Signature

By signing this form, I acknowledge that:

- I have read and understand the instructions, *Understanding Your Investment Options* brochure and *Investment Funds Description—P Series*.
- I understand and accept the actions I have taken with this election form.
- I may be eligible to contact EY Financial Planning Services for investment allocation guidance at no additional cost (*see instructions*).

Print name _____

Signature _____ Date _____

If you are NOT completing this document online, please complete it and return to Wespith by one of the following methods:

- **Email scanned copy to:** activeteam@wespith.org or
- **Fax to:** 1-847-866-5195 or
- **Mail to:** Wespith
Attention: Active Benefits
1901 Chestnut Avenue
Glenview, IL 60025-1604

Be sure to keep a copy for your records.

This form includes and/or is requesting personally identifiable information (PII) and/or protected health information (PHI). You are encouraged to make elections and beneficiary designations online at benefitsaccess.org. When possible, managing your benefits online is the recommended approach to keep your PII and PHI safe and secure.