1901 Chestnut Avenue
Glenview, Illinois 60025-1604
wespath.org

LifeStage Personal Investment Profile—Information and Instructions

Information

This form allows you to update your LifeStage Personal Investment Profile.

LifeStage Investment Management automates the investment of your Wespath-administered retirement plan account balance(s) by developing a customized target investment mix. This investment mix is based on your:

- Age
- Wespath-administered account balances, and
- LifeStage Personal Investment Profile.

You can personalize your Personal Investment Profile by updating it online or completing and submitting this form. As part of your profile, you can also choose whether your account is invested in Wespath's standard investment funds or Social Values Choice Funds, which reflect stronger environmental and social sustainability considerations. If you are enrolled in LifeStage Investment Management and do not submit a LifeStage Personal Investment Profile, the default answers (indicated on the form) will be applied.

LifeStage Investment Management automatically manages Ministerial Pension Plan (MPP) account balances, Compass Directed Balances and LifeStage Retirement Income balances—you cannot opt out. If you have an MPP account balance, a Compass Directed Balance or LifeStage Retirement Income balance and self-manage the investment of other retirement plan balances, continue to update your LifeStage Personal Investment Profile to ensure those balances that are required to be managed by LifeStage Investment Management are.

Review the *Understanding Your Investment Options* brochure and *Investment Funds Description-P series* for more information.

Instructions

Wespath recommends you manage your account online. To view and update your LifeStage Personal Investment Profile, log in to **benefitsaccess.org**, and from the **Retirement Details** page, select **"Accounts"** and then select **"LifeStage Investment Options."**

Part 1 – Personal Information
Complete your personal information. Use a black pen and print clearly in CAPITAL LETTERS.

Part 2 – LifeStage Personal Investment Profile
Answer the questions displayed. Question 3 in this section applies only to UMC 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. If you don't enter a specific date, this will be 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 3 – Signature
Read the statement and, if you agree, sign and date the form. Then, return it to Wespath at the address indicated. Keep a copy of the submitted form for your records.

Consider an investment's objectives, risks and expenses carefully. This and other important information can be found in the *Understanding Your Investment Options brochure*, available online at **https://www.wespath.org/assets/1/7/3463.pdf**.

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LifeStage Personal Investment Profile

You are encouraged to manage your account online. To view and update your LifeStage Personal Investment Profile—or model how your investment mix may change if you update your profile—log in to **benefitsaccess.org**, and from the **Retirement Details** page, select **"Accounts"** and then select **"LifeStage Investment Options."**

Part 1 – Personal Information

Name ______________________ Social Security # (last 5 digits) __ – __ __ __ __

Address ______________________ Primary phone # (   ) ______________

______________________ E-mail address ______________

Country of citizenship ______________________

Part 2 – LifeStage Personal Investment Profile

If you don't complete this section, the default elections below will be used to invest your LifeStage Investment Management account balance.

1. Choose between the Standard Funds or the Social Values Choice Funds:
   ☐ Standard Funds (default) ☐ Social Values Choice Funds
2. My risk tolerance is: ☐ Conservative ☐ Moderate (default) ☐ Aggressive
   *Definitions available at **wespath.org/risktolerance** and in the **Understanding Your Investment Options** brochure*.
3. I will qualify to receive Social Security benefits when I retire: ☐ Yes (default) ☐ No
4. ***For UMC clergy with balances in the Ministerial Pension Plan (MPP):***

- My Expected Benefit 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.
- My intention for the 35% portion of MPP is:
  ☐ Invest to support my long-term retirement needs (default)
  ☐ Withdraw and spend soon after retirement

Part 3 – Signature

By signing this form, I acknowledge that:

- I have read and understand the instructions and *Understanding Your Investment Options* brochure.
- I may contact EY Financial Planning Services by calling **1-800-360-2539** or visiting **wespath.eynavigate.com** for investment allocation guidance.

Print Name ______________________

Signature ______________________ Date ______________

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

- E-mail (scanned copy) to **activeteam@wespath.org** or
- Fax to **1-847-866-5195** or
- Mail to Wespath
  Active Benefits
  1901 Chestnut Avenue, Glenview, IL 60025

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.