



Wespath

BENEFITS | INVESTMENTS



EY Financial
Planning Services

a general agency of The United Methodist Church



PROFESSIONAL
ASSISTANCE FOR YOUR
FINANCIAL PLANNING
AT NO ADDITIONAL
COST.* NO MATTER HOW
MUCH HELP
YOU NEED.

When you invest toward retirement with Wespath, you enjoy the added-value benefit of confidential, professional help from EY at no additional cost.*

Your Retirement, Your Values

The easy way to be in charge of your retirement is by investing your retirement savings with Wespath. You can save for retirement through our diversified investment options, with reasonable investment expenses that do not include commissions. The investment options adhere to the Church's *Social Principles*, so you won't have to compromise your values.

We share your values and respond to your needs. That's why we offer benefits such as EY Financial Planning Services. Starting the retirement planning and management process can cause you to ask yourself:

"How much do I need to save to reach my retirement goals?"

"How can I afford to save while making a major purchase like a home or vehicle?"

"When can I adjust my contribution amounts?"

"How can I manage my debts and expenses so that I can save for retirement?"

Now you have help to answer those and other questions. You can evaluate your situation with a specially trained professional from EY, an added benefit for investing with Wespath.

CONFIDENTIAL, UNBIASED GUIDANCE AT NO ADDITIONAL COST

Financial Matters Matter

EY, a leading global financial services firm, offers objective guidance from qualified financial professionals. You can get assistance with a wide range of issues, including:

- *Starting an effective retirement plan*
- *Choosing your asset allocation*
- *Purchasing a home*
- *Purchasing life insurance*
- *Managing credit card and other debt*
- *Estate planning*
- *Determining how much to save*
- *Paying for children's education*
- *Financing a college education*
- *Understanding tax issues*
- *Buying a car*

Additionally, EY representatives have been specially trained in topics important to our participants:

- *Wespath-administered plans and programs*
- *Clergy housing allowance*

WHO IS ELIGIBLE?

EY Financial Planning Services are made available by Wespath to:

- *Active participants with an account balance*
- *Surviving spouses with an account balance*
- *Terminated and retired participants with an account balance of at least \$10,000*

HOW DOES IT WORK?

Guidance from financial planners who understand your needs

Whether you just have a specific question or your concern requires an in-depth discussion, your financial planner can provide the personalized guidance you need to develop an action plan. If you don't know where to start, EY professionals are skilled interviewers who can put you on the right track.

Unlimited phone time

You can call an EY representative as often as you like, and spend as much time on the phone as you need.

Topic-specific reports for particular goals

Your financial planner will create customized reports on a wide variety of personal financial topics and walk you through the findings.

ADDITIONAL SERVICES

EY Website

Get tips on managing your money and expand your knowledge of financial topics on the EY Navigate website at wespath.eynavigate.com. The website offers:

- *Financial planning articles*
- *Webinars*
- *Calculators on a wide range of topics*

Guidance About LifeStage

Contact EY for guidance about whether LifeStage Investment Management is appropriate for your defined contribution account. This service—another benefit provided at no additional cost*—automatically invests your accounts in Wespath's investment funds.



NO FORMS. NO ENROLLMENT.

EY financial planners DO NOT SELL investment or insurance products. This means you receive unbiased guidance without any of the sales pressure you'd experience from many other financial planners.

Getting started is as easy as making a call to EY at **1-800-360-2539**. An EY representative will start providing guidance immediately. It's that easy!

Or schedule an appointment at **wespath.eynavigate.com**.

You will need your Participant number from Wespath when you call EY or register on their website. To find your participant number on the Benefits Access website at **benefitsaccess.org**, select **Profile > Personal Information Summary**.

HOW DO I GET STARTED?

Depending on your question, EY may need some information. They can take it over the phone, or you can provide it by fax, e-mail or upload it to the EY website. You may also want to provide them your account information through Benefits Access.

Visit **benefitsaccess.org**—select "**Profile**" from the toolbar, then:

- 1 Choose **EY Authorization**.
- 2 Select the button that reads, "**I authorize EY financial planners to view my Benefits Access account.**" (They can view your account information, but they can't submit transactions. PLUS, you can change this preference at any time.)



EY Financial Planning Services

1-800-360-2539

Business days from 8:00 a.m. - 7:00 p.m., Central
time.

OR VISIT **WESPATH.EYNAVIGATE.COM**



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FINANCIAL PLANNING CAN HELP YOU:

- Set realistic financial goals
- Assess your current financial health by examining your assets, liabilities, income, insurance, taxes, investments and estate plan.
- Develop a realistic, comprehensive plan to meet your financial goals by addressing financial weaknesses and building financial strengths.
- Put your plan into action and monitor its progress
- Stay on track to meet changing goals, changing personal circumstances, changing stages of your life, changing products, markets and tax laws.

FREQUENTLY ASKED QUESTIONS

Q: How do we begin the process?

A: Contact Bruce Galvin

Q: Before the first meeting what will be expected of me?

A: Completion of a comprehensive questionnaire will be necessary if used in evaluating current situation and for making retirement projection. Questionnaire is found on Revelation's website along with other helpful information.

Q: Where do we have the consultation?

A: At Bruce's home office in North Seattle. If couple it is expected that both will attend the consultation.

Q: What advice cannot be provided through this free arrangement?

A: Through State and Federal regulations specific Investment advice cannot be provided except for Wespath investments options.



REVELATION

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Brochure – Financial Planning (6/3/20)

Financial Planning Services

A free service for clergy provided by the Board of Pensions of the Pacific Northwest Conference of the United Methodist Church



PLANNING FOR YOUR FUTURE

THIS IS A UNIQUE OPPORTUNITY

Beginning July 1, 2008 the Conference Board of Pensions contracted with Revelation Financial Planning LLC to provide financial planning services to clergy families from the Pacific Northwest Conference **for free**.

Since 2005 Bruce Galvin, Conference Benefits Officer (CBO), as an employee of the conference has provided financial planning services to clergy at no cost. Beginning July 1, 2008 as part of the succession plan for the CBO position, the job description was separated into two parts; CBO and financial planning services.

This is unique within the denomination. No other conference provides this service. Wespath Benefits and Investments does provide free financial planning services through EY (1-800-360-2539). This service is very beneficial and recommended however contact is done by phone/email/website without

the personal touch of really knowing you except through your financial data.

With 43 plus years of conference service Bruce knows the clergy, their benefits and how their financial lives are impacted by daily life.

Doing nothing could be detrimental to your financial future.

Information provided is confidential and will not be shared unless authorized.



WHAT WOULD THIS SERVICE NORMALLY COST?

The Board contracts with Revelation for a flat fee. It is estimated that this free service would normally cost **\$1,500** per clergy family. There is limited space through this

arrangement so please contact for your personal consultation.

Most financial planners do not charge by the hour and will not work with you unless you have significant assets or are willing to buy products from them resulting in commissions. This is obviously an inherent conflict of interest.

Revelation's mission is to help individuals who need financial planning advice but who did not think they could afford it or who thought a planner would not consider their business.

HOW COULD FINANCIAL PLANNING HELP ME?

Like most people, you have hopes, dreams and life goals for yourself and your family. These might include buying a home, saving for college education for children, taking a dream vacation, reducing taxes and debt and retiring comfortably. Financial planning is the process of wisely managing your finances so that you can achieve your dreams and goals – while at the same time helping you negotiate the financial barriers that inevitably arise in every stage of life.