Contribution Election—Information and Instructions
United Methodist Personal Investment Plan (UMPIP)

INFORMATION

This form allows you to elect to make before-tax, Roth and/or after-tax contributions to your United Methodist Personal Investment Plan (UMPIP) account.

UMPIP is a 403(b) plan, subject to contribution limits under the Internal Revenue Code. Your total before-tax and Roth contributions for the year to UMPIP (and any other qualified retirement plans) cannot exceed the lesser of your compensation or the 2020 limit of:

- $19,500 if you are under age 50 with less than 15 years of service
- $26,000 (includes $6,500 “catch-up” contribution) if you will be 50 or older by December 31
- Possibly higher if 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 UMPIP [and any other 403(b) plans sponsored by your plan sponsor] cannot exceed your compensation for the 2020 plan year or $57,000, whichever is less.

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 from UMPIP unless you have a financial hardship as defined under UMPIP, attain age 59½, are disabled as defined under UMPIP, retire, terminate employment and/or terminate your relationship with the annual conference.

INSTRUCTIONS

Part 1 – Personal Information
Complete your personal information. Use a black pen and print clearly in CAPITAL LETTERS. If you enter a new address that should be used to update your participant record, contact Wespath at 1-800-851-2201.

Part 2 – Before-Tax Contribution
Indicate the dollar amount or percentage that you elect to have withheld from your compensation as a before-tax contribution and contributed to UMPIP.

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, your before-tax contributions and earnings will be taxable.

Automatic Enrollment
If your plan sponsor has adopted automatic enrollment, review the Automatic Enrollment Notice 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.
**Automatic Contribution Escalation**

If your plan sponsor has elected automatic contribution escalation, review the **Automatic Enrollment Notice** 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 3 – Roth Contribution**

Indicate the dollar amount or percentage that you elect to have withheld from your compensation as a Roth 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 qualified Roth contributions are non-taxable. See the Roth Contribution Guide at wespath.org/assets/1/7/4834.pdf for more information about the tax implications of Roth account distributions.

**Part 4 – After-Tax Contribution**

Indicate the dollar amount or percentage 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 the earnings on those contributions are taxable.

**Part 5 – Signature**

Read the statement and, if you agree, sign and date the form. Then, return it to your employer or plan sponsor. Keep a copy of the submitted form for your records.

**Part 6 – Acceptance by the Plan Sponsor/Salary-Paying Unit**

Your plan sponsor must sign and date this form and return it to Wespath as indicated.
Contribution Election
United Methodist Personal Investment Plan (UMPIP)

Part 1 – Personal Information
Name ________________________________________________ Social Security # (last 4 digits) __ __ __ __
Mailing address __________________________________________ Primary phone # (____) _____________
______________________________________________ E-mail ____________________________
☐ Clergy ☐ Lay ☐ Bishop

Part 2 – 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 3)

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 3 – 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 4 – After-Tax Contribution
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 5 – Participant Signature

I have read the instructions, and understand and accept the actions I have taken with this Contribution Election. I acknowledge that:

- The indicated before-tax, Roth and/or after-tax contributions will be withheld from my pay and contributed to my UMPIP 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 2.
- I cannot withdraw contributions from UMPIP unless I have a financial hardship as defined under UMPIP, attain age 59 ½, am disabled as defined under UMPIP, retire, terminate employment and/or terminate my relationship with my annual conference.
- This agreement will remain in effect with my current plan sponsor/salary-paying unit until I submit a new form.

Print Name ____________________________________________

Signature ____________________________________________ Date ________________

Part 6 – Acceptance by the Plan Sponsor/Salary-Paying Unit

Effective date of this contribution ___________________________ 1, 20__.

This date must be the first day of a month on or after the participant signed this form.

Plan sponsor name ________________________________________ Employer # __________

Plan sponsor address ______________________________________ Phone # (____) _________

Authorized representative __________________________________ Title ________________

Authorized signature ______________________________________ Date ________________

Please complete this form and send it by:
- E-mail (scanned copy) to prcwebteam@wespath.org or
- Fax to 1-847-866-5195 or
- Mail to Wespath Benefits and Investments
  1901 Chestnut Avenue, Glenview, IL 60025

The plan sponsor/salary-paying unit should keep the original form for its payroll records.
The Clergy Retirement Security Program (CRSP) is an Internal Revenue Code section 403(b) retirement plan administered by Wespath Benefits and Investments—the largest denominational pension fund in the world. It is designed to provide you with one element of your overall retirement portfolio.

The Clergy Retirement Security Program (CRSP) is a retirement program that offers:

1. security through a defined benefit (DB) component that gives you lifetime retirement income, and
2. flexibility through a defined contribution (DC) component that provides you with an account balance you can access as your retirement needs require.

**ELIGIBILITY**

You are eligible to participate if you are a clergy member or local pastor under full-time Episcopal appointment to a conference, church, charge, district or conference-controlled entity or unit and you are receiving compensation. Your conference may also elect to cover clergy appointed at least half-time or at least three-quarter time.

**CRSP FEATURES**

- You are automatically enrolled by your plan sponsor.
- You receive account statements quarterly or upon demand.
- Account information is accessible 24/7 through the website (www.benefitsaccess.org).
- Representatives are available to answer calls at 1-800-851-2201 business days from 8:00 a.m. to 6:00 p.m., Central time.

**DEFINED BENEFIT (DB) COMPONENT**

- Provides a monthly retirement benefit that is calculated using the following formula:

  \[
  \frac{1.25\% \times \text{Denominational Average Compensation (DAC)}^1 \times \text{years of credited service}^2}{12} + \frac{1.00\% \times \text{DAC}^4 \times \text{years of credited service}^2}{12} \]

- You will have various DB payment options when you retire
- There are annual cost-of-living increase options for retirees

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1. Final compensation substitutes for DAC for periods of service as a bishop.
2. Reduced for less-than-full-time appointments.
Defined Contribution (DC) Component

- Every month, the Church contributes 2% of your plan compensation to your DC retirement account. In addition, the Church will match your personal contributions to the United Methodist Personal Investment Plan (UMPIP) up to 1% of your plan compensation.
- Your account—both earnings and contributions—grows tax deferred until you withdraw money.
- Provides convenient distribution options when you are eligible to access the money in your account—including lump sum or partial distributions, or a series of regular payments.
- Account balance can remain in the plan until the later of participant retirement, termination or age 70½.

Investment and Distribution Assistance

Wespath offers services at no additional cost to you that can help you manage your DC account:*  
- LifeStage Investment Management is an investment service that selects a mix of Wespath funds for your retirement account(s) based on your individual circumstances.
- EY Financial Planning Services assists you with financial planning and investment needs.
- LifeStage Retirement Income automatically issues monthly benefit payments from your DC account that are intended to last your lifetime.**

For more information about LifeStage Investment Management, EY Financial Planning Services and LifeStage Retirement Income, please visit www.wespath.org/retirement/services/.

* Costs for these services are included in Wespath’s operating expenses that are paid for by the funds.
** Lifetime payments are not guaranteed (for example, in the event of extreme market conditions or longevity).
The United Methodist Personal Investment Plan (UMPIP) is a 403(b) retirement plan administered by Wespath Benefits and Investments (Wespath)—the largest reporting faith-based pension fund. UMPIP is designed to provide one piece of your overall retirement portfolio.

You are immediately eligible to participate if your employer or salary-paying unit sponsors the plan. Participation for plan sponsor contributions begins once you meet the eligibility requirements established by your plan sponsor.

**PLAN FEATURES**

- Convenient before-tax, Roth and/or after-tax contributions as a percentage of your eligible compensation or in flat-dollar amounts up to Internal Revenue Code limits
- Plan sponsor may elect to contribute matching contributions or a percentage of your eligible compensation to your account
- Taxes are deferred on before-tax contributions and investment earnings until distribution
- Roth contributions are made after taxes are withheld, but Roth contributions and earnings are not taxable at distribution if qualified
- After-tax contributions are made after taxes are withheld, but earnings on after-tax contributions are taxable at distribution
- Accepts eligible rollovers from most retirement plans (including Roth accounts) and traditional IRAs
- Variety of investment fund options
- LifeStage Investment Management and LifeStage Retirement Income account management suite
- Hardship loans and withdrawals
- Age 59 ½ and rollover account withdrawals
- Distributions available upon termination of employment, retirement, disability or death
- Distribution options: cash installments, partial lump sums or a single lump sum
- On-demand and quarterly account statements
- Access account information 24/7 through Benefits Access (benefitsaccess.org) and through our automated phone system
- Participant forms and other information available at wespath.org
- Representatives available to answer calls at 1-800-851-2201 business days from 8:00 a.m. to 6:00 p.m., Central time

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**EY Financial Planning Services**

EY Financial Planning Services offers valuable investing and financial planning guidance. This program is available to:

- active participants with an account balance,
- surviving spouses with an account balance, and
- retired and terminated participants with an account balance of at least $10,000.

EY Financial Planning Services are available at no additional cost to you.* Just call EY directly at 1-800-360-2539 business days from 8:00 a.m. to 7:00 p.m., Central time.

* Costs for these services are included in Wespath’s operating expenses that are paid for by the funds.
The United Methodist Personal Investment Plan (UMPIP) allows participants to make before-tax, Roth and after-tax contributions. The Horizon 401(k) Plan (Horizon) allows participants to make before-tax and Roth contributions.

Unlike other contribution types, earnings on Roth contributions may be distributed tax-free if your first Roth contribution was made at least five years prior to your distribution and you have attained the age of 59 1/2, are permanently disabled or deceased. This unique savings opportunity creates a decision point for you: Is Roth right for me?

This Roth Contribution Guide provides a general overview of how Roth contributions work. Reviewing this Guide is your first step in deciding whether Roth contributions are right for you. Once you have a basic understanding of Roth contributions, we recommend you contact EY Financial Planning Services at 1-800-360-2539 between 8:00 a.m. and 7:00 p.m., Central time, for a personalized, no-cost Roth consultation. Then, if you want to change your current contribution election, simply complete and submit your contribution election to your employer, church or conference as you normally would.

**ACTION PLAN:**

1. Review this Guide.
2. Call EY at 1-800-360-2539 to determine if Roth is right for you.
3. Complete and submit your new contribution election.
### How do Roth contributions compare to other contribution types?

<table>
<thead>
<tr>
<th></th>
<th>Before-Tax Contributions</th>
<th>Roth Contributions</th>
<th>After-Tax Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>What plan(s) accept each contribution type?</td>
<td>• UMPIP • Horizon</td>
<td>• UMPIP • Horizon</td>
<td>• UMPIP</td>
</tr>
<tr>
<td>Are contributions made with before-tax or after-tax dollars?</td>
<td>• Before-tax dollars</td>
<td>• After-tax dollars</td>
<td>• After-tax dollars</td>
</tr>
<tr>
<td>How are distributions taxed?</td>
<td>• Contributions and earnings are taxable</td>
<td>• Contributions are not taxed again • Earnings are tax-free if “qualified”</td>
<td>• Contributions are not taxed again • Earnings are taxable</td>
</tr>
</tbody>
</table>

### When will distributions from your Roth account be ‘qualified’?

Because Roth contributions are made with after-tax dollars, you will not be taxed on them again when you take a distribution. Earnings on Roth contributions are qualified, or tax-free at distribution, if your first Roth contribution was made at least five years prior to distribution and you are:

- 59½ or older,
- Permanently disabled, or
- Deceased.

If your Roth account distribution does not meet these qualification requirements, earnings on your Roth contributions will be subject to ordinary income tax.

### Are Roth contributions right for you?

Roth contributions may reap advantageous tax results for some participants, but could actually harm tax outcomes for others. Your goal in deciding whether to make Roth contributions is to determine if they will create a tax advantage for you in the future.

### BEFORE DECIDING WHETHER TO MAKE ROTH CONTRIBUTIONS, CONSIDER YOUR OVERALL RETIREMENT SAVINGS STRATEGY.

- How much money are you currently saving for retirement?
- When do you expect to retire?
- Will you have adequate income from your savings to fund your retirement years?
- Are you maximizing your savings opportunity in UMPIP or Horizon?
- Should you consider increasing your contributions?
ONCE YOU HAVE ANSWERED THOSE FOUNDATIONAL QUESTIONS, CONSIDER YOUR OVERALL INCOME TAX CIRCUMSTANCES BEFORE ELECTING ROTH CONTRIBUTIONS.

- Do you want a tax-free pool of money to draw on in retirement?
- How much time do you have to accumulate tax-free earnings?
- When you begin receiving distributions, do you expect to be in a higher tax bracket than your current bracket?
- How does your clergy housing allowance exclusion and/or SECA tax situation, if applicable, impact your overall contribution strategy?
- Do you want to leave tax-free money to your heirs?

IN GENERAL, ROTH CONTRIBUTIONS MAY BE RIGHT FOR YOU IF ANY OF THE FOLLOWING STATEMENTS ARE TRUE:

- You currently make after-tax contributions to UMPIP.
- You expect to be in a higher tax bracket during retirement when compared to your tax bracket during your working years.
- You have many years to save, resulting in the potential for significant investment earnings over time.
- You want to have a tax-free income source for yourself in retirement or for your heirs upon your death.

Like most people, you may want personalized help evaluating your overall financial plan and deciding whether to make Roth contributions. EY Financial Planning Services will help you weigh the pros and cons of Roth contributions in light of your personal circumstances. Contact EY at 1-800-360-2539 between 8:00 a.m. and 7:00 p.m., Central time, for a one-on-one Roth consultation at no cost. You may also want to consult with your personal tax or financial adviser if you have one.

Is your Roth account in UMPIP or Horizon related to your Roth IRA?

Your Roth account in UMPIP or Horizon is in addition to your Roth IRA, if you have one. Notably, Roth IRAs are subject to different eligibility requirements, contribution limits and required minimum distribution rules. In contrast to Roth IRA rules, you may make Roth contributions to UMPIP or Horizon regardless of your income level. Also, your Roth contributions to UMPIP or Horizon are subject to the required minimum distribution rules, whereas Roth IRA balances are not. If you have questions about your Roth IRA, contact the financial institution that administers it.

How do you elect to make Roth contributions to UMPIP or Horizon?

Making your Roth contribution election is easy. Simply complete a contribution election and submit it to your employer, church or conference as you normally would.

You may obtain a Contribution Election form online at wespath.org. Or, you may contact Wespath Benefits and Investments (Wespath) at 1-800-851-2201 between 8:00 a.m. and 6:00 p.m., Central time.

Remember to consult with EY or your personal financial planner before deciding to make a Roth contribution election.
Can you reclassify Roth contributions once you have made them?

Contributions originally made on a Roth basis cannot be reclassified as a before-tax or after-tax contribution later. You can, however, change your future contribution election at any time.

Can you roll over your other Roth accounts to UMPIP or Horizon?

UMPIP and Horizon will accept rollovers of Roth accounts from other employer-sponsored retirement plans that allow Roth contributions. However, applicable law does not allow Roth IRAs to be rolled over into your UMPIP or Horizon Roth account because of the different rules that apply to Roth IRAs. Contact Wespath at 1-800-851-2201 for rollover assistance.

Do you have more questions?

Contact EY Financial Planning Services at 1-800-360-2539 for help deciding whether Roth contributions are right for you. Contact Wespath at 1-800-851-2201 for help changing your contribution election or if you have any other questions about UMPIP or Horizon.

IMPORTANT NOTES...

Wespath is providing this Roth Contribution Guide to help our participants form a broad understanding of Roth contributions. The information in this Guide is not intended as tax or legal advice and should not be construed or relied upon as such. You are always encouraged to discuss your personal circumstances with your tax, legal or financial adviser.

If you are a clergyperson, you should consider your housing allowance exclusion and/or SECA tax circumstances, as applicable, before electing to make Roth contributions. EY Financial Planning Services has developed clergy-specific tools to help you understand the impact of your housing allowance exclusion and/or SECA tax circumstances on your Roth decision. Your tax liability on UMPIP distributions could also be impacted by your housing allowance exclusion. Contact EY Financial Planning Services for personalized assistance in this regard.

Before-tax and Roth contributions combined cannot exceed the applicable annual limit under 402(g) of the Internal Revenue Code (Code), plus allowable catch-up contributions. For 2019, the 402(g) limit is $19,000. If you are age 50 or older by the end of the year, you may contribute an additional $6,000. If you have 15 years of service with a Church-related employer, you may be eligible to contribute an additional $3,000 to UMPIP, subject to a maximum lifetime limit of $15,000 and other rules. After-tax contributions, like before-tax, Roth and employer contributions, are included in the annual aggregated contributions limit under 415(c) of the Code. The 415(c) limit does not include catch-up contributions. For 2019, the 415(c) limit is the lesser of $56,000 or your taxable compensation. The Roth IRA contribution limit is $6,000 in 2019 ($7,000 for people age 50 or older).

If you roll over your eligible distribution to another plan or IRA, pending tax liability continues to be deferred until a distribution is made directly to you. Taxable distributions made prior to attainment of age 59½ are usually subject to a 10% penalty tax.

The five-year qualification period for Roth contributions begins with the first taxable year during which a Roth contribution was made to UMPIP or Horizon. In the event that Roth contributions and earnings are rolled over to UMPIP or Horizon, the five-year qualification period begins with the first taxable year during which a Roth contribution was made to the original plan, if earlier.

Costs for EY Financial Planning Services are included in Wespath’s operating expenses that are paid for by the funds.
2020 Benefits Amounts for the Comprehensive Protection Plan

The 2020 Denominational Average Compensation (DAC) is $72,648.

The following information generally describes the benefit amounts payable under the Comprehensive Protection Plan (CPP) to eligible participants and their beneficiaries. For more information about the terms and conditions of CPP, please see the CPP Summary Plan Description (SPD) available at www.wespath.org/assets/1/7/3097.pdf. Although all efforts have been made to ensure the accuracy of this document, in the event of a discrepancy between this document and the SPD or CPP plan document, the SPD and plan document always govern.

Active Participant Death Benefits—payable upon the death of an eligible active CPP participant in 2020

- Participant: $50,000, payable in 12 monthly installments or one lump sum
- Spouse of active participant: 20% of DAC in the year of death ($14,529.60 if death occurs in 2020)
- Surviving spouse of active participant: 15% of DAC in the year of death ($10,897.20 if death occurs in 2020)
- Child of active participant: 10% of DAC in the year of death ($7,264.80 if death occurs in 2020)
- Annual surviving spouse benefit of $10,897.20, less the annuity benefit payable from the Clergy Retirement Security Program (CRSP) and other Church-related sources
- Annual surviving child benefit of $7,264.80, payable in 12 monthly installments\(^1\)
- Annual surviving child educational benefit up to $14,529.60, payable in equal installments\(^2\)

Retired Participant Death Benefits\(^3\)

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>Clergy Who Retire Before January 1, 2013(^4)</th>
<th>Clergy Who Retire January 1, 2013 or Later(^5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death of retired participant</td>
<td>30% of DAC in the year of death (for 2020: $21,794.40)</td>
<td>$20,400</td>
</tr>
<tr>
<td>Death of retiree’s spouse</td>
<td>20% of DAC in the year of death (for 2020: $14,529.60)</td>
<td>$15,300</td>
</tr>
<tr>
<td>Death of retiree’s surviving spouse</td>
<td>15% of DAC in the year of death (for 2020: $10,897.20)</td>
<td>$10,200</td>
</tr>
<tr>
<td>Death of retiree’s child(^6)</td>
<td>10% of DAC in the year of death (for 2020: $7,264.80)</td>
<td>$8,160</td>
</tr>
<tr>
<td>Annual surviving child benefit Payable in 12 monthly installments(^1)</td>
<td>10% of DAC (for 2020: $7,264.80)</td>
<td>10% of DAC (for 2020: $7,264.80)</td>
</tr>
<tr>
<td>Annual surviving child educational benefit Payable in installments(^2)</td>
<td>20% of DAC (for 2020: $14,529.60)</td>
<td>20% of DAC (for 2020: $14,529.60)</td>
</tr>
</tbody>
</table>

\(^1\) Ages 17 and younger. Benefits are paid through the month in which the child attains age 18.

\(^2\) Ages 18 through 24 and attending school full-time. Half of the annual benefit may be paid if the child is attending a secondary school or post-secondary school. The remaining half may be paid if the child is attending a post-secondary school. If the child enters a post-secondary institution of higher learning prior to age 18, the post-secondary educational benefit may become effective at that time.

\(^3\) To be eligible for death benefits in retirement, a clergyperson must have been covered in CPP for a requisite number of years, e.g., 11 of the last 14 years or at least 25 years in CPP, as described in the SPD.

\(^4\) Benefit available at this level for eligible retirees who retired before January 1, 2013, regardless of date of death.

\(^5\) Benefit available at this level for eligible retirees who retired on or after January 1, 2013, regardless of date of death.

\(^6\) Age 18 and younger, age 19 and older if dependent upon the participant or upon surviving spouse of the participant due to behavioral or physical condition that existed prior to age 19, or age 24 and younger and receiving surviving child benefit.

(over)

a general agency of The United Methodist Church
Disability Benefits
The disability benefit equals 70% of plan compensation for the plan year in which the first payment is effective, with plan compensation capped at 200% of the DAC. The disability benefit is reduced by any disability benefits payable under the Social Security Act.⁷

Participants receiving CPP disability benefits may also be eligible to receive retirement plan contributions to either CRSP or the United Methodist Personal Investment Plan (UMPIP)⁸. If eligible for CRSP, CPP will contribute a nonmatching contribution of up to 2% of plan compensation (as defined by CRSP), in monthly installments, to the participant’s CRSP defined contribution account. In addition, participants eligible for CRSP may be eligible for a matching contribution based on participant contributions to UMPIP, up to 1% of plan compensation.

If not eligible for CRSP but eligible for UMPIP, CPP may contribute up to 3% compensation (as defined by UMPIP) to the participant’s UMPIP account based on the UMPIP plan sponsor’s adoption agreement elections.

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⁷ Other reductions may apply in accordance with the terms of the SPD, as determined by Wespath Benefits and Investments (Wespath).

⁸ Please see the CRSP SPD (www.wespath.org/assets/1/7/3480.pdf) and UMPIP SPD (www.wespath.org/assets/1/7/3502.pdf) for additional information on eligibility as a disabled participant. SPDs are available on the Wespath Benefits and Investments section of wespath.org, under Retirement, select “Plans.”