At-a-Glance

United Methodist Personal Investment Plan

The United Methodist Personal Investment Plan (UMPIP) is an Internal Revenue Code section 403(b)(9) retirement plan administered by the General Board of Pension and Health Benefits of The United Methodist Church (General Board)—the largest denominational pension fund in the world. UMPIP is designed to provide one piece of your overall retirement portfolio.

Ernst & Young Financial Planning Services offers valuable investing and financial planning guidance. This program is available at no charge this year 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.

If you are eligible for this unique program, just call Ernst & Young directly at **1-800-360-2539** between 9:00 a.m. and 8:00 p.m., Eastern time, Monday through Friday.

You are eligible immediately to participate if your employer 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 and/or after-tax contributions (flat dollar amount or percentage, up to Internal Revenue Code limits)
- Plan sponsor may contribute matching contributions or a percentage of your eligible compensation to your account*
- Accepts eligible rollovers from most retirement plans and IRAs
- Plan sponsor contributions may be subject to a vesting schedule
- Participant directs the investment of both personal and plan sponsor contributions among various investment fund options
- Access to the LifeStage Investment Management Service at no cost
- Hardship loans and withdrawals
- Age 59½ and rollover account withdrawals
- Distribution available upon termination, disability, retirement or death
- Lump-sum, partial lump-sum or cash installment distribution options
- Required minimum distributions must begin April 1 of the calendar year following the calendar year you reach age 70½ or the year in which you retire, whichever is later
- On-demand and quarterly account statements
- Access to account information through the Web site (**www.gbophb.org**) and the Interactive Voice Response (IVR) system
- Representatives available to answer calls from 8:00 a.m. to 6:00 p.m., Central time, Monday through Friday

*** Contribution rates may vary from employer to employer**

General Board of Pension and Health Benefits of The United Methodist Church

Caring For Those Who Serve