United Methodist Personal Investment Plan

At-a-Glance

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

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.

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2 Contribution rates may vary for each plan sponsor
2 See Roth Contribution Guide
3 Roth IRAs are not accepted

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