Achieving Financial Wellness

Wespath Benefits & Investments

EY
Building a better working world

Workshop objectives

- Learn to use the financial planning process to accomplish your goals
- Know how to develop a plan to get on track for retirement
- Know how to use your Wespath benefits to achieve your financial goals
- Learn to use the tools and resources available to you
- Know what steps to take next

EY

Tools and resources

Wespath Benefits and Investments

- www.wespath.org

Benefits Access

- www.benefitsaccess.org

Wespath Benefits and Investments Call Center

- 1-800-851-2201

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EY tools and resources

EY Navigate™ Planner Line (EYNPL)

- 1.800.360.2539
- Call Monday – Friday; 9 AM – 8 PM ET

EY Navigate™ Digital

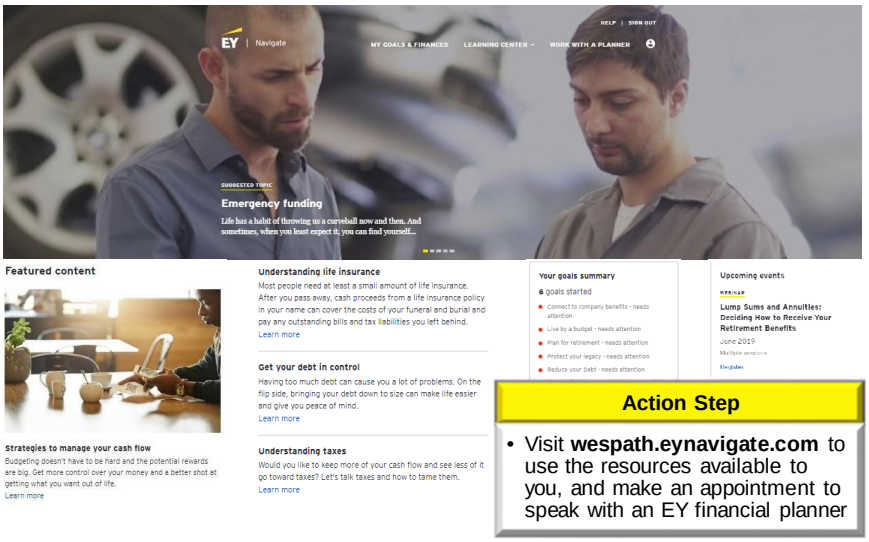
- wespath.eynavigate.com
- Articles, calculators, tools and resources

EY Navigate™ Group Learning

- Sign-up on EY Navigate Digital to attend live monthly webinars
- View replays on EY Navigate Digital

EY

EY Navigate Digital



Action Step

- Visit **wespath.eynavigate.com** to use the resources available to you, and make an appointment to speak with an EY financial planner

EY

Personal action plan

Action Step	When	Done
		☐
		☐
		☐
		☐
		☐
		☐
		☐

Action Step

- Create your own personal action plan throughout this presentation

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What is financial wellness?

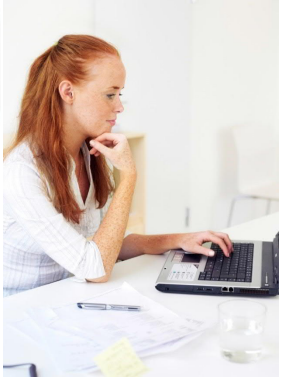
Financial wellness is a term used to describe your overall financial health, specifically, how you manage your day-to-day finances and your financial plans for the future

Financial concerns you may have:

- Cash Flow
- Credit Cards and Debt
- Home Purchase
- Investing
- Medical Costs
- Retirement Planning
- Paying for Education
- Student Loans
- Many more…

Action Step

- Call the EYNPL for assistance with improving your financial well-being



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Financial planning overview

Where are you today?

- Net Worth Statement, Cash Flow Statement

Where do you want to be?

How do you get there?

EY

What is your net worth?

Net Worth = Assets - Debts

Assets	Debts
Personal	Housing
Retirement	Auto
Investments	Consumer

Action Step

- Visit the EY Navigate Digital website and use the "Net Worth" calculator to create a net worth statement

EY

What is your cash flow?

Cash Flow = Income - Expenses

Income	Necessary Expenses	Discretionary Expenses
Personal	Housing	Entertainment
Retirement	Food	Vacation
Investments	Clothing	Hobbies

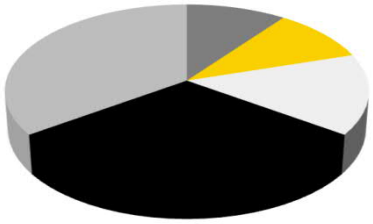
Action Steps

- Visit the EY Navigate Digital website and use the "Live by a budget" goal to analyze your spending

EY

FICO® Credit Risk Score

- Scores range from 300 to 850
- Higher the score, the lower the risk to creditors
- 5 categories of information evaluated



- Types of credit in use (10%)
- New credit (10%)
- Length of credit history (15%)
- Amount owed (30%)
- Payment history (35%)

Action Step

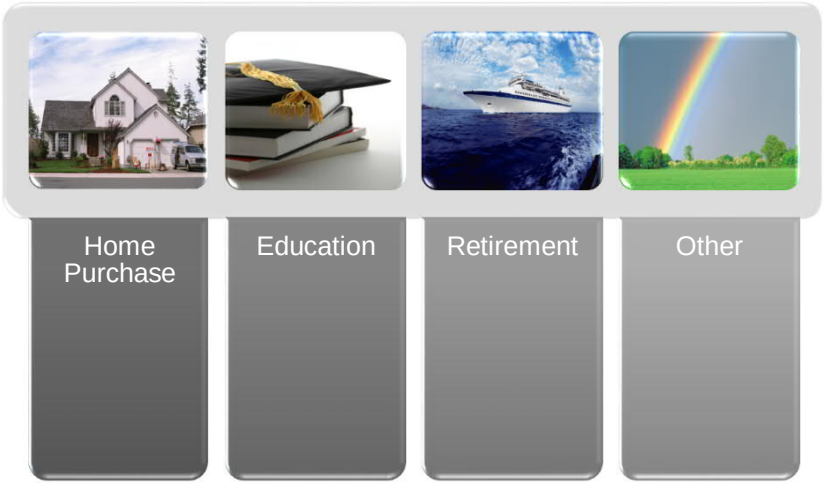
- Visit annualcreditreport.com to receive your free credit reports each year and identify a source to access your credit scores for free

EY

Financial planning overview

EY

What are your financial goals?



EY

Setting S.M.A.R.T. goals

S pecific

M easurable

A ctionable

R ealistic

T ime-bound

EY

Setting S.M.A.R.T. goals - Examples

- State the Goal – Be Specific
- Start date
- End date

- How much?
- How many years?
- Inflation?

One Time Goal: An Example

Assumptions:
7% return
3% inflation
$45,000 current income
80% replacement ratio

Multi-Year Goal: An Example

Approximate need for retirement: **$1,625,000**

Financial planning overview

Retirement planning

EY

The retirement planning process

1. What are your goals?
2. What will you need?
3. What will you have?
4. Is there a gap?
5. What should you do?
6. How can you stay on track?

- When will you retire?
- Where will you live?
- What will you do in retirement?

EY

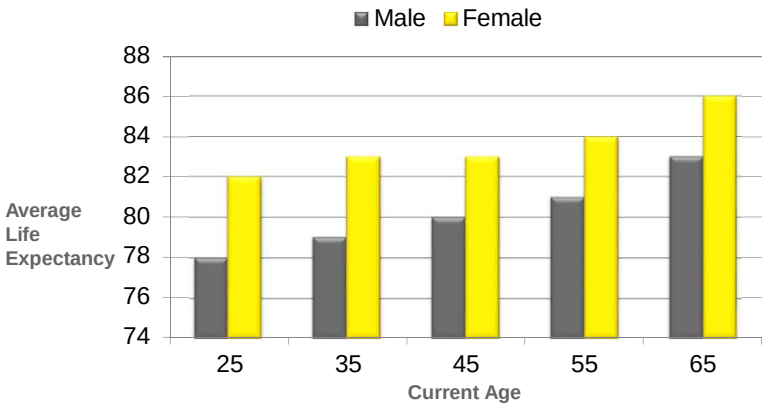
The retirement planning process

1. What are your goals?
2. What will you need?
3. What will you have?
4. Is there a gap?
5. What should you do?
6. How can you stay on track?

- What will you need each year?
- How long will you live?
- How will inflation impact your needs?
- Will you have any one-time expenses?

EY

How long are you expected to live?



Source: U.S. Department of Health and Human Services, National Vital Statistics Reports, Vol.68, Number 7, Dated June 24, 2019

Action Step

- Visit livingto100.com to estimate your life expectancy

EY

The retirement planning process

1. What are your goals?
2. What will you need?
3. What will you have?
   - Employer benefits
   - Personal resources
   - Social Security
4. Is there a gap?
5. What should you do?
6. How can you stay on track?

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Wespath benefits

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How do you benefit from the Wespath Retirement Plans? – Clergy

Feature	Overview
Plan Types	▸ DB and DC components
Contributions	▸ 100% church funded
Payment Options	▸ CRSP DB: Monthly benefit ▸ CRSP DC: Lump sum or cash installments ▸ MPP: 65% of balance must be annuitized ▸ Pre '82: Monthly benefit
Vesting	▸ 100% immediate

Action Step

- Use Benefits Access to obtain a projection of your retirement benefits

EY

How do you Benefit from the UMPIP? Clergy

Feature	Overview
Matching Contribution	▸ Incentive to contribute
Pre-Tax Savings	▸ Reduces current Federal & SECA taxes
Roth Savings	▸ Tax-free qualified distributions
Tax-Deferred Compounding	▸ Savings grow faster
Investment Control/Responsibility	▸ LifeStage Investment Management or Self-managed
Payment Options	▸ LifeStage Retirement Income, cash installments, partial distribution, lump sum or rollover
Payroll Deduction	▸ Automatic savings

Action Step

- Contribute at least 1% to the UMPIP to receive 1% in the CRSP DC

EY

UMPIP 2020 maximum contributions

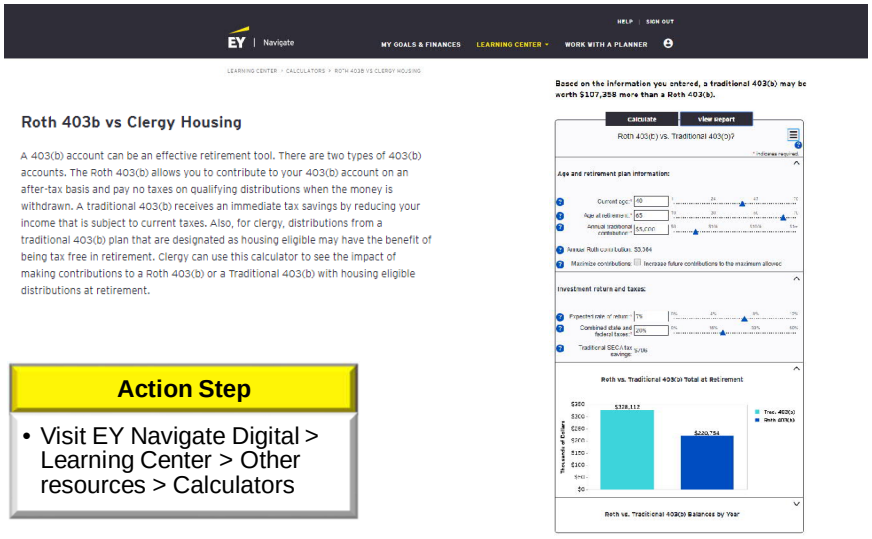
	401(k)	403(b)
Maximum Combined Regular Pre-Tax plus Roth Contributions	$19,500	
Maximum Combined Age 50+ Pre-Tax plus Roth Catch-Up Contributions	$6,500	
Special Pre-Tax Plus Roth Contributions for 15+ Years Participants	N/A	Up to $3,000
Maximum Combined Contributions	Contributions of all types (pre-tax, Roth and after-tax, but excluding catch-up) and from all sources (employee and employer) limited to lesser of $57,000 or 100% of compensation	

Action Step

- Contact the Wespath Call Center to determine if you are eligible to make special 15+ year contributions

EY

EY Navigate Digital – "Roth 403b vs Clergy Housing" calculator



Action Step

- Visit EY Navigate Digital > Learning Center > Other resources > Calculators

EY

Tips to maximize the UMPIP Clergy

Don't miss out on employer money

- Contribute at least 1% to the UMPIP to receive matching 1% in the CRSP DC

Switch to Roth contributions

- Only if you can maintain/increase your contributions

Contribute the maximum

- $19,500; $26,000 if age 50+ in 2020

Use an appropriate asset allocation

- Inflation is a much greater risk than volatility when investing for the long-term

Action Step

- Visit benefitsaccess.org to change your investment elections

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Personal resources

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Personal resources

- IRAs
- Taxable accounts
- Previous employer's retirement plans
- Spouse/partner's retirement assets and pension
- Equity in personal residence

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Social Security

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Social Security – Full, early and delayed benefits

Born	Age For Full Benefits	Reduced Benefit At Age 62	Delayed Retirement Credits
1943-1954	66	75%	8%
1955	66 and 2 months	74.1%	8%
1956	66 and 4 months	73.3%	8%
1957	66 and 6 months	72.5%	8%
1958	66 and 8 months	71.6%	8%
1959	66 and 10 months	70.8%	8%
1960 and later	67	70%	8%

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Social Security 2020 earnings limitation

Under Full Retirement Age	$18,240 – Reduced by $1 for every $2 earned above limitation
In Year Reach Full Retirement Age	$48,600 ($4,050 per month) – Reduced $1 for every $3 earned
After Full Retirement Age	No Earnings Limitation

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Federal taxation of Social Security benefits

If "Modified" Adjusted Gross Income is:		Amount of Social Security income subject to tax:
Single	Married	
< $25,000	< $32,000	0%
$25,000 - $34,000	$32,000 - $44,000	Up to 50%
> $34,000	> $44,000	Up to 85%

Modified Adjusted Gross Income includes: Preliminary adjusted gross income, tax exempt income, and half of Social Security benefits

EY

Social Security estimates

EY

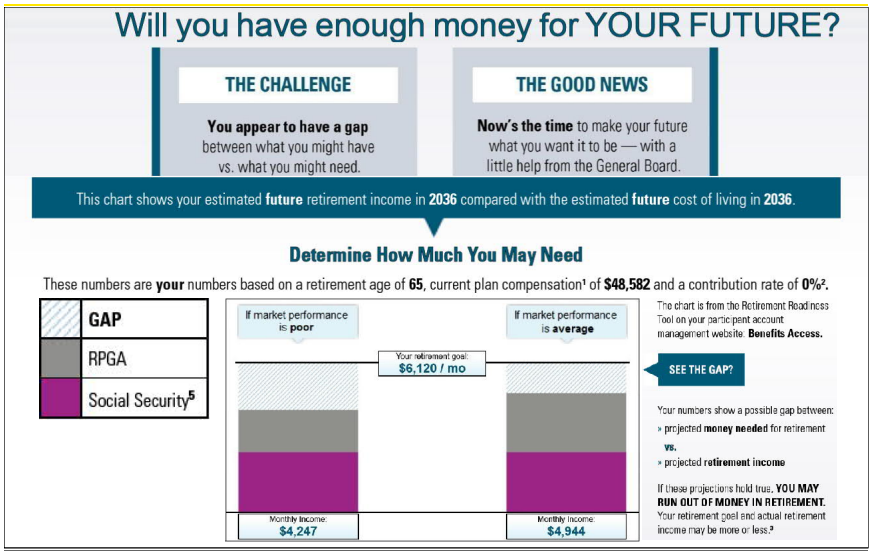
The retirement planning process

1. What are your goals?
2. What will you need?
3. What will you have?
4. Is there a gap?
5. What should you do?
6. How can you stay on track?

•How do your goals and income sources compare?

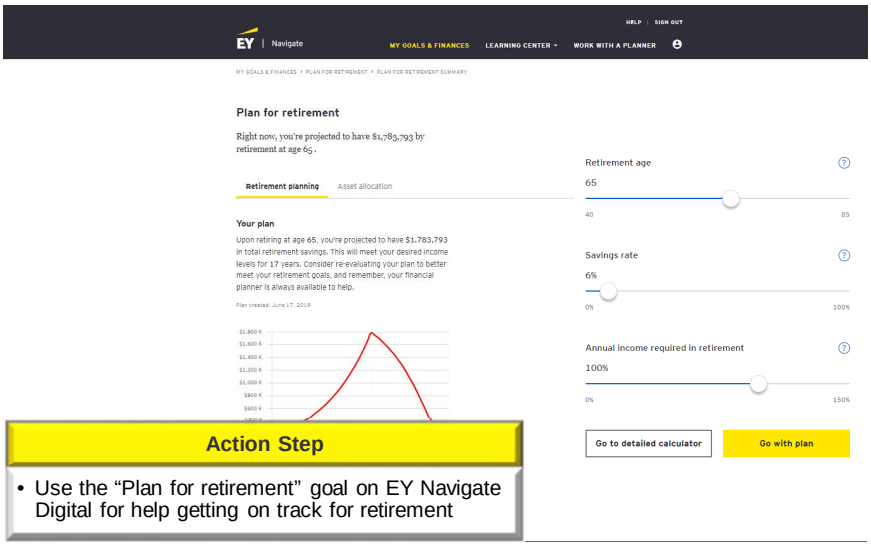
EY

Annual Retirement Readiness Statement



EY

EY Navigate Digital – “Plan for retirement” goal



Action Step

- Use the “Plan for retirement” goal on EY Navigate Digital for help getting on track for retirement

EY

The retirement planning process

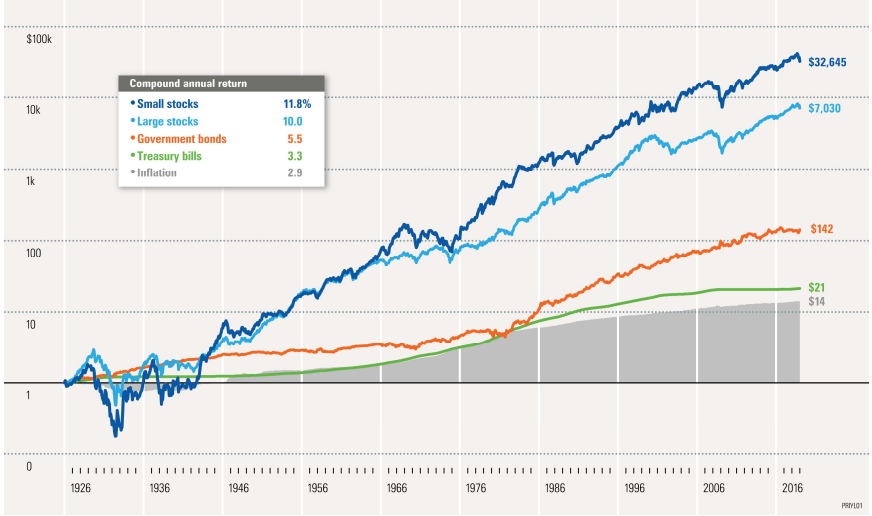
1. What are your goals?
2. What will you need?
3. What will you have?
4. Is there a gap?
5. What should you do?
6. How can you stay on track?

- Save more
- Work longer
- Live on less in retirement
- Use an alternate asset allocation

EY

Investing for retirement

Historical returns
Stocks, bonds, bills and inflation: 1926-2018



Past performance is no guarantee of future results. Hypothetical value of $1 invested at the beginning of 1926. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. © Morningstar. All Rights Reserved.

LifeStage Investment Management

Provides customized investment fund allocation using the Wespath investment options

- Automatic rebalancing and reallocation

Mandatory for Ministerial Pension Plan, optional for other plans

- Ability to opt in and out for optional plans

No additional cost to you*

- Available to active and inactive members

Action Step

- Visit wespath.org to learn more and/or sign up for LifeStage

A Personal Investment Profile can be developed

- Customized investment mix developed based on age, risk tolerance, eligibility for Social Security Benefits and Expected Benefit Commencement Date

*Costs for LifeStage Investment Management are included in Wespath's operating expenses that are paid for by the funds

EY

The retirement planning process

1. What are your goals?
2. What will you need?
3. What will you have?
4. Is there a gap?
5. What should you do?
6. How can you stay on track?

•Implement an appropriate savings and investment plan

•Monitor your plan annually or when changes occur

EY

EY tools and resources

EY Navigate™ Planner Line (EYNPL)

- 1.800.360.2539
- Call Monday – Friday; 9 AM – 8 PM ET

EY Navigate™ Digital

- wespath.eynavigate.com
- Articles, calculators, tools and resources

EY Navigate™ Group Learning

- Sign-up on EY Navigate Digital to attend live monthly webinars
- View replays on EY Navigate Digital

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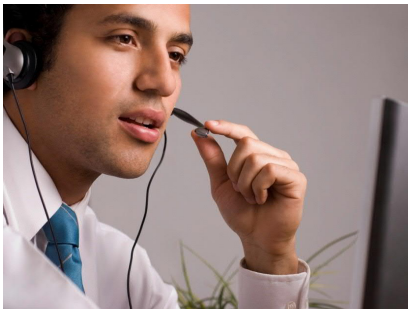
How can the EY Navigate Planner Line help?

- Discuss and help you set your financial goals
- Help you use the tools available on EY Navigate Digital
- Help you create a budget and a plan to eliminate/prevent debt
- Help you develop a plan to get on track for retirement
- Stay in contact to monitor and update your plan at least annually

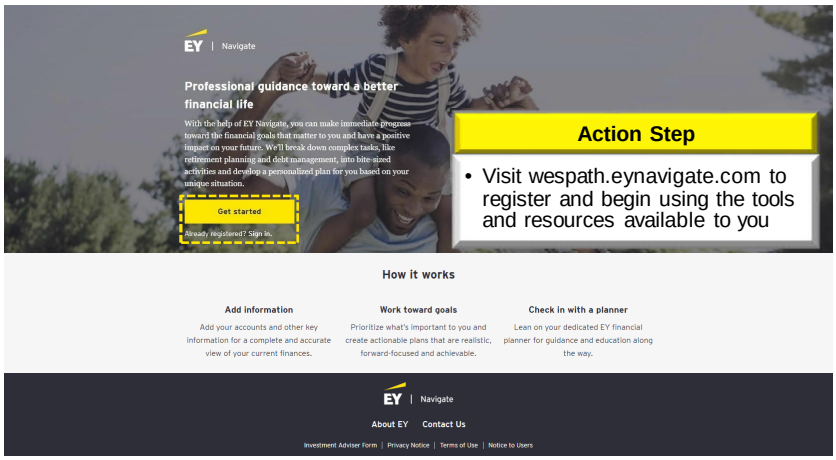


Action Step

- Call the EYNPL at 1-800-360-2539, M – F, 9 AM – 8 PM ET

EY

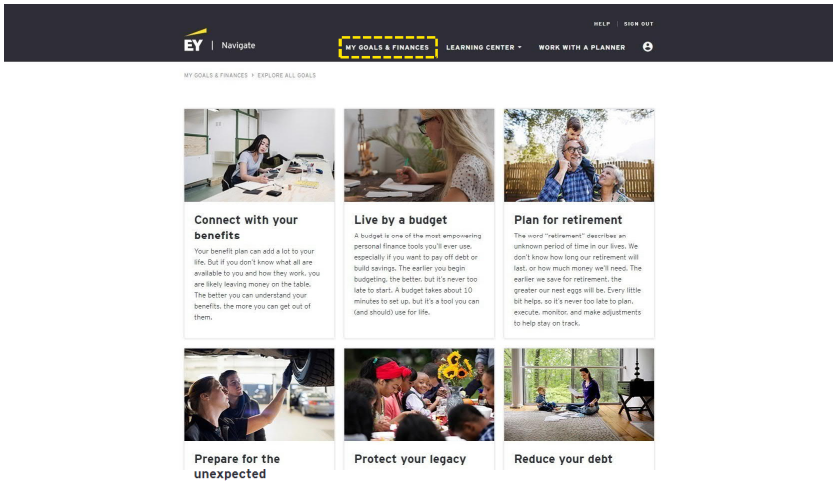
What resources are available on the EY Navigate Digital website?



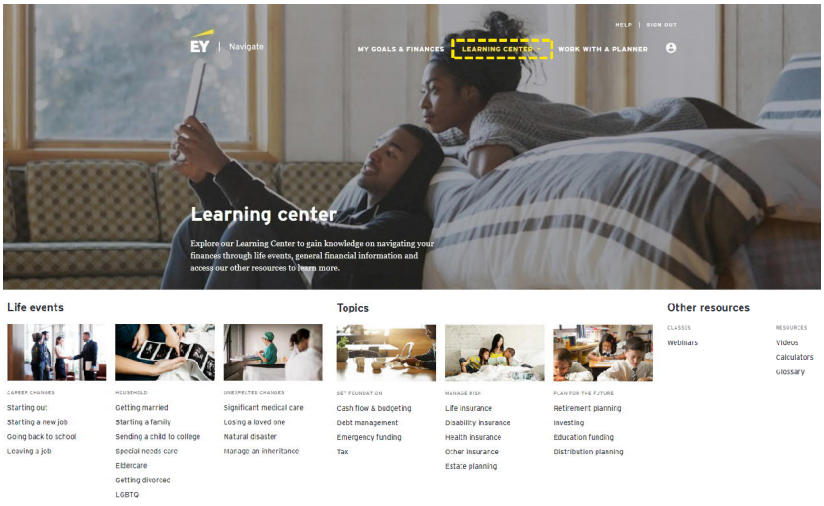
Action Step

- Visit wespath.eynavigate.com to register and begin using the tools and resources available to you

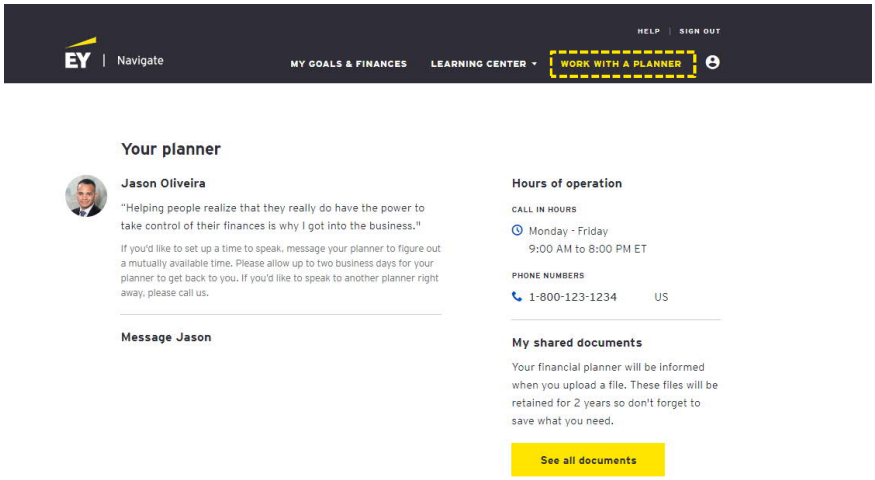
EY Navigate Digital – My Goals & Finances



EY Navigate Digital – Learning Center



EY Navigate Digital – Work With a Planner



What 3 actions will you commit to taking following this workshop?

A
- Visit EY Navigate Digital for a net worth and cash flow analysis

B
- Visit annualcreditreport.com to obtain and review your credit reports

C
- Discuss and prioritize life goals, including retirement, with your family

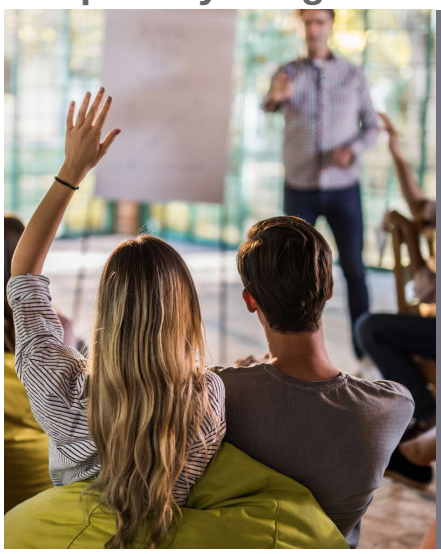
D
- Visit ssa.gov to project your Social Security benefits

E
- Use the “Plan for retirement” goal on EY Navigate Digital

F
- Call the EYNPL for help creating a plan to accomplish your goals

EY

Workshop evaluation survey wespath.eynavigate.com/workshopeval



1. Text “Wksp Wespath” to 313131
2. Click the survey link in the reply text
3. Complete the survey* and hit “Finish” at the bottom

*To complete question #1, use the “workshop number” provided by the presenter, if available

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Questions?

APPENDICES

Wespath
Achieving Financial Wellness Workshop

Appendix	Description	Page
A	EY Disclosure Statement and Form ADV Part 2A	1
B	Workshop Evaluation	9
C	Personal Action Plan	11

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Appendix A

NOTICE TO ELIGIBLE PARTICIPANTS

Dear Eligible Participant:

Ernst & Young LLP ("EY") has been engaged to provide financial wellness services to you through this program. We expect that you will find EY's services to be valuable, but we think it is also important that you understand the scope of these services. The following explains what financial wellness services can and cannot do for you, particularly as regards investment planning.

General Financial Planning Considerations
Here are points to understand regarding your personal financial planning and your participation in financial wellness services:

- EY has prepared certain financial planning materials and is providing other services for your personal use as an eligible participant; such materials may not be shared publicly.
- The financial education program includes historical financial information and well-accepted financial planning strategies. It may also include information on Social Security benefits and your sponsoring organizations benefit plans. This information is based on sources that EY believes to be reliable. However, EY cannot guarantee its accuracy.
- Past performance, which may be referenced in the program, is not a guarantee or even necessarily an indication of future results.
- The financial planning materials you receive will not change or affect your rights under your sponsoring organization's benefit plans. In all cases, the benefit plan documents will govern.
- As you plan your financial future, you will need to make assumptions about future financial trends (such as inflation and rates of return), laws and regulations, and apply these to your particular circumstances. Your results can be significantly affected by even small changes in your assumptions, your individual circumstances or laws and regulations, as well as the extent to which your assumptions ultimately vary from actual financial conditions. You may need to reevaluate your financial planning strategy and your decisions from time to time to determine if any changes have occurred that would necessitate amendments to your assumptions or plan.
- A financial education program provides only some of the resources for assisting you in preparing your financial planning strategies. Financial education does not provide accounting, tax or legal advice and does not involve recommendation of specific investments.
- You need to decide on your own whether to consult with a financial advisor or other professional regarding your personal circumstances. If you do, please be aware, you may incur additional costs.
- In providing financial education, EY may help you decide on your asset allocation or help you make informed assumptions about rates of return and other investment issues. While EY will help you understand what you need to do, you are responsible for making and acting on these decisions. EY cannot provide you with all information that may be relevant nor can any materials provided address every possible scenario in connection with such decisions.
- Neither EY nor your employer will make any financial planning decisions for you or assume any responsibility for decisions you make.
- EY may provide audit or other accounting services to the investments or service providers discussed. The provision of other services will not be a determining factor whether to discuss or recommend an investment or service provider.

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Privacy of Information Provided to EY

In the event EY collects nonpublic personal information about you from you or other sources authorized by you, EY will not disclose such information to third parties, except as permitted by law or as otherwise authorized by you. EY maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information.

Further Considerations

All services are provided "as is," and there are no warranties of any kind or nature, whether express or implied, including but not limited to warranties of merchantability or fitness for a particular purpose or use. In addition, neither EY nor its affiliates nor any of their partners, officers, directors or employees shall be liable to you for any services performed or omitted or for any errors of judgment, or for consequential, incidental, indirect, punitive or special damages in connection with providing the services described above. Federal securities laws impose liabilities under certain circumstances on certain persons, even those who act in good faith, and therefore nothing in this notice constitutes a waiver or limitation of any rights that you may have under these laws.

If you should have any kind of claim or dispute with EY as a result of this program, these will be resolved in accordance with EY's Alternative Dispute Resolution Procedures ("Procedures") in effect on the date of this notice. You may receive a copy of the Procedures by requesting them from the Compliance officer of EY, at the following address:

200 Plaza Drive
Suite 2222
Secaucus, NJ 07094

* * * * * * *

If, after considering the issues discussed above, you do not want to participate in financial education and counseling in conjunction with this program, please contact your sponsoring organization, as soon as possible.

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DISCLOSURE STATEMENT

Ernst & Young LLP
Ernst & Young Investment Advisers LLP
Employee Financial Services

09/27/19

Please note that this disclosure statement provides a summary of the investment advisory services provided by Ernst & Young LLP. Please note that a full copy of ADV Part 2A can be located at this link www.adviserinfo.sec.gov/IAPD/Content/Search/iapd_Search.aspx[1]

Ernst & Young LLP ("EY"), under the supervision of Ernst & Young Investment Advisers LLP ("EYIA"), provides Employee Financial Services ("EFS"), including investment education and counseling services to employees, members of associations, unions or other large groups ("Participants") pursuant to engagements by corporate employers, pension plan trustees, or other entities formed for the benefit of such Participants ("Sponsors"). Such services are provided through EFS, a functional specialty within the firm's Tax Department. EYIA is registered with the Securities and Exchange Commission as an investment adviser under the Investment Advisers Act of 1940 ("Advisers Act") and maintains its main office at 200 Plaza Drive, Suite 2222, Secaucus, NJ 07094 (telephone: 800-273-0588).

Employee Financial Services ("EFS")

Employee Financial Services provides financial wellness services that educates participants with different learning styles and approaches to financial planning, including via interaction with EY financial planners as well as digital tools. The service offers the convenience of different learning methods and tools (telephone counseling, web-based and mobile tools, group learning, and interaction through social media) providing participants the opportunity to "try out" all the available learning styles to select their preferred one or a combination that best meets their needs. (Please note: these services can be bundled together or sold separately.)

- **Telephone-based financial planning** provides:
  - Unlimited toll-free access to experienced, credentialed and objective EY financial planners
  - EY financial planners who are trained on sponsoring organizations' benefit plans and programs
  - EY financial planners who provide information and guidance across all areas of financial planning. Common topics include: employer-provided benefit plans, cash flow and debt management, investment planning, education funding, etc.
  - Personalized reports are available on a variety of topics including retirement, asset allocation, cash flow, net worth, education funding, insurance planning, and debt management

- **Financial planning website** offers:
  - A unique and interactive planning experience that grows as the participant's needs and knowledge level expand
  - Robust resources, including a basic quiz and a periodic confidence checkup

[1] From this webpage follow these steps to view the most current Form ADV: a) select Firm, b) enter CRD #110921, c) click **Ernst & Young Investment Advisers LLP** , d) Part 2 Brochure link is below.

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- EY financial planner communication through messaging
- Chat feature for help
- Single sign on which allows users to access the EFS website from client sites without further login
- Connection of financial accounts to facilitate information-sharing with EY financial planners (this feature will not be available to clients with independence restrictions)
- Access to a user dashboard which provides participants with the ability to view their personal financial situation, including their aggregation of financial account information if applicable
- Mobile app to allow users to obtain financial education and communicate with EY financial planners

- **Group learning:**
  - Group learning that informs participants about their benefits and comprehensive financial planning. This learning can be delivered as live workshops, live webinars and/or recorded sessions.
  - A list of action items that apply to a participant's personal situation

- **Organization support:**
  - Dedicated EY project manager(s), including periodic service reviews
  - Periodic engagement reports highlighting participant activity
  - Integration of services with other benefit providers to create a cohesive program
  - Assist client with developing communication materials to promote service

As part of the personal financial advisory services EY may prepare personal asset allocation targets (based on modern portfolio theory and using EY's own or other approved financial planning tools) for such Participants after obtaining and evaluating information concerning their individual circumstances provided by each Participant in response to an EY questionnaire

EY does not recommend, and should not be deemed to have recommended, any particular investment as an appropriate investment for the Participants and discussions of various investments should not be construed as such a recommendation.

EY's advisory services also may be offered by a Sponsor to Participants in tandem with the personal advisory services of another registered investment adviser designated by the Sponsor that is not affiliated with EY ("Other Adviser"). In some EFS engagements, the Sponsor contemplates that EY will refer individual Participants to the Other Adviser for specific recommendations and/or implementation of the Participant's investment decisions. Such referrals by EY do not constitute a recommendation of the Other Adviser by EY to Participants, and, in such cases, EY does not perform any quantitative or qualitative screening procedures with respect to the Other Adviser.

EY, in certain circumstances, is contracted solely to help train employees of financial institutions seeking to offer financial and tax planning services to clients. Such services do not involve EY providing advice directly to the clients of such financial institutions, but rather entails training a financial institution's counselors on financial and tax planning topics and such other support as is mutually agreed upon by EY and the financial institution.

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All Selections and Investments Are Made Solely by the Participating Employee

EY's investment education and counseling does not include recommendations concerning the purchase or sale of particular investments or particular industry sectors. EY may provide counseling on the purchase or sale in the context of providing tax, compensation and benefits, or estate planning services, but that counseling does not reflect a view as to the intrinsic merits of the investment. All decisions to invest in or dispose of particular investments are made solely by the participating Participant in the exercise of his or her own discretion.

Fees

Fees for EFS Services generally are negotiated between EY and the Sponsors of such groups on a case-by-case basis. They usually are based upon (i) a "per capita" eligible employee or member amount, (ii) a "usage by Participants" amount, (iii) the number of workshops designed and presented by EY, or (iv) other negotiated factors. EY's fees in such engagements may be paid wholly or partially either by the Sponsor or by Participants, whose payments for services received (if any) may be collected by the Sponsor through payroll deductions and remitted to EY. Participants also may incur expenses for fees to any other investment adviser they may consult and will be responsible for transaction charges imposed by broker-dealers through or with whom they effect transactions for their accounts. Generally EY's contracts with Sponsors for services to Participants are terminable by either party in accordance with a specified notice period. In addition, Participants receiving advisory services by EY (including a Participant who pays in whole or in part for the services rendered to such Participant) may terminate participation at any time. If such a contract or participation is terminated at a time other than the end of the quarter, a pro rata portion of any quarterly or other fee paid in advance is refunded.

Investment Advisers

All personal investment advice, and most impersonal investment advice, typically is given only by EY Financial Planners. Financial Planners are persons who spend all or substantial portions of their time on financial planning. Typically, all of these professionals have at least a degree from a four-year college or university and must meet such other standards as EYIA may establish from time to time. Those standards may include participation in continuing education programs each year and maintaining what EY regards as significant involvement in financial counseling engagements. Moreover, financial planners must satisfy applicable State investment adviser representative registration requirements or pass the Series 65 Uniform Investment Adviser Exam of the Financial Industry Regulatory Authority ("FINRA"). In some instances, EY may retain consultants to assist in providing workshops and staffing the telephone-based financial planning service. Generally, consultants are subject to the same requirements as EY Financial Planners. However, consultants are not subject to the same public accounting independence requirements as EY Financial Planners and their continuing education programs differ in some respects.

Monitoring, Reviews and Reports

In the case of EFS engagements that extend beyond one year and involve the provision of personal advisory services to Participants, Participants are asked questions concerning any changes in their relevant individual circumstances. EY will take into account the changed circumstances of any Participant of which it has notice in the event that Participant seeks additional personal advisory services from EY.

Miscellaneous

Clients and prospective clients of EY also should be aware of the following additional information concerning EY and EYIA:

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Custody of Securities or Funds. EY does not manage participant accounts on a discretionary basis and does not take custody of participant securities or participant funds.

Other Financial Industry Activities. As noted above, EYIA is responsible for supervising the investment advisory services provided by EY. EY and Ernst & Young (U.S.) are general partners of EYIA. In consideration of EYIA's supervising the rendering of investment planning services provided by EY, EY provides EYIA with office and filing space, staff and other assistance. All of EYIA's time is spent supervising the compliance and operations of the investment planning services provided by EY.

Other Business Activities. EY is a public accounting firm which spends substantially all of its time providing accounting, audit, tax, and business advisory services.

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Form ADV Part 2B Client Brochure Supplement

Ernst & Young Investment Advisers LLP
200 Plaza Drive, Suite 2222, Secaucus, NJ 07094

09/27/19

EYIA's investment advice is provided by a team comprised of more than five Supervised Persons and EYIA has provided group supplementary information for the five supervised persons with the most significant responsibility for the day to day advice provided to clients:

(1) Name, (2) year of birth, (3) education and (4) business background for preceding five years:

1. Christopher Williams – Chair, EYIA Board
2. 1970
3. B.A. Political Science, Union College, Schenectady, NY; JD, Albany Law School, Albany, NY
4. 1998 to date, Ernst & Young, LLP

1. Glenn H. Hascher, EYIA Board Member
2. 1961
3. B.S., Economics, Rutgers University, New Brunswick, NJ
4. November 1988 to date, Ernst & Young LLP

1. Robert J. Porter, EYIA Board Member
2. 1964
3. B.S., Siena College, Loudonville, NY
4. 1998 to date, Ernst & Young LLP

1. Greg Rosica, EYIA Board Member
2. 1964
3. B.S., Accounting with Honors, M.S., Accounting, University of Florida, Gainesville, FL
4. 2002 to date, Ernst & Young LLP

1. Donald A. Culp, EYIA Chief Compliance Officer
2. 1959
3. B,S, in Accounting, Seton Hall University, MS in Taxation Seton Hall University
4. 1988 to date, Ernst & Young LLP

Disciplinary Information for the above: None

Other Business Activities for the above: None

Additional Compensation for the above: None

Supervision: Christopher Williams serves as the Chairman of EYIA and supervises all of the above individuals. He is not subject to any additional supervision as EYIA Board Chairman.

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Appendix B

WORKSHOP EVALUATION

This workshop evaluation is available for completion online. Please visit wespath.eynavigate.com/workshopeval and click the link to complete the survey.

1. Please enter your workshop number (if you do not have your workshop number, please enter the session date and city)
    a. _____
2. Please rate the overall effectiveness of today's workshop
    a. Very effective
    b. Somewhat effective
    c. Neutral
    d. Somewhat ineffective
    e. Very ineffective
3. I plan to take ACTION on some of the items I learned today
    a. Strongly agree
    b. Agree
    c. Undecided
    d. Disagree
    e. Strongly Disagree
4. Following this workshop, I plan to use EY's financial wellness services (call the EY Navigate Planner Line™ or visit the EY Navigate Digital™ website)
    a. Yes
    b. No
5. I would recommend this workshop to a friend or co-worker
    a. Yes
    b. No
6. I learned more about the financial planning topics presented today as a result of attending this workshop
    a. Strongly agree
    b. Agree
    c. Undecided
    d. Disagree
    e. Strongly Disagree

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7. Please rate the overall effectiveness of the workshop presenter
    a. Excellent
    b. Above average
    c. Average
    d. Below average
    e. Poor
8. I believe my EY financial wellness benefit is valuable
    a. Strongly agree
    b. Agree
    c. Undecided
    d. Disagree
    e. Strongly Disagree
9. Please provide additional comments and suggestions regarding this workshop
    a. _____
10. What additional topics would you be interested in learning about in the future (select all that apply)?
    a. Cash & debt management
    b. Credit score
    c. Insurance planning
    d. Investing basics
    e. Investing advanced
    f. Retirement planning
    g. Education funding
    h. Income tax planning
    i. Health care planning
    j. Estate planning
    k. Other _____
    l.

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Appendix C

PERSONAL ACTION PLAN

Action Step	When	Done
		☐
		☐
		☐
		☐
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		☐
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