



# Wespath

BENEFITS | INVESTMENTS

## Ministerial Pension Plan Account Summary

If you are a participant in the Ministerial Pension Plan (MPP), this section summarizes how your balance has been invested, by fund, through LifeStage Investment Management.

## Defined Contribution Account Summary

This summarizes your CRSP Defined Contribution (DC) plan, the Retirement Plan for General Agencies (RPGA), the Personal Investment Plan (PIP) and/or the Horizon 401(k) Plan account balances by investment fund. You can invest these accounts in various Wespath funds or elect to have LifeStage Investment Management manage them for you.

## Loan Summary

This is a summary of total loan payments, the portion of those payments credited to principal and interest and the ending loan balance, if any.

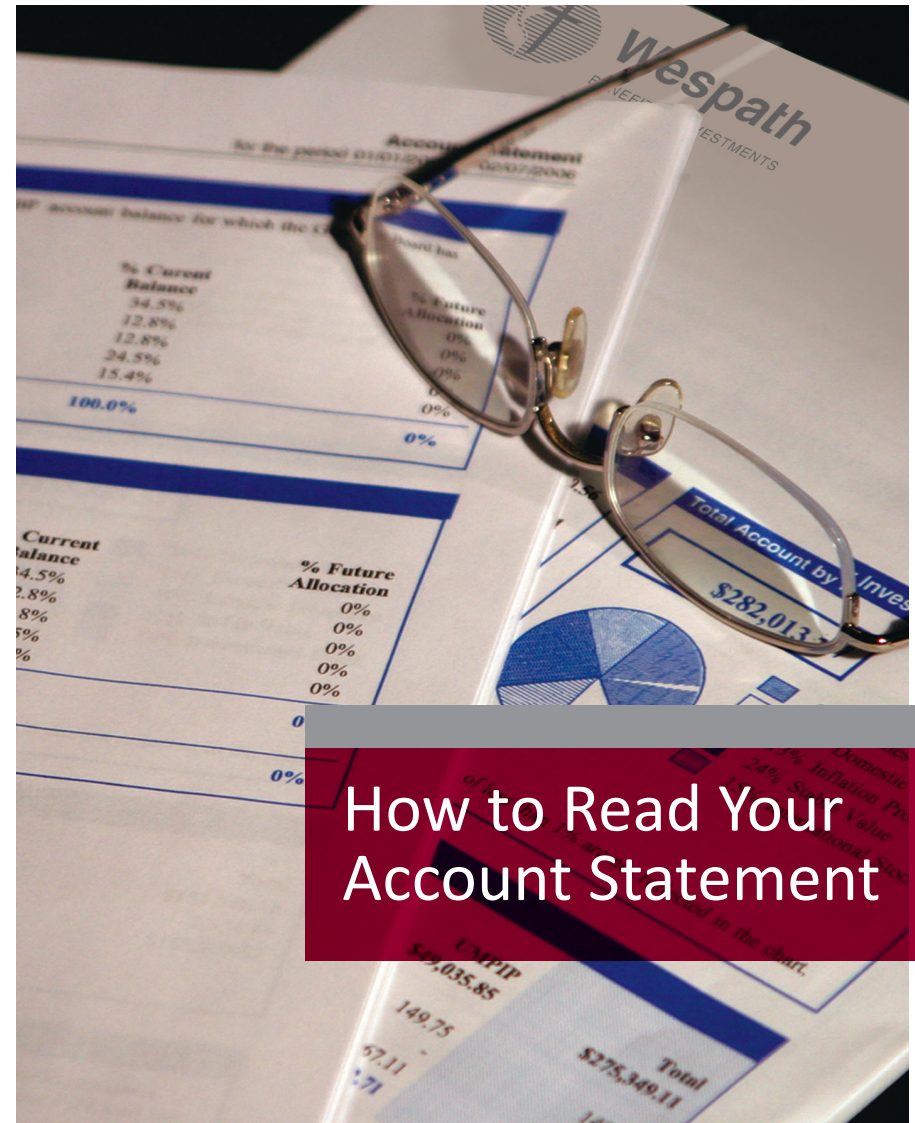
## Transaction Detail

This is a summary of investment activity, including contributions, investments gains/losses, transfers among investment funds, etc.

EY Financial Planning Services is also available at no additional cost\* to help you determine how much to save and how to invest. Financial planners are available business days from 8:00 a.m. to 7:00 p.m., Central time at **1-800-360-2539**.

Your account information and quarterly statements are available on demand at **benefitsaccess.org**. Not registered for Benefits Access? Simply visit **benefitsaccess.org** and follow the prompts to register.

*\* Costs for these services are included in Wespath's operating expenses that are paid for by the funds.*



## How to Read Your Account Statement

Your Wespath Benefits and Investments (Wespath) account statement is an important tool for monitoring your retirement. It is sent to you quarterly and summarizes your retirement accounts and investments. This guide explains each section of your account statement and answers some of the most common questions. For your convenience, the most recent version of this guide can be found on our website at [wespath.org/account-statement](https://wespath.org/account-statement).

**Account Summary** This snapshot of your Wespath-administered retirement accounts shows your balance in each plan, your total vested account balance (the portion of your account that generally cannot be forfeited) and any outstanding loan balances.

**Total Account by Investment Fund** This pie chart illustrates your total account balance by investment fund.

**Defined Benefits** This section appears if you are a participant in the Defined Benefit (DB) portion of the Clergy Retirement Security Program (CRSP).

**Plan Activity** Review your account activity for the calendar quarter:

- » **Beginning Balance:** your account balance for each of your plan accounts at the beginning of the calendar quarter
- » **Contributions:** any contributions made on your behalf, including any participant before-tax, Roth and/or after-tax contributions and any plan sponsor contributions



**Plan Activity**  
*(continued)*

- » **Rollover:** the amount, if any, you rolled over from another eligible retirement plan or traditional individual retirement account (IRA)
- » **Investment Gain/Loss:** earnings or losses in Wespath funds in which you were invested
- » **Interest:** interest earned, if any, in the Stable Value Fund
- » **Distributions:** any withdrawals and distributions from your account
- » **Ending Balance:** your account balance for each of your plan accounts at the end of the quarter

**Important Information** Check this section each quarter for important messages from Wespath about your plan(s), investments or Wespath.

**Account Access** Access your account information 24 hours a day, seven days a week, through Benefits Access ([benefitsaccess.org](https://benefitsaccess.org)).

**Investment Performance** Listed below each fund is the benchmark index, which maintains investments similar to those in Wespath's funds. Compare a fund's performance to its benchmark to see how your funds have performed relative to similar investments. The "diamonds" (◆) indicate the funds in which you were invested at the end of the statement period.

**Investment Fund Summary** A list of the funds, by plan, in which you participate. The summary includes unit price, the number of units you own and the total market value in each fund.

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