



access. **ability.**
understand. **ability.**
with

The General Board presents Ernst & Young
Financial Planning Services, for professional
assistance anyone can actually *understand*.



General Board

Pension and Health Benefits

Caring For Those Who Serve

KNOWLEDGE AT NO CHARGE, NOW AND AFTER YOU RETIRE

Enjoy the value-added benefit of confidential, professional retirement-planning help from Ernst & Young at no charge.*

Once you do retire, we are still here to help. If you keep your retirement investments with the General Board, you will continue to enjoy the benefits of financial planning services; still, at no charge to you.

*For active participants with an account balance; surviving spouses with an account balance; and terminated and retired participants with an account balance of at least \$10,000.



manage.ability.

Because retirement may last 25 years or more, it is important to plan now. The General Board can help you develop your retirement strategy and decide when you will be ready to retire.

Monitoring your investments and how your funds are distributed is important once you retire. The easy way to stay in charge of your retirement is to stay with the General Board after you retire. You don't need to compromise your values because you are retiring; your principles aren't going anywhere.

response.ability.

The General Board is your responsible choice—sharing your values and responding to your needs. That's why we've added valuable benefits such as Ernst & Young Financial Planning Services. The retirement planning and management process can often turn into a series of questions you ask yourself:

“When can I afford to retire?”

“Once I retire, will I have the income I need to pursue my retirement goals?”

“How can I prepare for unexpected medical or long-term care expenses?”

“How much will I be able to take out of my accounts each month?”

Now you have help to answer those and other questions. Both before—and even after—you retire, you can ask a specially trained professional from Ernst & Young, if you stay with the General Board.



CONFIDENTIAL, UNBIASED ADVICE AT NO CHARGE

advise.ability.

Have questions about preparing for retirement? For no charge, the General Board will help you through your retirement planning. Then, once you do retire, you can continue to get valuable financial planning assistance.

The General Board has arranged to provide eligible participants with financial planning assistance from Ernst & Young, a leading global professional services firm.

Ernst & Young offers objective advice from a qualified financial professional.

You can get assistance with a wide range of issues, including:

- *distribution planning*
- *investment allocation*
- *paying for children's education*
- *managing credit card and other debt*
- *developing an estate plan*
- *purchasing a home*
- *understanding tax issues*
- *budgeting for retirement*

Better still, Ernst & Young representatives have been *specially trained* in topics important to our participants:

- *General Board plans and programs*
- *clergy housing allowance*

WHO IS ELIGIBLE?

Ernst & Young Financial Planning Services are made available by the General Board to:

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

HOW DOES IT WORK?

Advice from financial planners who understand your needs

Whether one specific question or an in-depth discussion, your financial planner can provide the personalized guidance you need to develop an action plan. If you don't know where to start, Ernst & Young professionals are skilled interviewers to put you on the right track.

Unlimited phone time

You can call an Ernst & Young representative as often as you like, and spend as much time on the phone as necessary.

Topic-specific reports toward particular goals

You can get personal reports on a wide variety of topics and your Ernst & Young representative will even walk you through the report.

Topics include:

- *retirement planning*
- *asset allocation*
- *cash flow*
- *life insurance planning*
- *custom goal funding (planning for a large purchase, such as a home or vehicle)*
- *net worth*
- *debt management*
- *education funding*
- *estate planning*

ADDITIONAL SERVICES

Ernst & Young website

Get tips on managing your money and expand your knowledge of financial topics at the Ernst & Young Financial Planning Center website (<http://gbophb.eyfinancialplanner.com> company code *gbophb* and company program *gbophb*):

- *financial planning articles*
- *Understanding Personal Finances newsletter*
- *calculators on a wide range of topics*

Advice about LifeStage

Contact Ernst & Young for advice about whether LifeStage Investment Management Service is appropriate for your defined contribution account. LifeStage Investment Management Service is another benefit provided by the General Board at no charge. LifeStage automatically invests your accounts in the General Board investment funds.

**NO FORMS.
NO ENROLLMENT.
NO CHARGE.**



ease.ability. meets **account.ability.**

Ernst & Young financial planners DO NOT SELL investment or insurance products. This means you receive unbiased advice without any of the sales pressure you'd experience from many other financial planners.

Here's what participants like you say about Ernst & Young's help:

"The planner walked me through all the questionnaires and the reports that followed—very helpful!"

"Patricia helped me understand the LifeStage program and figure out if it was right for me."

"I really didn't know what questions to ask when I called, but Dan asked them for me and made me very comfortable."

Getting started is as easy as making a call to Ernst & Young at **1-800-360-2539**. An Ernst & Young representative will start the conversation immediately. It's that easy!

Or schedule an appointment at <http://gbophb.eyfpc.com>
(company code: gbophb; company program: gbophb).

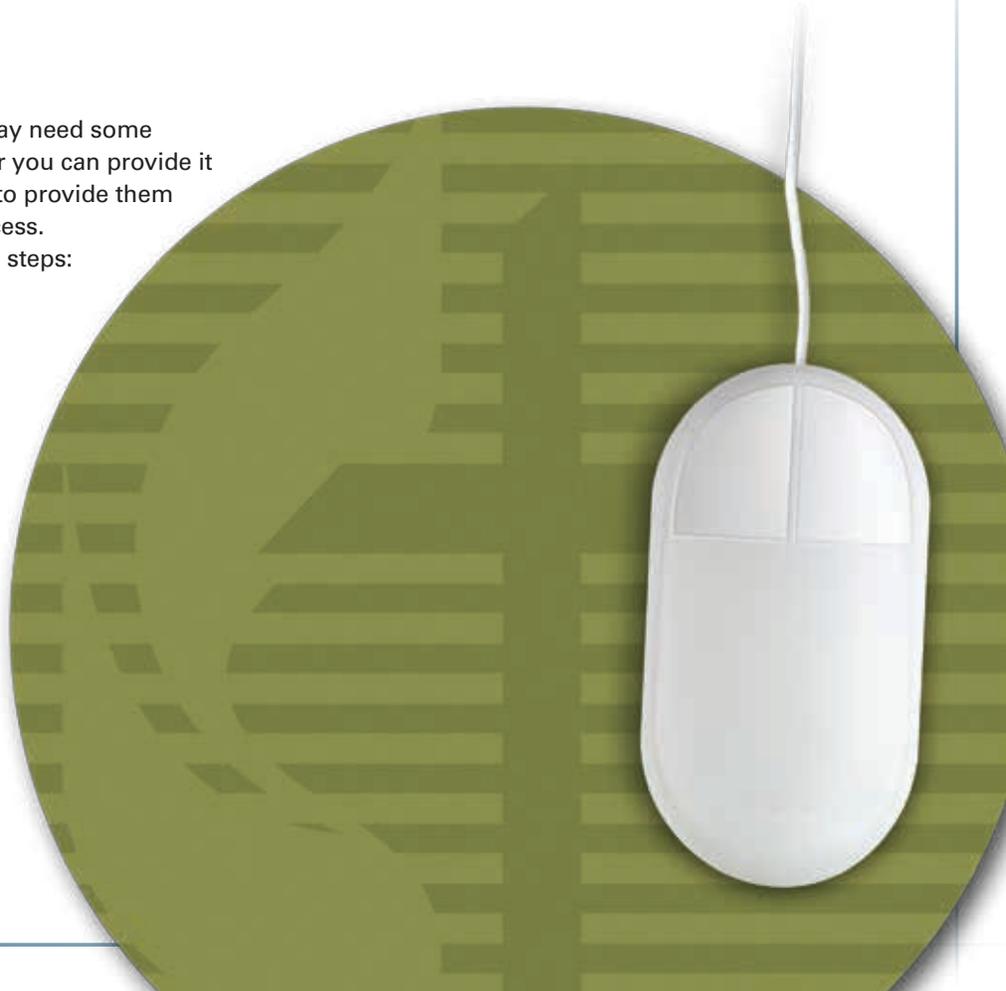
HOW DO I GET STARTED?

Depending on your question, Ernst & Young may need some information. They can take it over the phone, or you can provide it by fax or e-mail. Another convenient option is to provide them your account information through Benefits Access. Visit www.benefitsaccess.org and follow these steps:

- 1 Select **Take Action** from the toolbar.

- 2 Under **Update Personal Data**, choose **“Change E&Y Authorization.”**

- 3 Select the button that reads, **“I authorize E&Y financial planners to view my Benefits Access account”** (They can view your account information, but they can’t submit transactions, PLUS you can change this preference at any time).



Ernst & Young Financial Planning Services

1-800-360-2539

(Monday–Friday, 8:00 a.m. to 7:00 p.m. Central time)

OR VISIT **[HTTP://GBOPHB.EYFPC.COM](http://gbophb.eyfpc.com)**

(company code: gbophb; company program: gbophb)



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