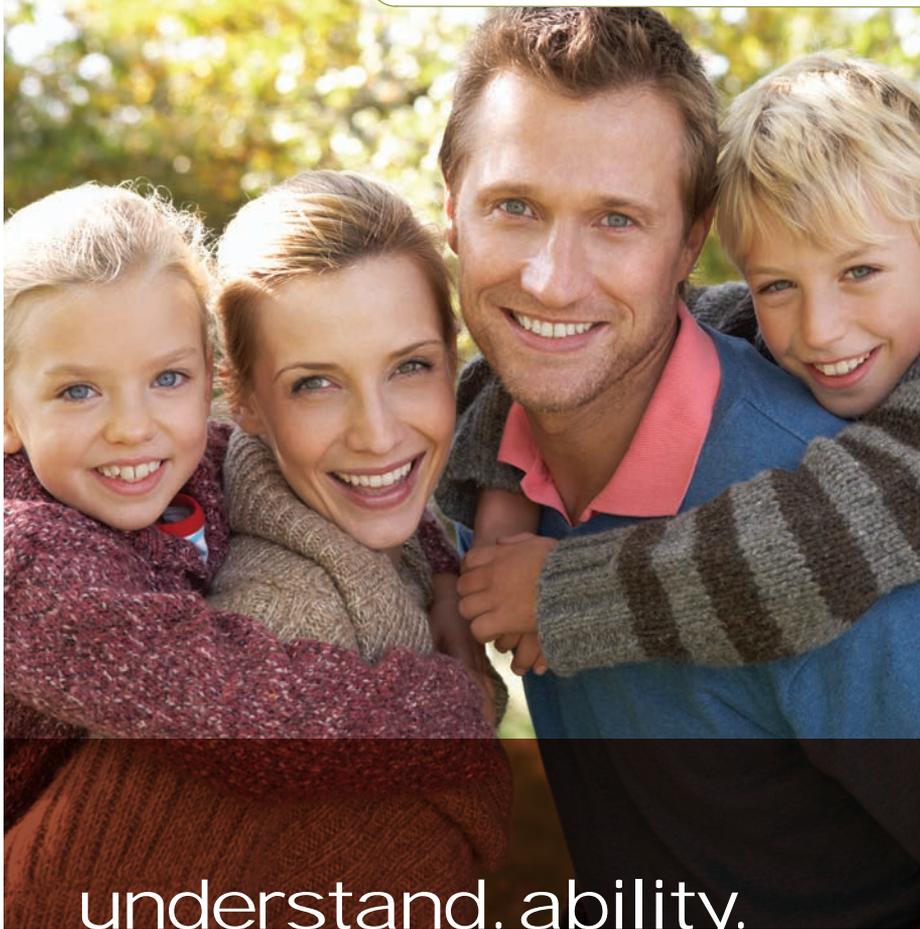


FINANCIAL PLANNING SERVICES



understand. ability.

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.
NO MATTER HOW
MUCH HELP YOU NEED.**

When you invest toward retirement with the General Board, you enjoy the added-value benefit of confidential, professional help from Ernst & Young at no charge.

manage.ability.

Smart beginnings make for better results. When you begin saving, you have a unique and special opportunity to invest responsibly. Your resolve and commitment will help ensure a better retirement.

Retirement may seem like it is a long time away, but starting early and setting aside more will make a dramatic difference in reaching your goals. Because retirement may last 25 years or more, attentive investment planning and management is important. Circumstances change; the economy changes; your needs change. So you have to start actively preparing for your retirement—and stay committed to your goal.

The easy way to be in charge of your retirement is by investing your retirement savings with the General Board. You'll save money by avoiding unnecessary fees and taking advantage of commission-free investing—and you won't have to compromise your values. You can save while you remain true to the Church's Social Principles and your ethics.

response.ability.

The General Board is your responsible choice—sharing your values and responding to your needs. That's why we've added benefits such as Ernst & Young Financial Planning Services. Starting the retirement planning and management process can cause you to ask yourself:

“How much do I need to save to reach my retirement goals?”

“How can I afford to save while making a major purchase like a home or vehicle?”

“When can I adjust my contribution amounts?”

“How can I manage my debts and expenses so that I can save for retirement?”

Now you have help to answer those and other questions. You can evaluate your situation with a specially trained professional from Ernst & Young, a no-charge added benefit for investing with the General Board.

CONFIDENTIAL, UNBIASED ADVICE AT NO CHARGE

advise.ability.

When you have a retirement account with the General Board, you get help at no charge. Not only with retirement planning, but with other financial matters important to you. That makes this benefit from the General Board even more valuable.

Ernst & Young, a leading global financial services firm, offers objective advice from qualified financial professionals. You can get assistance with a wide range of issues, including:

- *Purchasing a home*
- *Managing credit card and other debt*
- *Determining how much to save*
- *Starting an effective retirement plan*
- *Financing a college education*
- *Buying a car*
- *Paying for children's education*
- *Understanding tax issues*

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

- *General Board-administered 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 you just have a specific question or your concern requires 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 who can 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 you need.

Topic-specific reports for particular goals

Your financial planner will create customized reports on a wide variety of personal financial topics and even walk you through the findings. Topics include:

- *Retirement saving*
- *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*
- *And more*

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.eyfpc.com> company code: *gbophb*; company program: *gbophb*).

The website offers:

- *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 (LifeStage) is appropriate for your defined contribution account. LifeStage—another benefit provided by the General Board at no charge—automatically invests your accounts in the General Board investment funds.

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



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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 providing guidance 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. - 7:00 p.m., Central time.

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

company code: *gbophb*; company program: *gbophb*



General Board

Pension and Health Benefits

Caring For Those Who Serve

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