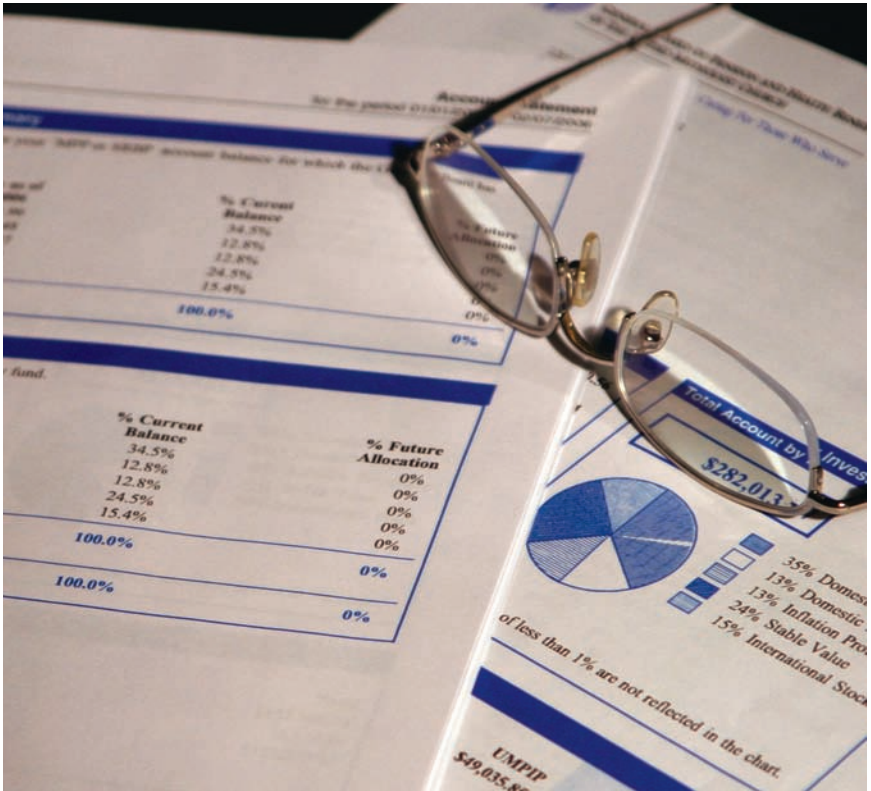


How to Read Your Account Statement



GENERAL BOARD OF PENSION AND HEALTH BENEFITS
OF THE UNITED METHODIST CHURCH

Caring For Those Who Serve

Your General Board of Pension and Health Benefits (General Board) 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. Keep this guide for future reference. For your convenience, it also can be found on our Web site at www.gbophb.org/resources/publications.asp.

Account Summary	This snapshot of your General Board 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) or the Retirement Security Program for General Agencies (RSP).
Plan Activity	Review your account activity for the calendar quarter: <ul style="list-style-type: none">• 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 and/or after-tax contributions and any plan sponsor contributions• Rollover: the amount, if any, you rolled over from another eligible retirement plan or individual retirement account (IRA)

(continued)

<p>Plan Activity (continued)</p>	<ul style="list-style-type: none"> • Investment Gain/Loss: earnings or losses in the General Board 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 • Portion Not Yet Vested: any portion of your account subject to a vesting schedule for which you have not yet completed the required months of service • Total Vested Balance: total balance you own in your plan accounts
<p>Important Information</p>	<p>Check this section each quarter for important messages from the General Board about your plan, investments or the General Board.</p>
<p>Account Access</p>	<p>Access your account information 24 hours a day, seven days a week, through our Web site or the Interactive Voice Response (IVR) system.</p>
<p>Investment Performance</p>	<p>Listed below each fund is the benchmark index, which maintains investments similar to those in the General Board'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.</p>
<p>Investment Fund Summary</p>	<p>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.</p>

(continued)

<p>General Board-Directed Account Summary</p>	<p>If you are a participant in the Ministerial Pension Plan (MPP), this section summarizes how your balance has been invested, by fund, through LifeStage. [Note: If you retained a Participant-Directed Account (PDA), your MPP balance is invested in the Multiple Asset Fund.]</p>
<p>Participant-Directed Account Summary</p>	<p>If you were a participant who turned age 61 prior to December 31, 2005, you had the option to have portions of your MPP account balances transferred to a PDA. If you elected this option, your PDA investment choices will be reflected in this section.</p>
<p>Self-Directed Account Summary</p>	<p>This is a summary of any investments you may have in the CRSP Defined Contribution (DC) plan, the RSP DC plan, the United Methodist Personal Investment Plan (UMPIP) and/or the Horizon 401(k) Plan. You can invest these accounts in any of the General Board funds or elect to have LifeStage manage them for you.</p>
<p>Loan Summary</p>	<p>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.</p>
<p>Transaction Detail</p>	<p>This is a summary of investment activity, including contributions, investments gains/losses, transfers among investment funds, etc.</p>

We realize that this guide may not answer all your questions, but you can always call the General Board at **1-800-851-2201**. Representatives are available from 8:00 a.m. to 6:00 p.m., Central time, Monday through Friday.

Remember that you also can get account information via the Online Account Services Information System (OASIS), which you can access through our Web site at www.gbophb.org, or the Interactive Voice Response (IVR) system at **1-800-851-2201**.