

Ernst & Young Financial Planning Services 2009



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

Caring For Those Who Serve

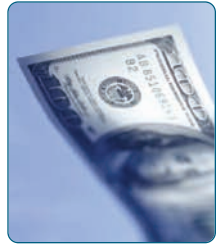


Retirement Planning: Important at Every Stage of Life

Retirement may last 25 years or more. Have you made the financial choices that will allow you to enjoy your retirement? After you retire, will you continue to have the income you need to pursue your retirement goals? Will you be prepared for unexpected medical or long-term care expenses? Will your family be financially secure if you pass away? These are important questions, and your retirement plans will be affected by the answers.

While you may associate retirement with people nearing age 65, it's never too early to start planning for this important chapter in your life.

Ernst & Young Financial Planning Services can help you prepare for retirement, as well as accomplish other financial goals. This program can provide you with guidance on everything from tax issues to debt management.



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Confidential, Expert Advice at No Charge

This year, the General Board of Pension and Health Benefits (General Board) has arranged to provide eligible participants with financial planning assistance at no charge from Ernst & Young, a global financial services firm. Ernst & Young's experienced financial planners have been specially trained in topics important to participants in General Board-administered retirement plans. Ernst & Young Financial Planning Services is available to:

- 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.

Changes in Your Life Require Changes in Your Financial Plans

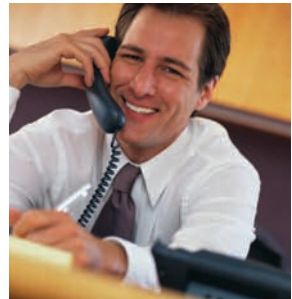
You are walking a path that will take you many places. Changes can lead to serious decision-making—it's part of life. In addition to retirement planning, you'll likely have to make decisions about many other important financial matters, such as:

- paying for your children's education,
- financing a home purchase,
- developing an estate plan,
- understanding tax issues, and
- managing credit card and other debt.

You don't have to tackle these tasks alone! Ernst & Young Financial Planning Services can give you the peace of mind that comes from making informed decisions.

Unlimited Phone Time

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



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Help with Important Financial Matters

Advice from Financial Planners Who Understand Your Needs

Whether you have one specific question or need to have an in-depth discussion, your financial planner can provide the personalized guidance you need to develop an action plan. Don't know what questions to ask—or even how to start the conversation? No problem. Ernst & Young representatives are skilled interviewers with the expertise to put you on the right track to meeting your financial goals, whatever they may be.

Topic-Specific Reports

Your Ernst & Young financial planner can provide you with reports on a wide variety of topics to help you find ways to accomplish specific financial goals. You can request as many as three reports. Simply download and complete the questionnaires from the Ernst & Young Web site or call Ernst & Young to request that the questionnaires be sent to you. Report topics include:

- retirement saving,
- 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,
- 403(b) planning, and
- estate planning.



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Objective Advice—Not a Sales Presentation

Ernst & Young financial planners do not sell investment or insurance products or services. So, you receive sound advice without the sales pressure many other financial planners use.

Form ADV II provides information about Ernst & Young's financial planners and services. If you do not have a copy of this form, you can view one on the General Board's Web site at www.gbophb.org/sri_funds/planning.asp.

Two Services Available to All General Board Plan Participants

All participants in General Board plans—even those not eligible for the Ernst & Young program—can take advantage of the following services at no charge:

Ernst & Young Web Site

The Ernst & Young Financial Planning Center Web site offers tips on managing your money and expanding your knowledge of financial topics. Visit this site for:

- financial planning articles;
- the *Understanding Personal Finances* newsletter, published six times a year; and
- calculators on a wide range of topics, such as retirement saving, auto loans, disability insurance, investment returns, debt consolidation, loan comparisons, checkbook balancing, net worth, taxes, inflation and saving for college.

Access this Web site at <http://gbophb.eyfinancialplanner.com>
(company code: gbophb; company program: gbophb).

Advice About LifeStage

The LifeStage Investment Management Service (LifeStage) is a free service provided by the General Board. It develops and manages an investment portfolio for your self-directed General Board retirement plan balances that is tailored to your specific needs and circumstances.

Contact Ernst & Young for advice about whether LifeStage is appropriate for your self-directed accounts.



You Can Start Using This Service Right Away!

Ernst & Young Financial Planning Services is available throughout 2009. It may not be next year, though, so be sure to take advantage of this valuable service.

To begin using this service, just call Ernst & Young directly at **1-800-360-2539** between 9:00 a.m. and 8:00 p.m., Eastern time, Monday through Friday (except holidays).



What People Are Saying About Ernst & Young Financial Planning Services

Wondering if this program can help you? Here's what some participants are saying...

"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."

"I now have a clearer picture of my retirement!"

"The Ernst & Young representative not only answered my question, but also gave me other options to consider that I hadn't even thought of."



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