

The General Board of Pension and Health Benefits of The United Methodist Church (General Board) has negotiated a special program for you to receive discounted, fee-based professional financial planning advice from Ernst & Young LLP (Ernst & Young), a global financial services firm with experienced financial planners who have been trained specifically on issues of interest to participants in United Methodist retirement plans.

We are called to be good stewards of the resources provided to us ...

Ernst & Young can help you manage your finances through sound, professional advice.

Financial planning involves more than preparing for retirement. At each stage of your life, you are faced with financial issues that could benefit from sound professional financial advice. Stop for a moment and consider just a few:

- ▶ funding your child's education,
- ▶ managing credit card and other debt,
- ▶ financing the purchase of a home,
- ▶ establishing an estate plan,
- ▶ tax planning issues, and
- ▶ selecting investments for your retirement plan.

These are only a few of the financial issues that require careful planning. That is why the General Board is providing you the opportunity to obtain discounted, fee-based financial planning advice from Ernst & Young financial planning professionals. Ernst & Young financial planning professionals sell no investment or insurance products, so their advice is objective.

Here's how you enroll in the program

It's easy to enroll in the financial planning program. Complete the online enrollment form on the General Board's Online Account Services Information System (OASIS), located at <https://oasis.gbophb.org/>. You will need a MasterCard or Visa to pay the enrollment fee. (You may use a debit card as long as the card does not require a PIN). If you do not have access to the Internet, you may call the General Board at 1-800-851-2201.

After you enroll

Once you've enrolled and paid the fee, Ernst & Young will send you a welcome kit explaining your benefits. When you are ready to call the *EY Financial Planner Line*®, dial 1-800-360-2539 between the hours of 9:00 a.m. and 8:00 p.m., Eastern time, Monday through Friday (excluding holidays).

Form ADV II provides information about Ernst & Young's investment advisors and services. If you do not have a copy of Form ADV II, you may view a copy on the General Board's Web site at www.gbophb.org/invest/.

Professional Financial Planning Advice



ERNST & YOUNG



Printed on elemental chlorine-free and acid-free recycled paper.



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

Caring For Those Who Serve

Professional, objective advice at a fraction of the cost

Enrolling in the program entitles you to three hours of personal consultation time with a trained financial planner who can assist you with a variety of financial planning issues. Consultation time includes toll-free telephone access, data collection, research and other planning activities. This service is available for an annual fee of \$149. If you sign up during the annual enrollment period, from January 1 through March 31, the fee is only \$99.

You can pay for this service online through our secure Web site. If you do not have access to the Internet, you may call the General Board to arrange for enrollment and payment. Though you pay your enrollment fee directly to the General Board, Ernst & Young is responsible for all financial planning assistance.

While most callers will not need more time, you may purchase additional hours of consulting time beyond the initial three hours if you require them. The fee for any three-hour block of time purchased outside of the enrollment period is \$149.

Regardless of when you enroll, the three hours of financial planning you purchase will be available to you throughout the calendar year. The fee for this program is discounted because the General Board is underwriting a portion of the cost.

Ernst & Young's financial planning program offers a variety of ways to help you achieve your financial goals

Using the tools provided by Ernst & Young, you create a strategy to achieve your goals for tomorrow while managing your money better today. Remember, all personal information you provide to Ernst & Young is completely confidential. These tools include the:

EY Financial Planner Line®—The Financial Planner Line is the heart of the Ernst & Young service. When you call the *EY Financial Planner Line®*, you consult directly with an Ernst & Young professional financial planner who is versed in the financial issues related to participants in General Board-administered retirement plans, including housing allowance and tax issues. Whether you have a quick inquiry or need an in-depth discussion, Ernst & Young planners will help you make decisions and move forward with your personalized action plan.



Topic-Specific Reports—Topic-specific reports are available on a number of financial planning issues. You may request up to three reports. You may download the questionnaires you need to complete in order to receive these reports from the Ernst & Young Web site or simply call the *EY Financial Planner Line®* and request that the appropriate questionnaires be sent to you. Available reports include:

- ▶ budget and cash flow,
- ▶ life insurance,
- ▶ custom goal funding (*planning for a large purchase such as a home or car*),
- ▶ net worth,
- ▶ debt management,
- ▶ retirement goal,
- ▶ education goal,
- ▶ mortgage planning, and
- ▶ estate planning.

Ernst & Young Financial Planning Center Web site—This Web site offers handy tips for handling your money and helps you expand your knowledge of financial concepts. In addition, the site includes:

- ▶ calculators on a range of topics, including retirement funding, education funding and life insurance planning;
- ▶ the *Understanding Personal Finances* newsletter, published six times a year; and
- ▶ financial planning resources.

The Ernst & Young Financial Planning Center Web site is free to all General Board plan participants. You can access it at <http://gbophb.eyfinancialplanner.com> (company code: gbophb; company program: gbophb2006).

