

## AUGUST

Hello! We hope our monthly emails are helpful. We would like treasurers or those handling your ministry pension contributions to also receive the WPF emails so please make sure their email addresses are placed in the **TWCHub** system and **wpf@wesleyan.org** is added to contact lists to avoid spam/junk folders. The **TWCHub** lists are downloaded for each mailing sent because of so many address changes. Consequently, unsubscribing is not possible.

*\*We are using “treasurers” to mean all personnel your ministry uses to handle WPF business.*

*\*We are using “the Plan” to mean the retirement income account program maintained and administered by Wesleyan Pension Fund. The term “Plan” does not include any other plans or arrangements WPF, or your employer may sponsor.*

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### Our topic today: INVESTMENT OPTIONS

The Plan allows you to choose how you invest your retirement funds. All amounts credited to your account under the Plan will be invested at your direction in one or more investment options selected by WPF. Each investment option is different and has its own specific investment objective. It is up to you to decide in which of the investment options you want to invest and how much of your Plan contributions and assets you want to invest in each one. The choice of how to invest is entirely up to you. WPF may add, eliminate, or otherwise change the investment options offered under this Plan at any time. Before you select any of the investment options, you should review the available investment information carefully when investing the contributions made to the Plan on your behalf.

There are two different approaches to investment: **Target Date Retirement Portfolios** and **Single Fund Investment Options**. You can invest all or a portion of your account in any of the Single Fund Investment Options. You can also invest a portion of your account in one or more of the Target Date Retirement Portfolio models and the rest of your account in one or more Single Fund Investment Options. You can receive more information on each of the Target Date Portfolios by clicking on the portfolio under the “Portfolios” tab in the “Investments” section of the website, wesleyanpensionfund.com. The investment option or combination of options in which you choose to invest depends on your personal investment goals and objectives. These objectives and goals will be determined by, among other things, how long your money will be invested, how much risk you are willing to take with your investments and how much money you think you will need for retirement. Some participants may be willing to accept a significant risk of fluctuation in the value of their investment to receive a high rate of return. Other participants, particularly those close to retirement, may want to invest in options that provide a low or modest rate of return but have less risk and short-term fluctuation in value. You need to examine each of the investment options considering your individual concerns and investment goals.

#### Target Date Retirement Portfolios

WPF, in conjunction with Morgan Stanley, is committed to developing retirement plan options designed for each participant’s needs. These Target Date Portfolios have been constructed to assist you with complex retirement decisions by automatically adjusting your investment allocation according to your targeted retirement age. Instead of filling out a lengthy questionnaire that could misrepresent your true risk tolerance, this simpler alternative is based on your retirement timeline. If you want to use this option, simply select the Target Date Portfolio that most closely matches your projected retirement date. Over time, your portfolio allocations will automatically shift from being more equity-oriented to more fixed income-oriented thereby becoming more conservative to protect your capital as your retirement date approaches.

<i>Wesleyan Retirement Portfolio</i>	<i>2035 Portfolio</i>	<i>2050 Portfolio</i>
<i>2020 Portfolio</i>	<i>2040 Portfolio</i>	<i>2055 Portfolio</i>
<i>2025 Portfolio</i>	<i>2045 Portfolio</i>	<i>2060 Portfolio</i>
<i>2030 Portfolio</i>		

Because these portfolios are tailored to your retirement date, you can quickly identify the model with the appropriate risk/reward ratio for you. The percentage of equity automatically decreases and the allocation to fixed income increases as the target date approaches.

### Single Fund Investment Options

In addition to Target Date Retirement Portfolios, you may also invest among several different Single Fund Investment Options as listed on the enrollment form in alphabetical order:

American Funds New World R6 Fund  
American Funds Washington Mutual Investors Fund  
Artisan Mid-Cap Institutional Fund  
BlackRock Advantage ESG US Equity K Fund  
GuideStone Medium-Duration Bond Investor Fund  
Metropolitan West Total Return Bond M Fund  
MFS International Diversification R6 Fund  
PIMCO Income Institutional Fund  
Principal Large-Cap S&P 500 Index R5 Fund  
Principal Mid-Cap S&P 400 Index R5 Fund  
Principal Small-Cap R6 Fund  
Principal Real Estate Securities R6 Fund  
T. Rowe Price Blue Chip Growth Fund  
Wells Fargo Special Mid-Cap Value Institutional Fund

Wesleyan Investment Foundation (*not based on stock/bond market – has a declared interest rate*)

Under the “Investments” section on our website, you can click on the “WIF Semi-Annual Update” button. This will open a current flyer with the Overview of WIF, the stated rate of return WIF is currently paying, a list of the stable advantages of investing with WIF and an Interest Rate History table.

### Incoming Contributions

To select investment funds for incoming contributions, you must complete the enrollment form which is the form you complete when you first enroll in the Plan. You have the choice of letting WPF choose your investment options, in which case, all contributions made on your behalf will be invested in a default investment fund selected by WPF that corresponds with your projected retirement date. You also have the option of making your own customized choices. You may change your investment options at any time without charge. Any change in investment of incoming contributions can be made either through your online account or by calling Principal Financial Group at 800.547.7754. You do not need to file a new election form with WPF. (*The Principal Financial Group Flyer can help you set up your online account access. The flyer is on our website under “Forms” or our office can email it to you.*)

### Transfers of Existing Accumulations Between Funds

You may elect to transfer amounts held on your behalf in any investment fund to one or more other investment funds. You can transfer all or a portion of such amount and you can do so in any percentage increment you want. To make a transfer, you must go online to your account or call Principal Financial Group at 800.547.7754 to speak to a representative.

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**NOTE: If you missed one of our emails or need to refer to one, they are available on our website.** Scroll down to the navy-blue box under the *Online Payment System Login* and *First-Time Users Info*. Click on the **MONTHLY EMAIL** toggle and the bolded month links are documents that can be downloaded to view or print.

We encourage you to peruse our website and especially the *Summary Plan Description (SPD)*. The SPD can be found at the top of our webpage under “*Keeping You Informed*” and clicking the “*Summary Plan Description*” tab. It is also under “*Resources*” at the bottom of the webpage.

**Serving HIM for your benefit,**

**DEBRA LEVITE**

**DIRECTOR OF BENEFITS**

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