FEBRUARY 2022

Hello! We hope our monthly emails are helpful. We would like those handling your ministry pension contributions to receive these emails so please make sure treasurers email addresses are placed in the **TWC**Hub system and **wpf@wesleyan.org** is added to your contact list to avoid spam/junk folders.

In our email we use "treasurers" to mean all personnel your ministry uses to handle WPF business. We use "the Plan" to mean the retirement income account program maintained and administered by Wesleyan Pension Fund Inc. We use WPF for "Wesleyan Pension Fund" and PFG for "Principal Financial Group."

We wish to apologize to our ministers who received an incorrect 1099-R in January. Principal's processing did not reflect the housing allowance. They have issued corrected forms but be sure to check and email us with any discrepancies on your form. The 1099-R is available on your online account, as well. *(The little bell at the top.)

Our topic today: YOUR PFG ONLINE ACCOUNT

If you have not set up your Principal Financial Group (PFG) online account, we have a flyer to help you do so. It is found on our website under "Forms" and it's called "Principal Financial Group Flyer." You can also email us or call our office and we'll email or mail the flyer to you. If you have problems or questions, you can call the 800 number listed on the flyer. The PFG Call Center will assist you in the steps. The flyer also has instructions for a MOBILE APP.

As a security measure, when you login to your account, it will not stay logged in if you're not using it or walk away and leave it open. It will time-out.

At the top of your account, in the message bar, you'll see a Bell. Click on this for alerts from PFG telling you when your 1099-R is ready for viewing/downloading, your estimated life and disability amounts and other significant alerts PFG wants you to be aware of. "Messages" may have a number beside it meaning the number of messages you have regarding confirmations of investment changes or transfers, change of personal information, etc. "My Profile" will have your login and contact information, preferences, documents, co-browsing and sharing screen information.

Scrolling down, you'll see tabs you can click on and see a menu of items related to that tab's subject with everything associated with your account:

-The "Overview" tab has the account dashboard, statements *(this is where you can view and download your quarterly, semi-annual or annual statements),* account history and plan information.

-The "Contributions" tab menu shows a summary, manage contributions and contribution totals by source *(your employer and employee contributions separated)*.

-The "Investments" tab has summary, change investments *(this is where you can change your investment options)*, investment details, paycheck contribution details, investment performance, guaranteed income options, personalized rate of return and research.

-The "Planning Resources" tab menu shows a retirement wellness planner, principal milestones, external accounts and education hub.

Your online account is a wonderful source of articles and tools for a myriad of topics. You can select the topics you're interested in to filter the results. Here are some examples:

-Retirement Investment Advice: saving enough to replace income – nearing retirement checklist – tips to consider before claiming Social Security – savings and spending strategies.

-Housing: buying a home and understanding mortgages – how much home can you afford – mortgage overview.

-Legal Documents: why you need a will and how to create one – organize your personal info – prepare a will online at no cost.

-Saving For Education: scholarship search – how to use a 529 plan – saving for college cheat sheet – financial aid consultants help answer your FAQs - smart borrowing.

-Budgeting: creating a budget and sticking to it - build a budget fearlessly - how's your financial health – 5 steps to a better budget – budgeting why's and how's.

Besides the information regarding your personal pension account, you'll find articles, videos, calculators and more in your PFG Online Account, all designed to help you navigate your financial wellness journey.

Login to your account using our *"Principal Financial Group Account Login"* on our website or go directly to Principal.com in your browser. You can bookmark it for ease of use.

As always, we are happy to assist with any problems or questions. Email or call us at any time. We will get back to you as soon as possible. See our phone numbers and email address listed below.

***TAX SEASON NOTE: THE 2022 MINISTER'S AND CHURCH NONPROFIT TAX & FINANCIAL GUIDES ARE NOW AVAILABLE ON OUR WEBSITE**

If you missed one of our emails or need to refer to one, the articles 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 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)* – also available now in Spanish.

Serving HIM for your benefit,

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