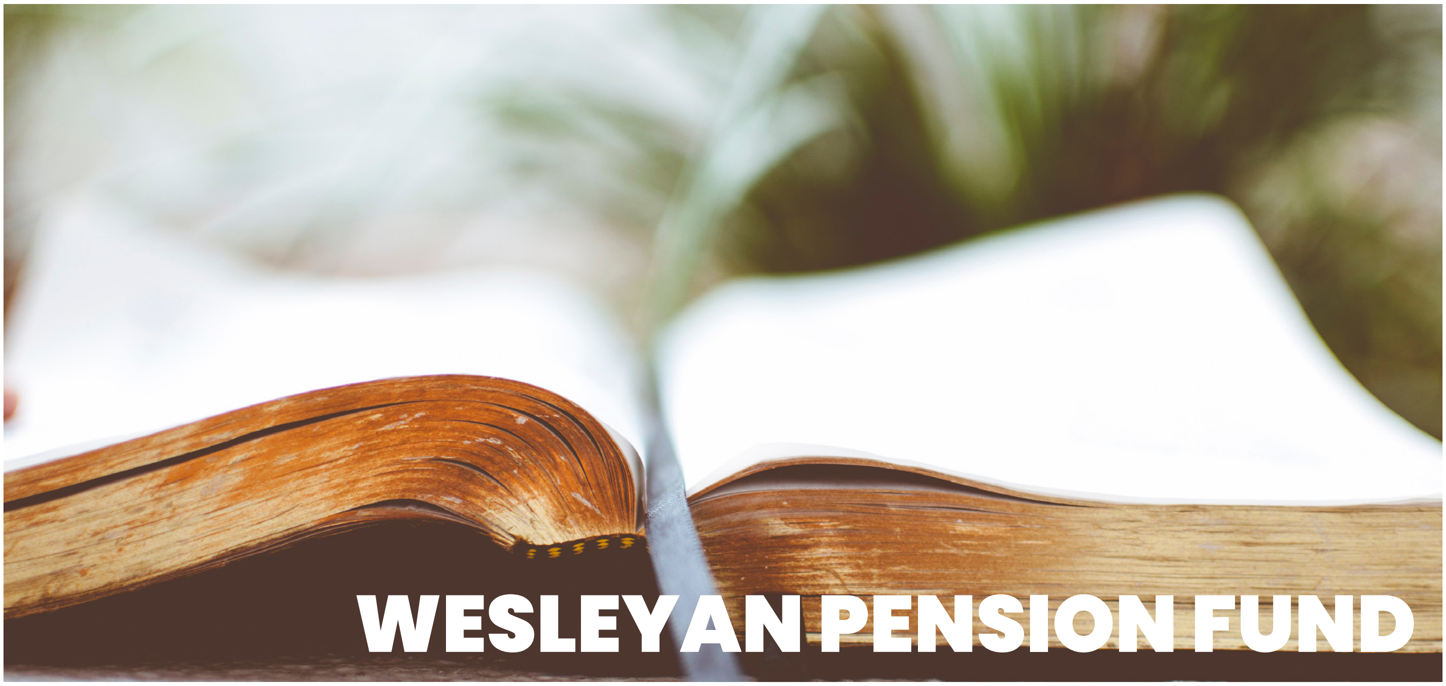

EMPOWERED

EMPOWERED TOGETHER AT GENERAL CONFERENCE

We are looking forward to gathering with you at the 15th General Conference this May, a meaningful time when the Wesleyan family comes together for worship, connection, and discernment of God's direction for the Church. Centered on the theme Empowered, this gathering reflects a shared desire to be led by the Holy Spirit as we continue the mission of reaching every person and every community with the hope of Christ.

As you make your way through the conference, we invite you to stop by our table in the exhibit area. We would love the opportunity to connect with you, hear your story, and encourage you in your financial journey as you continue serving with purpose and faith.

WESLEYAN PENSION FUND

POWERED BY Servant Solutions

WORKING SIDE BY SIDE FOR THOSE WE SERVE

We are excited to share that Servant Solutions has officially moved into its new office space, in the Wesleyan Investment Fund Building *(formerly TWC Headquarters)* marking an important step forward in its ongoing partnership with Wesleyan Pension Fund. We are especially grateful to now be sharing the same suite, creating a natural opportunity for closer collaboration and daily connection.

In addition, our new location places us in the same building as Wesleyan Investment Foundation and the Wesleyan Denominational Offices. This proximity strengthens our shared commitment to serve those who serve the Church, while allowing each organization to maintain its unique identity and mission.

continued on page 2

SIDE BY SIDE (cont.)

While our roles and responsibilities remain distinct, being together in one space fosters greater communication, efficiency, and shared learning. It also enhances our ability to provide consistent, high-quality support to WPF members through aligned efforts and strong working relationships.

We see this move as more than a change in location. It represents a continued investment in the future of this partnership and the people we serve. We are thankful for the foundation that has been built and look forward to this next season of working side by side to support the financial well-being of ministry leaders.

If you find yourself in the area, we would love to welcome you. Our doors are open, and we invite you to stop by, meet the team, and see this new space that reflects our shared commitment to serving you well.

The team praying together for lunch on move in day and Jim Weinmann and Cindy Linder.

FEE REDUCTION ANNOUNCEMENT

Wesleyan Pension Fund leadership is continually working with strategic partners, including Servant Solutions, to help your retirement account work more effectively for you. Through this collaboration, we're pleased to share an important update designed to benefit our members.

What's changing:

- Lower fees beginning April 1 across 20+ investment options
- Some investment fees reduced by up to 20 basis points
- Updates to the investment option lineup focused on reducing overall plan and investment costs

Why it matters:

- Lower fees mean more of your contributions stay invested
- Supports stronger long term retirement outcomes
- Reflects our shared commitment to serving our members' best interests

The updates to our investment option lineup reflect our ongoing commitment to reducing plan and investment fees for our members. These changes are designed to help you keep more of what you save.

DON'T LET MARKET SWINGS DERAIL YOUR RETIREMENT PLANS

As retirement draws closer, market swings can feel more personal. But feelings and money rarely make good partners, especially near that long-planned finish line. Changing your investments based on what you see in a statement rather than a long-term plan can lead to poor decisions. When markets feel uncertain, it's important to stay grounded and focused on what matters most.

Market Volatility Tips

- **Focus on Goals:** Keep your retirement timeline and long-term gains in view instead of reacting to headlines. A solid plan helps prevent costly, emotional decisions.

- **Control Your Contributions:** Market dips can be an opportunity to review your savings - buying when the market is down is a good strategy. Consider increasing contributions or using catch-up contributions if you are age 50 or older.

- **Align Risk with Your Stage of Life:** Make sure your investments reflect your season. Those nearing retirement may want to prioritize stability or consider Target Date Funds that adjust over time.

- **Consult a Professional:** Personalized guidance can help you stay confident in your strategy. Call our office to connect with a Morgan Stanley financial advisor at no cost to you as an active member of Wesleyan Pension Fund.

WHEN IS THE RIGHT TIME TO RETIRE?

Although there is no single "right" time to retire, each person's journey is unique. As you begin to see retirement on the horizon, it can be helpful to consider a few key factors that shape this decision. For many in ministry, the clearest starting point is a sense that the Lord is leading you into a new season. Alongside that calling, two additional considerations often play an important role.

The Financial Factor:
Finances are an important part of preparing for this next season. As faithful stewards, it is wise to seek guidance and take a clear look at your overall financial picture. WPF members are encouraged to take advantage of financial planning resources available through our partners at Morgan Stanley. A consultation can help you understand your readiness by reviewing your assets, income sources, and any liabilities. Many find it helpful to do this in their mid-50s and again in their early 60s. Contact our office to be referred to the Morgan Stanley team.

Some key milestones to keep in mind include:

- *Age 62 – Option to begin receiving early Social Security benefits and Wesleyan Pension Fund benefits*
- *Age 65 – Eligibility for Medicare begins*
- *Age 70 – Maximum Social Security benefit is reached*

The "What's Next?" Factor:
After years of faithful service, stepping away from a familiar role in ministry can bring a mix of emotions. Retirement is not the end of your calling, but often a transition into a new way of living it out. Many find purpose in opportunities to serve through their church, community, or by investing in others through mentoring and encouragement.

What might this next season look like for you? Take time to prepare financially, seek wise counsel, and remain open to where the Lord may be leading. Often, the next step becomes clear after you take the first one.

JIM WEINMANN
Director of Operations

CARING FOR THOSE WHO CARE FOR OTHERS

As a pastor, so much of life is spent caring for others. Wesleyan Pension Fund has helped care for me and my family—faithfully and quietly—in the background.

Through every season of ministry, it's been reassuring to know I'm building toward a secure future with a plan designed specifically for Wesleyan pastors. The tax-advantaged structure, professionally managed investments, and long-term approach help me steward God's provision wisely, even when ministry life feels uncertain.

I'm especially grateful for the Life and Disability benefits, knowing my family would be supported if the unexpected happens. And whenever questions come up, there's a real team—people who understand ministry—ready to help.

> "Through every season of ministry, it's been reassuring to know I'm building toward a secure future with a plan designed specifically for Wesleyan pastors."

Wesleyan Pension Fund isn't just about retirement someday. It's about confidence today, knowing those who serve the Church are being cared for with integrity, faith, and foresight.

I'm thankful this resource exists for us. If you're a pastor wondering how to plan well for the future, I would love the chance to connect with you.

MAKING SENSE OF CONTRIBUTION TYPES

If you have questions about Contribution Types or want help determining what is appropriate for your situation, please reach out. We are always happy to help you understand the options available to you.

Wesleyan Pension Fund accepts contributions under three classifications:

- Church/Employer Contribution
- Participant Before-Tax Contribution
- Participant Roth 403(b) Contribution

The first two types are before-tax (tax-deferred), meaning they are not treated as taxable income in the current year.

Church/Employer Contributions (#1) are funds the church sends directly to the employee's retirement account as part of their compensation and are not reported on the employee's W-2.

Participant Before-Tax Contributions (#2), often called salary reduction contributions, are elected by the employee and deducted before taxes are calculated. The reduced salary appears as taxable income in Box 1 of the W-2, and contributions are listed in Box 12 (Code E).

While both are before-tax, the distinction matters because the IRS sets a separate limit on how much an individual can defer from salary each year.

2026 IRS Contribution Limits:

100% of compensation or $72,000 (combined employer and employee contributions)

2026 Elective Deferral Limits:

$24,500 employee salary reduction

$8,000 catch-up (age 50+)

$11,250 super catch-up (ages 60–63 in 2025)

Participants may contribute up to $32,500 with the standard catch-up or $35,750 with the super catch-up (not both). Excess deferrals must be returned and included in gross income.

Participant Roth 403(b) Contributions (#3) are made after tax, reducing net pay while full salary remains subject to withholding. These are reported in Box 12 (Code BB) and included in Box 1 wages. For non-ordained employees, they are also subject to Social Security and Medicare taxes (Boxes 3 and 5).

For more details on contribution types and current IRS limits, visit wesleyanpensionfund.com for a downloadable information sheet.

ADDING FLEXIBILITY TO YOUR PLAN WITH ROTH

Since the launch of the Roth contribution option on January 1, 2026, we have been encouraged by the interest and thoughtful questions from WPF members. This addition provides greater flexibility as you plan for the future, allowing you to diversify how and when your retirement income is taxed. For some, Roth contributions can complement traditional pre-tax savings, especially for those expecting higher taxes later or seeking tax-free income in retirement.

At the same time, it is important to consider your unique situation. For credentialed ministers planning to use the Housing Allowance in retirement, traditional pre-tax contributions often remain the more beneficial strategy, since Roth withdrawals are not eligible for the Housing Allowance exclusion.

There is no one-size-fits-all answer. If you have not yet reviewed how the Roth option fits into your overall plan, we encourage you to connect with our team. We are glad to assist you.

WESLEYAN PENSION FUND
POWERED BY Servant Solutions

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