



## PERSONAL CONTRIBUTIONS TO YOUR UNITED METHODIST PERSONAL INVESTMENT PLAN (UMPIP)

In the United Methodist Pension Plan, you have the opportunity to greatly enhance to the value of your pension by contributing personal funds through a salary-reduction plan with your church.

In the UMPIP plan, you set up a "Salary-Reduction Agreement" with your church. The treasurer will withhold from your salary a monthly amount which you designate. The treasurer will send this amount to your account at the General Board of Pensions.

You have several options on how these funds will be invested, from low risk to high risk.

You may designate whether you wish your personal contribution to be made on a pre-tax or after-tax basis. Pre-tax means that you do not pay taxes now, but when you receive your pension those benefits may be taxable. After-tax means that you pay the taxes now, but when you receive your benefit, the principle is tax-free.

Because of the Housing exclusion for retired ministers, most clergy will benefit by making their contributions on a pre-tax basis.

For investment fund information, please see [www.gbophb.org](http://www.gbophb.org)

I wish to make UMPIP contributions through a salary-reduction agreement with my church. I wish to make contributions in the amount of (designate a dollar figure or a percentage amount, but not both):

Pre-tax monthly contribution of \$ \_\_\_\_\_ or \_\_\_\_\_ % of salary + housing  
and/or

After-tax monthly contribution of \$ \_\_\_\_\_ or \_\_\_\_\_ % of salary + housing  
or

I do not wish to make UMPIP contributions at this time \_\_\_\_\_ (check if desired)

Date this document takes effect: Month: \_\_\_\_\_ Day: \_\_\_\_\_ Year: \_\_\_\_\_ (The date cannot be retroactive)

Your signature (**required**) \_\_\_\_\_

Keep a copy of this for your records, give a copy to your local church treasurer and mail the original (prior to the effective date) to:

Pensions Office  
Rocky Mountain Conference of the United Methodist Church  
6110 Greenwood Plaza Blvd.  
Greenwood Village, CO 80111  
fax: 303-733-1730

Billing for the amounts listed above will continue until:

- the participant is no longer employed by this employer (a new form is required with a change of appointment)
- the participant submits another form to change the contribution amount