Wespath Benefits and Investments
1901 Chestnut Avenue
Glenview, Illinois 60025-1604
wespath.org

Wespath Benefits and Investments
Notice Regarding Contribution Remittance

Action Needed: We're transitioning away from paper bills!

Contribution Management allows plan sponsors to remit retirement plan contributions online and pay via ACH from the organization's bank account. Enrolled plan sponsors receive e-mailed notifications that monthly bills are ready for review. Sending payment through your bank's online bill pay or through the postal service can cause delays in posting of contributions due to the need for manual processing of these payments and postal delays. Please complete the enclosed Security Administration Form and return it to **pateam@wespath.org** to begin making your payments through Contribution Management.

Contribution Due Dates

Participant contributions should be deposited to their UMPIP accounts as soon as possible, but no later than 15 business days following the end of the month in which the amounts would have been paid to participants had they not been contributed to the plan. If contributions are not deposited within two months following the end of the month in which they would have been paid to participants, investment earnings must also be paid. Wespath will calculate investment earnings on late contributions, if requested.

Remitting Contributions

Review the *Contribution Remittance Reminder* you received. If the information is accurate, return the coupon and your check in the envelope you received. To ensure the accuracy and timeliness of posted contributions, payments should not be made through your bank's online bill pay service. **The employer or salary-paying unit must issue payment. The check may not come from a participant's personal checking account**. Participant contributions (before-tax, Roth and after-tax) must be withheld from the participant's compensation before the contribution is remitted to Wespath. **Send checks to the address on the coupon—not to Wespath's Glenview address. The address must appear in the envelope window.** Do not staple the envelope.

Contribution Accuracy

If you discover contributions were overpaid or underpaid contact the Plan Adoption and Contributions Team at **1-800-851-2201**. Provide contribution detail by type if remitted contributions differ from the amounts listed on the *Contribution Remittance Reminder*:

- Via e-mail to **pateam@wespath.org**,
- Via fax to **1-847-866-5191**, or
- Via mail to the address on the top of this notice.

To ensure amounts are correct going forward, complete the necessary form(s)—such as the *Plan Compensation Change Report*, *Contribution Election* and/or *Termination/Retirement Notification* form—and return them to Wespath.

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Forms and Administration Manuals

It is important you distribute current versions of *Enrollment* forms to new participants; older forms may contain out-of-date information and be invalid. You can request new *Plan Enrollment Kits* at **fulfillmentteam@wespath.org**. Provide your name and phone number, six-digit employer number (if you know it), organization mailing address and the number of kits you are requesting.

Once participants are enrolled and receive a *Welcome Letter*, they should register for online access to their retirement accounts at **benefitsaccess.org** and designate their beneficiary(ies) online.

Contribution Election and *Investment Election* forms should be used for changes after enrollment.

Forms and Plan Administration Manuals are available on the Wespath extranet at **https://extranet.wespath.org** (username: **extranet**; password: **gbop!123**). Select "**Plan Documents—Forms—Guides**." You also may call Wespath at **1-800-851-2201** to request forms.

Need Help?

If you need assistance or additional information regarding contribution remittance, contact the Plan Adoption and Contributions team at **pateam@wespath.org** or call **1-800-851-2201**. Representatives are available business days from 8:00 a.m. to 6:00 p.m., Central time.

Wespath does not provide legal or tax advice. If you need legal or tax advice, please consult with a legal or tax professional.