
Finding Our Way with Compass:
What You Need to Know
November 13, 2025 | 6:30pm CST
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DISCIPLESHIP MINISTRIES
The United Methodist Church
Wespath
BENEFITS | INVESTMENTS
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1


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2


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The United Methodist Church
Finding Our Way
With Compass
November 13, 2025

3

Agenda

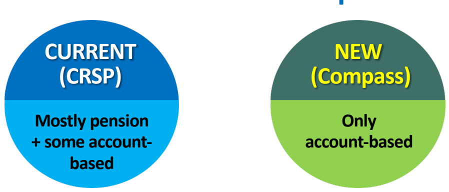
- Why Compass?
- Overview
- How Will Compass Impact Me?
- Contributions To Compass
- Compass Key Plan Design Features
- Balance Types in Compass
- What About My Existing Balances?
- LifeStage Suite of Services

4

Why Compass?

5

What's Different about Compass?



Allows flexibility for surviving spouses, beneficiaries and heirs

6

How will Compass Impact Me?

Active clergy—you keep all your benefits earned previously under legacy plans

- Pre-82 Plan
- Ministerial Pension Plan
- Clergy Retirement Security Program

- **Retired clergy**—no impact on benefit
- **Eligibility**—Annual Conference discretion for 50% and 75% appointments

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7

Eligibility for Compass

- Bishops and full-time clergy are eligible for Compass in 2026
- Part-time clergy appointed 50% or 75% is based on Annual Conference discretion
- Check with your Annual Conference to confirm your eligibility

8

UMC Retirement Contributions – from Local Church or Annual Conference

Automatic contributions | ***In partnership with clergy***

$150* per month + **3% of compensation**** + **$1/$1 matching contribution (up to 4% of compensation)**

* 2026 amount; increases 2% per year ($5 increments)/prorated by appointment percentage
** Plan Compensation = Base Pay + 35% parsonage value or Housing Allowance

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9

Clergy Partnership is Essential

- Contribute 4% of your compensation to unlock the full match
- Contribute what you can afford
- EY Financial Planning Services can help you get there!

10

Plan Features Designed to Help

- Parsonage value increase from 25% to 35%
- Student loan provision
- Automatic enrollment and escalation
- LifeStage Investment Management
- LifeStage Retirement Income

11

Parsonage Value Increase

Plan Compensation = Base Pay Plus 35% for Parsonage or Housing Allowance

Deemed parsonage value increases from 25% to 35% of base pay

- Reflects a more realistic value
- Subject to minimum and maximum
- Percentage-based contributions based on higher overall compensation
- More money into your Compass account each month

12

Student Loan Provision

- Counts qualified educational loan payments *as if* they were clergy contributions to Compass up to 4% of compensation
  - **Earn 4% plan sponsor match**
- Participants will have ability to **self-certify** annually on qualifying payments
- Self-certification to be done via Benefits Access
- Informed by **SECURE 2.0 Act legislation**

13

Student Loan Provision Next Steps

- Track your 2026 QSLP's - Qualified Student Loan Payments
- Substantiation could be required
- Loans under your name for self, spouse, or dependent qualify
- Deadline for 2026 self-certification is expected to be by March 31, 2027
- Matching contributions go to Compass Directed balance - matching account

14

Compass Automatic Features

15

Automatic Features in Compass

Automatic features will help protect clergy who are less engaged:

Auto enrollment	Auto escalation
Ensure that clergy contribute at rate no less than 4%	Increase savings rate incrementally over time + + +

Clergy can make a decision different from default options!

16

Personal Contributions in Compass— Transferring Your UMPIP* Elections

Participants contributing $0 now	Participants contributing less than 4%** with **one** contribution type (before-tax only, Roth only, or after-tax only)	Participants contributing 4% or more**
Will be auto-enrolled at 4% Before-tax**	**Will be auto enrolled at 4%** same type**	**Same rate/type carries into Compass (dollar amounts converted to %)**

* UMPIP: United Methodist Personal Investment Plan – voluntary 403(b)
** Or higher, if elected by the Annual Conference

17

Balance Types

- Compass Directed Balance
  - Automatic Contributions
    - Flat dollar
    - Non-matching
  - Matching Contributions
- Compass Flexible Balance
  - Participant Contributions

18

What will happen to my existing plan balances?

- CRSP Defined Contribution balances – will transfer to your *Compass Flexible balance* - sometime in 2026
- Your MPP balances will remain in MPP
  - Two choices for 65% of balance
  - 35% remains an account balance in MPP
- Your UMPIP balances will remain in UMPIP

19

LifeStage Investment Management

- Required for UMC contributions
- Personalized asset allocation tool for defined contribution (DC) accounts
- Sets an investment allocation with quarterly reviews
- Rebalances accounts as needed
- Manages investments during active service and in retirement

20

LifeStage New Option in 2026

- Social Values Choice Suite of Funds currently only available for those self-managing their Defined Contribution accounts
- For participants with a heightened focus on companies' environmental and social performance
  - U.S. Treasury Inflation Protection Fund
  - Social Values Choice Bond Fund
  - Social Values Choice Equity Fund
- Ability to opt-in to include Social Values Choice Funds in LifeStage Investment asset allocation Starting January 2, 2026!
- Update your LifeStage Investment Management profile to add Social Values Choice Funds to asset allocation mix

21

LifeStage Retirement Income

- Required for Compass Directed Balances
- Optimizes retirement spending
  - Determines how much money you can safely take out as your monthly retirement income
  - Option to use retirement savings early to attain maximum Social Security benefits
  - Option of longevity protection beginning at age 80 to establish lifetime income

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22

Chapter 8 | Resources to Support Your Story

EY Financial Planning Services

wespath.eynavigate.com
1-800-360-2539

Page 23 | The Next Chapter: Writing Your Retirement Story

23

Chapter 8 | Resources to Support Your Story

Common Questions for EY Financial Planners

- ? How much can I afford for housing in retirement?
- ? What will my retirement income look like?
- ? Should I choose a higher or lower COLA?
- ? How should I secure a down payment for housing?
- ? How can I come up with a 4% contribution to Compass?

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Page 24 | The Next Chapter: Writing Your Retirement Story

24

What Do You Need to Do and Know?

- Review your personal contributions
- See how EY can help you
- Name beneficiaries
- Run your own Benefit Projection

25

Projection Tool Update

- Projection tool updated for retirement dates after January 1, 2026
- Incorporates Compass
- Include MPP 65% as LifeStage Retirement Income or annuity option

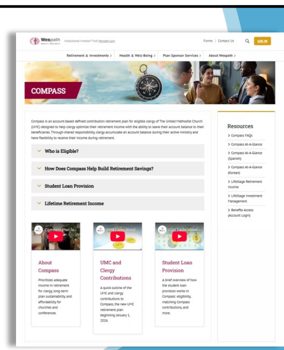
26

Compass Webpage

wespath.org/r/compass

- Home base for Compass information
- Contains ever-expanding resource library and videos

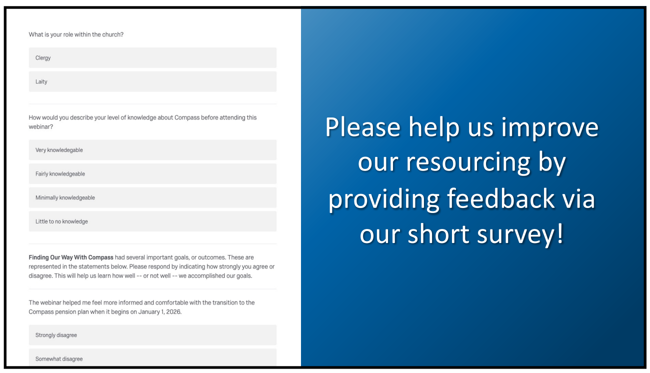
SCAN ME



27


Questions?

28


What is your role within the church?
Clergy
Laity
How would you describe your level of knowledge about Compass before attending this webinar?
Very knowledegable
Fairly knowledgeable
Minimally knowledgeable
Little to no knowledge
Finding Our Way With Compass had several important goals, or outcomes. These are represented in the statements below. Please respond by indicating how strongly you agree or disagree. This will help us learn how well -- or not well -- we accomplished our goals.
The webinar helped me feel more informed and comfortable with the transition to the Compass pension plan when it begins on January 1, 2026.
Strongly disagree
Somewhat disagree
Please help us improve our resourcing by providing feedback via our short survey!

29


STEWARDSHIP AND FINANCE
Get It Right at the Starting Line 2026
JANUARY 8, 2026 AT 6:30 PM, CST

30