



Retirement Connection

User's Guide

Welcome to Retirement Connection! Your employer is providing you with a pension through the Concordia Retirement Plan (CRP) – an important part of your benefits package.

Retirement Connection is a free online tool to help you see your projected pension benefits, how your pension fits with Social Security and other sources of retirement income, and if there are potential income gaps. It also takes you one step further by identifying actions that may help you meet your retirement goals, whether it's 4 or 40 years from now.

Registering for Retirement Connection

You can register with Retirement Connection one of two ways:

1. Go directly to retirementconnection.ehr.com.
2. Log in to the CPS Member Portal by visiting ConcordiaPlans.org/MemberPortal. Retirement Connection will be found under **Quick Links**.

The first time you access Retirement Connection, you'll need to create an account. Follow the simple steps and verify your identity. As part of the process, you'll be sent a confirmation email from Willis Towers Watson (our pension benefit administrator).

Helpful hint: use your personal email to register so you can continue to access your Retirement Connection account when you transition to retirement.

Getting Started

CONCORDIA PLANS

Home My Retirement & Savings Tools & Resources

Estimate My Retirement Benefit START

Estimate Your Retirement Benefit
Estimate your pension and model your retirement income to help you plan.
Estimate My Retirement Benefit

Start Receiving Your Pension Benefit
Ready to retire? If so, you can start the retirement process.
Initiate My Retirement

Healthcare in Retirement
Choosing the right health coverage in retirement is important, and we can help. [Learn more about](#)
View My Healthcare

Your Employment History
View the employment information we have on file for you.
View My Employment History

Your Company Information
View the information we have on file for you.
View My Company Information

Additional Resources

The Concordia Plans Education Team is here for you!
Don't hesitate - reach out to us today for answers to your retirement needs.
[Contact a CPS Financial Educator](#)

There are many financial resources available, but which one is right for you?
No matter where you are on your path to financial wellness, Concordia Plans can help you get where you want to go.

Don't forget to click on the arrow to access more features of Retirement Connection.

Retirement Connection is full of retirement planning tools and resources including:

- **Estimating your Retirement Benefits** – view your projected pension income.
- **Your Employment History** – see your past and current LCMS employers and employment dates.
- **Your Compensation History** – see your compensation.
- **Your Communications Preferences** – review your profile to make sure we have the right contact information.
- **Initiate Your Retirement** – initiate the online process to begin your retirement benefits.

Let's look at each of these planning tools in more detail.

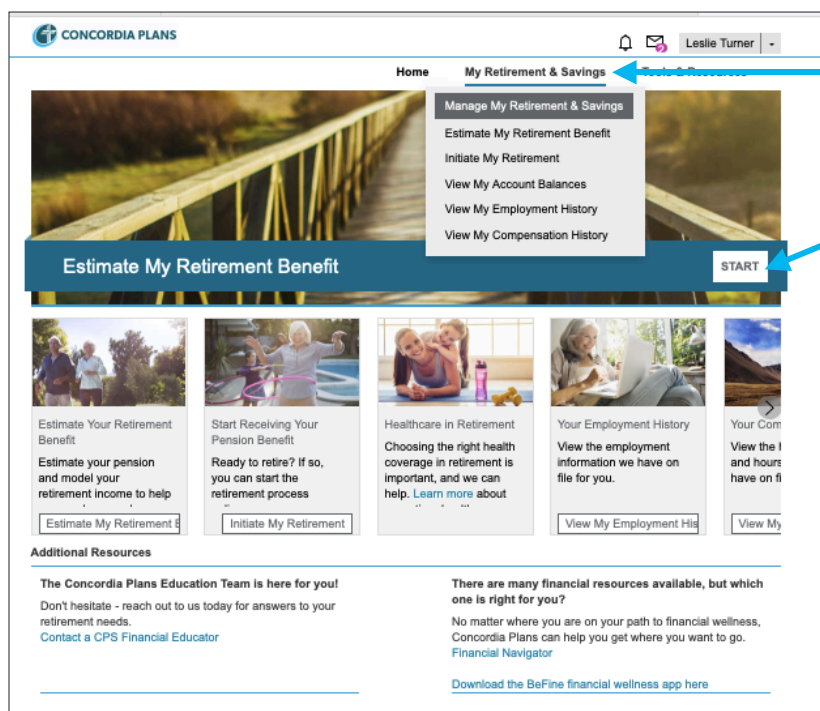
Additional Resources

You can also easily access many of the financial resources available through Concordia Plans including:

- Financial Educators.
- Financial and retirement planning videos.
- Financial Navigator (to help you find the right resource for you).
- Concordia Health Plan Medicare products.
- BeFine financial wellness tool.

You'll find these resources and more under the **Resources and Tools** or **Additional Resources** headings.

Estimating your Retirement Benefits



To see your projected CRP pension benefits select **Estimate My Retirement Benefits**, by clicking **Start** or clicking on **My Retirement & Savings** and selecting **Estimate My Retirement Benefits**.

Note: If you have already started receiving your pension benefits, you will not be able to estimate your benefits. Please contact Concordia Plans for more information.

Retirement Profile

The first thing you'll be asked to do is to indicate a potential last day of work with your LCMS employer and then determine when you may want to begin receiving your CRP pension benefit. Enter your anticipated retirement age or a specific date.

Next, you will want to enter an Annual Pay Increase Rate. This percentage will be used to help calculate your benefits.

If you're eligible to save in the Concordia Retirement Savings Plan 403(b), and have a CRSP 403(b) balance, the balance and balance date will populate on this screen and will be included in your retirement income projections. You can manually adjust your account balance and/or CRSP 403(b) contribution savings rate so it will be included in your retirement income projections.

If you're not eligible to save, or if you're not currently saving, you don't have to do anything. Of course, if you're **interested** in saving in the CRSP 403(b) you can update the CRSP 403(b) contribution savings rate and it will be included in the retirement income projections. Please visit our website at ConcordiaPlans.org/CRSP.

Next you'll be asked "Include spousal information in calculation?"

If you are married, you will see 'Yes' is selected and your spouse's birth date is shown. This indicates that your pension benefits will be calculated with a Surviving Spouse benefit, which is a benefit your spouse will continue to receive after you have passed away. If you select 'No' you'll be prompted to read information about waiving surviving spouse benefits at the time you initiate benefits.

When you have entered all your information, click **Next: Pension**.

The screenshot shows the 'Estimate Your Retirement Benefit' page on the Concordia Plans website. The page has a navigation bar with 'Home', 'My Retirement & Savings', and 'Tools & Resources'. Below the navigation bar is a header with the title 'Estimate Your Retirement Benefit'. There are four tabs: 'RETIREMENT PROFILE', 'PENSION', 'RETIREMENT SAVINGS', and 'RETIREMENT MODEL'. The 'RETIREMENT PROFILE' tab is selected. The main content area contains a welcome message and a form with the following fields: 'View by:' (radio buttons for 'Age' and 'Date'), 'Age on Your Last Day at Work:' (dropdown menu with '67' selected), 'Age You Plan to Start Pension Payments:' (dropdown menu with '67' selected), 'Annual Pay Increase Rate (%)' (dropdown menu with '0' selected), 'CRSP 403(b) Balance Date:' (text input with '8/22/2023'), 'CRSP 403(b) Balance:' (text input with '\$ 0.00'), 'CRSP 403(b) Contribution Rate (%)' (dropdown menu with '0' selected), 'Include spousal information in calculation?' (radio buttons for 'Yes' and 'No', with 'Yes' selected), and 'Spouse's Birth Date:' (text input with '4/3/1958'). There are two yellow callout boxes: one with a head icon and text 'Learn about why we ask for this information and how it's used to model your retirement. Access FAQs and Term Definitions.' and another with text 'Learn about how your profile will impact your pension payments at retirement.' There are two buttons: 'SHOW RETIREMENT PROFILE HELP' and 'NEXT: PENSION'.

This is a close-up of the 'RETIREMENT PROFILE' form. It shows the 'CRSP 403(b) Balance:' field with a value of '\$ 0.00', the 'CRSP 403(b) Contribution Rate (%)' field with a value of '0', the 'Include spousal information in calculation?' section with 'Yes' selected, and the 'Spouse's Birth Date:' field with a value of '10/7/1957'. There is a yellow callout box with a head icon and text 'Learn about why we ask for this information and how it's used to model your retirement. Access FAQs and Term Definitions.' Below this box is a button labeled 'SHOW RETIREMENT PROFILE HELP'. Two blue arrows point to the information icons (i) next to the 'CRSP 403(b) Contribution Rate (%)' and 'SHOW RETIREMENT PROFILE HELP' button.

If you need help – click on one of the **i** icons for a more detailed explanation.

You can also click on **Show Retirement Profile Help** to expand the colored box to show more detailed instructions, FAQs, definitions and other helpful information. Similar helpful resources will be available on pages throughout the website.

Annual Pension Payment

On the next screen you will see your projected Annual Pension Payments. Depending on your enrollment history with the CRP, you may see one or multiple benefits available to you.

For example, if you were enrolled in the CRP Traditional Option before July 1, 2014, then you may have Supplemental Retirement Account benefits. If so, those would appear on this screen as a separate box.

Estimate Your Retirement Benefit

RETIREMENT PROFILE

PENSION

RETIREMENT SAVINGS

RETIREMENT MODEL

See how your retirement income changes if you choose a different pension payment option.

Annual Pension Payment ▲

Hide Additional Payment Options ▲

\$25,416

\$2,118 monthly payment beginning at age 67

Based on your retirement profile:

Last Day at Work: Age 67

Start Pension Age 67

Payments:

Annual Pay Increase: 0%

CRSP 403(b) Balance 8/23/2023

Date:

CRSP 403(b) Balance: \$0.00

CRSP 403(b) 0%

Contribution Rate:

Beneficiary: SPOUSE

Spouse's Birth Date: 4/4/1973

← Edit my Retirement Profile

➤ Save my Retirement Profile

▲ ONLY AN ESTIMATE

These estimates were determined based on the assumptions you provided. Please keep in mind that your actual benefit, or rights to any benefit, will be determined by your pay, service and the official benefit plan provisions in place when your employment ends.

View/Print Results →

Compare Pension Scenarios →

Traditional

You are eligible to select one option from both the **Primary Retirement Benefit** and **Supplemental Retirement Account Benefit** choices below.

Primary Retirement Benefit

These payment options are payable starting 3/1/2033.

Payment Option	Payment to You	Payment to Your Spouse
<input type="radio"/> Single Life Annuity *	\$2,113	N/A
<input type="radio"/> 10-Year Certain & Life *	\$2,017	N/A
<input checked="" type="radio"/> Joint & 70% Survivor	\$2,013	\$1,409
<input type="radio"/> 100% Joint & Survivor	\$1,908	\$1,908

➤ Learn more about your payment options

Supplemental Retirement Account Benefit

These payment options are payable starting 3/1/2033.

Payment Option	Payment to You	Payment to Your Spouse
<input type="radio"/> Single Life Annuity *	\$121	N/A
<input type="radio"/> 10-Year Certain & Life *	\$115	N/A
<input checked="" type="radio"/> Joint & 70% Survivor	\$105	\$74
<input type="radio"/> 100% Joint & Survivor	\$100	\$100
<input type="radio"/> Lump Sum *	\$18,940	N/A

➤ Learn more about your payment options

Learn more about your pension benefit and available payment options. Access FAQs and Term Definitions.

The CRP is divided into two options: the Traditional Option and the Account Option. Your employer elects which option(s) to offer and you are enrolled accordingly. Some workers may earn benefits in both options during their career but can only be enrolled in one option at a time.

In retirement, if your CRSP 403(b) balance is \$5,000 or greater, you can roll all or a portion of your CRSP 403(b) balance into the CRP to receive a set monthly payment. If you would prefer not to roll your CRSP 403(b) into the CRP, select **Account Balance**. Click [here](#) for more information on your CRSP options in retirement.

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Annual Pension Payment ▲

\$20,256

\$1,688 monthly payment beginning at age 67

Based on your retirement profile:

Last Day at Work:	Age 67
Start Pension	Age 67
Payments:	
Annual Pay Increase:	0%
CRSP 403(b) Balance	2/8/2023
Date:	
CRSP 403(b) Balance:	\$5,345.33
CRSP 403(b)	3%
Contribution Rate:	
Spouse's Birth Date:	1/5/1973

← [Edit my Retirement Profile](#)

→ [Save my Retirement Profile](#)

⚠ **ONLY AN ESTIMATE**

These estimates were determined based on the assumptions you provided. Please keep in mind that your actual benefit, or rights to any benefit, will be determined by your pay, service and the official benefit plan provisions in place when your employment ends.

[View/Print Results](#) →

[Compare Pension Scenarios](#) →

Traditional

You are eligible to select one option from the choices below.

Primary Retirement Benefit

These payment options are payable starting 2/1/2040.

Payment Option	Payment to You	Payment to Your Spouse
<input type="radio"/> Single Life Annuity *	\$1,302	N/A
<input type="radio"/> 10-Year Certain & Life *	\$1,243	N/A
<input checked="" type="radio"/> Joint & 70% Survivor	\$1,240	\$868
<input type="radio"/> 100% Joint & Survivor	\$1,192	\$1,192

→ [Learn more about your payment options](#)

Traditional(Continued)

You are eligible to select one option from the choices below.

Concordia Retirement Savings Plan 403(b) Benefit

These payment options are payable starting 2/1/2040.

Payment Option	Payment to You	Payment to Your Spouse
<input type="radio"/> Single Life Annuity *	\$436	N/A
<input type="radio"/> 10-Year Certain & Life *	\$416	N/A
<input checked="" type="radio"/> Joint & 70% Survivor	\$395	\$277
<input type="radio"/> 100% Joint & Survivor	\$380	\$380
<input type="radio"/> Account Balance *	\$68,951	N/A

→ [Learn more about your payment options](#)

Account

You are eligible to select one option from the choices below.

Retirement Cash Account Benefit

These payment options are payable starting 2/1/2040.

Payment Option	Payment to You	Payment to Your Spouse
<input type="radio"/> Single Life Annuity *	\$59	N/A
<input type="radio"/> 10-Year Certain & Life *	\$56	N/A
<input checked="" type="radio"/> Joint & 70% Survivor	\$53	\$37

This indicates if the benefits are through the Account Option or Traditional Option.

This indicates the name of the benefit.

If you do not want to roll your CRSP 403(b) into the CRP, select **Account Balance**.

You don't have to select the same distribution option for everything. If you are eligible for more than one benefit, you can choose:

- The same annuity distribution option for all benefits.
- An annuity distribution option for the Primary Retirement Benefit and for the remaining benefits you can choose:
 - > the same distribution option as the Primary Retirement Benefit or
 - > the lump-sum distribution option (if available).

After you have selected your distribution options, select **Next: Retirement Savings**.

Retirement Savings

In this section you are able to enter additional sources of retirement income.

Your CRP pension benefits are listed on the left column, followed by a summary of your retirement profile.

Estimate Your Retirement Benefit

RETIREMENT PROFILE

PENSION

RETIREMENT SAVINGS

RETIREMENT MODEL

Review the accounts below and add any other retirement savings or income sources that you would like to include in your retirement income model.

Annual Combined Retirement Income

\$29,628

Monthly Income on 2/1/2040

Pension (starts later)

Social Security \$2,469

Savings (starts later)

Total Monthly Income \$2,469

Based on your retirement profile:

Last Day at Work: Age 67

Start Pension: Age 68

Payments:

Annual Pay Increase: 3%

CRSP 403(b) Balance: 2/8/2023

Date:

CRSP 403(b) Balance: \$5,345.33

CRSP 403(b): 3%

Contribution Rate:

Beneficiary: SPOUSE

Spouse's Birth Date: 1/5/1973

Edit my Retirement Profile

Social Security Benefit

Monthly Payment

Social Security starting 2/1/2040

\$2,469.00

Edit →

Employer Retirement Savings

+ Add an account

Current Balance

Contribution

Concordia Retirement Savings Plan 403(b) as of 2/8/2023

\$5,345.33

Edit →

Other Retirement Savings Accounts

+ Add an account

There are currently no accounts included

Other Retirement Income

+ Add an account

There are currently no accounts included

ONLY AN ESTIMATE

These estimates were determined based on the assumptions you provided. Please keep in mind that your actual benefit, or rights to any benefit, will be determined by your pay, service and the official benefit plan provisions in place when your employment ends.

Your projected **Social Security Benefit** will appear in the first box.

If you know your Social Security benefits will be more or less than what is shown, you can select **Edit** and manually adjust your benefit amount.

If you have a CRSP 403 (b) account, you'll see your account balance and balance date in the **Employer Retirement Savings** box. You can select **Edit** and manually adjust your account balance and/or savings rate.

You may have retirement savings with another financial institution. In the box **Other Retirement Savings Accounts**, you can click **Add an account** to enter additional outside assets.

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Estimate Your Retirement Benefit

RETIREMENT PROFILE

PENSION

RETIREMENT SAVINGS

RETIREMENT MODEL

Review the accounts below and add any other retirement savings or income sources that you would like to include in your retirement income model.

Annual Combined Retirement Income

\$47,124

Monthly Income on 2/1/2040

Pension	\$1,688
Social Security	\$2,239
Total Monthly Income	\$3,927

Based on your retirement profile:

Last Day at Work: Age 67
Start Pension: Age 67
Payments:
Annual Pay Increase: 0%
CRSP 403(b) Balance: 2/8/2023
Date:
CRSP 403(b) Balance: \$5,345.33
CRSP 403(b): 3%
Contribution Rate:
Beneficiary: SPOUSE
Spouse's Birth Date: 1/5/1973

[Edit my Retirement Profile](#)

ONLY AN ESTIMATE
These estimates were determined based on the assumptions you provided. Please keep in mind that your actual benefit, or rights to any benefit, will be determined by your pay service and the official benefit plan provisions in place when your employment ends.

Social Security Benefit

Monthly Payment	
Social Security starting 2/1/2040	\$2,239.00

Employer Retirement Savings

Current Balance	Contribution
Concordia Retirement Savings Plan 403(b) as of 2/8/2023	\$5,345.33

Other Retirement Savings Accounts

There are currently no accounts included

Add an Account

Account Name

Current Balance Date

Current Balance

Annual Contribution Amount

CANCEL SAVE

Other Retirement Income

There are currently no accounts included

After you select **Add an account**, a box will appear for you to complete your account information. Please note your Annual Contribution Amount will be rounded to the closest \$50. For example, if you enter \$345, it will be rounded to \$350.

After you click on **Save**, your information will be added into Retirement Connection and will appear on future estimates. Also, after you have saved the information, a new prompt to **Add an account** will appear so you can add additional accounts, if applicable.

Note: If you selected a Lump Sum or Account Balance in the prior steps, those amounts will be displayed in the **Other Retirement Savings Accounts** section. To exclude your other retirement savings, click **Edit**.

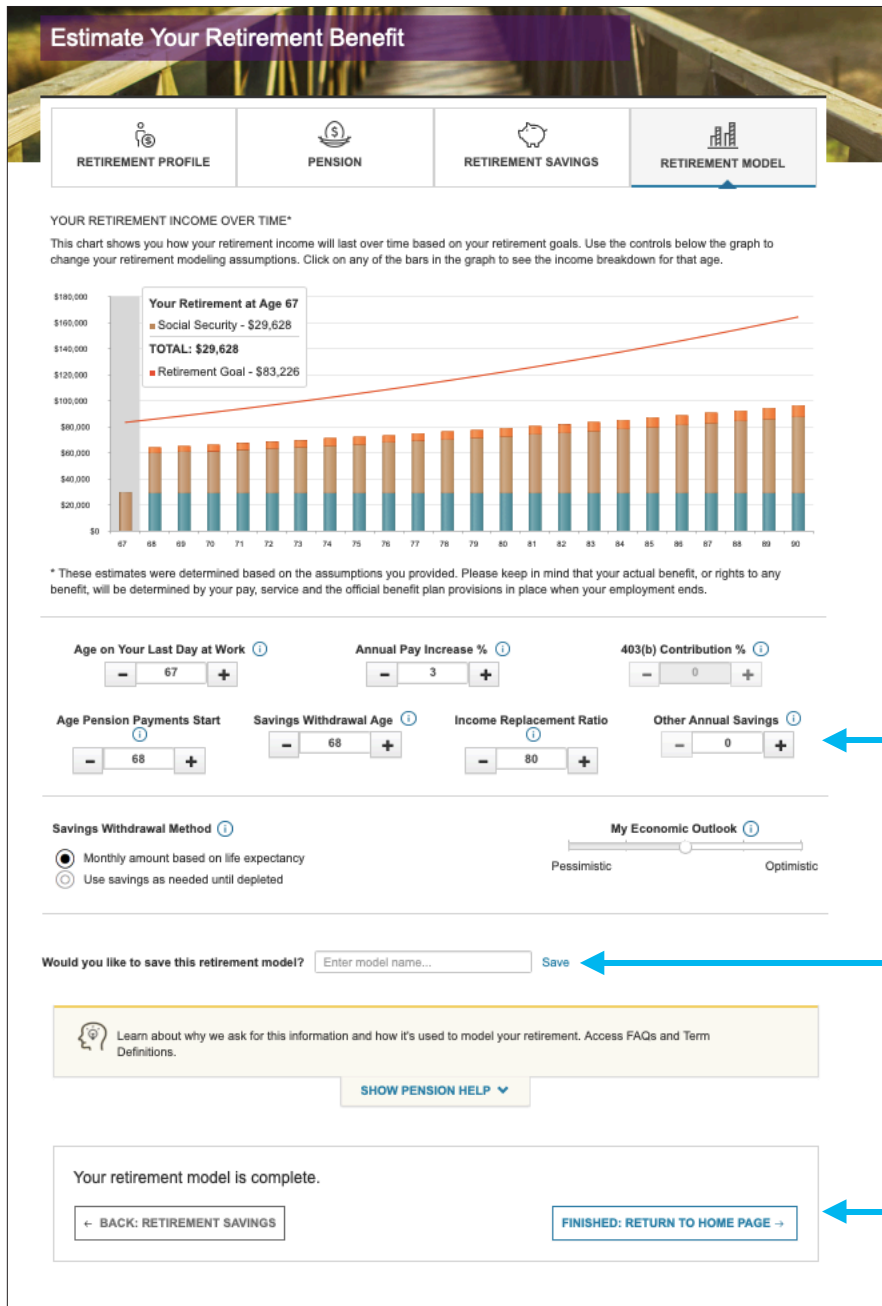
When you have entered everything, click on **Next: Retirement Model**.

Retirement Model

Now comes the exciting part! You can see how your projected retirement income stacks up to your retirement goals. The **Retirement Model** chart will show you how your projected benefits compare to your retirement goals. We start with a common goal: the red line represents the goal to replace 80% of your projected final compensation from work. The bars represent your retirement income over time based on the information you provided.

If no gap exists between the bars and the line, great! Continue following your retirement plan.

However, if there is a gap, you still have time to adjust your retirement plan now to help you reach your goals.



You can see how making changes will affect your retirement income by using the assumption tools for age, pay increase, 403(b) contribution and other savings, and income replacement ratio. Adjust each of these assumptions to see if you can meet your retirement goals.

Example: What if you started saving an extra \$100 a month in an account? Enter 1,200 in the assumption tool marked **Other Annual Savings** and hit enter. You'll see how making that change affects your projected retirement income.

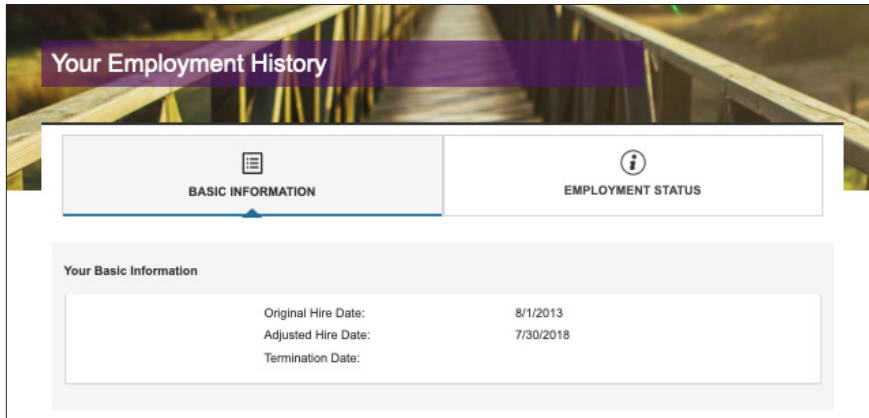
Be sure to save your scenario, so you can go back and reference it as you continue to plan for your retirement.

When your retirement model is complete, you can select **Finished** to return to the homepage.

Your Employment History

You can view your LCMS employment records by selecting **My Employment History** from the homepage.

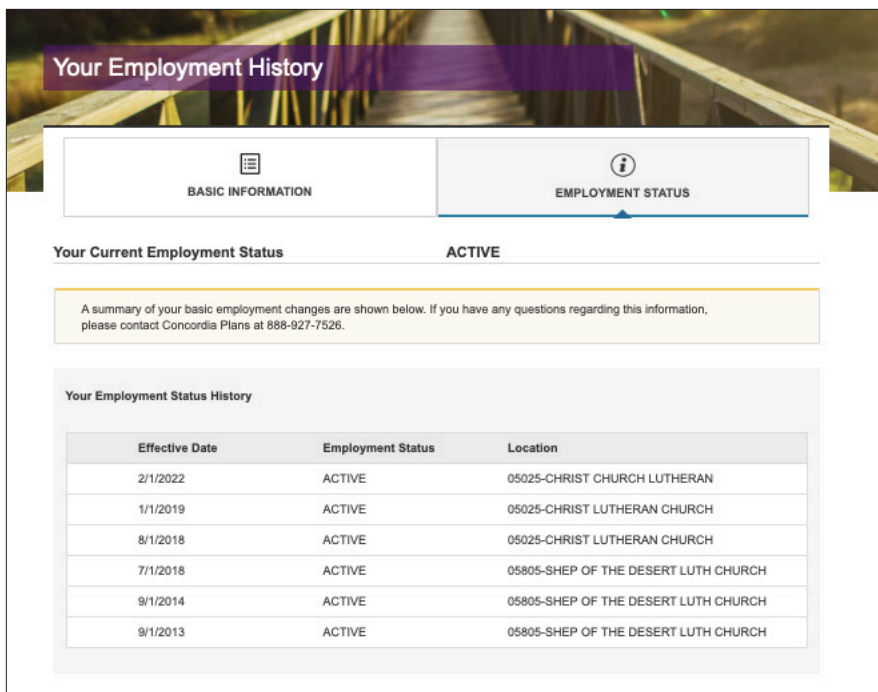
There are two views for your work history. **Basic Information** provides a quick overview of the dates of your employment.



The screenshot shows the 'Your Employment History' page with the 'BASIC INFORMATION' tab selected. The page displays the following information:

Your Basic Information	
Original Hire Date:	8/1/2013
Adjusted Hire Date:	7/30/2018
Termination Date:	

Employment Status provides a year-over-year view of your LCMS employment history.



The screenshot shows the 'Your Employment History' page with the 'EMPLOYMENT STATUS' tab selected. The page displays the following information:

Your Current Employment Status **ACTIVE**

A summary of your basic employment changes are shown below. If you have any questions regarding this information, please contact Concordia Plans at 888-927-7526.

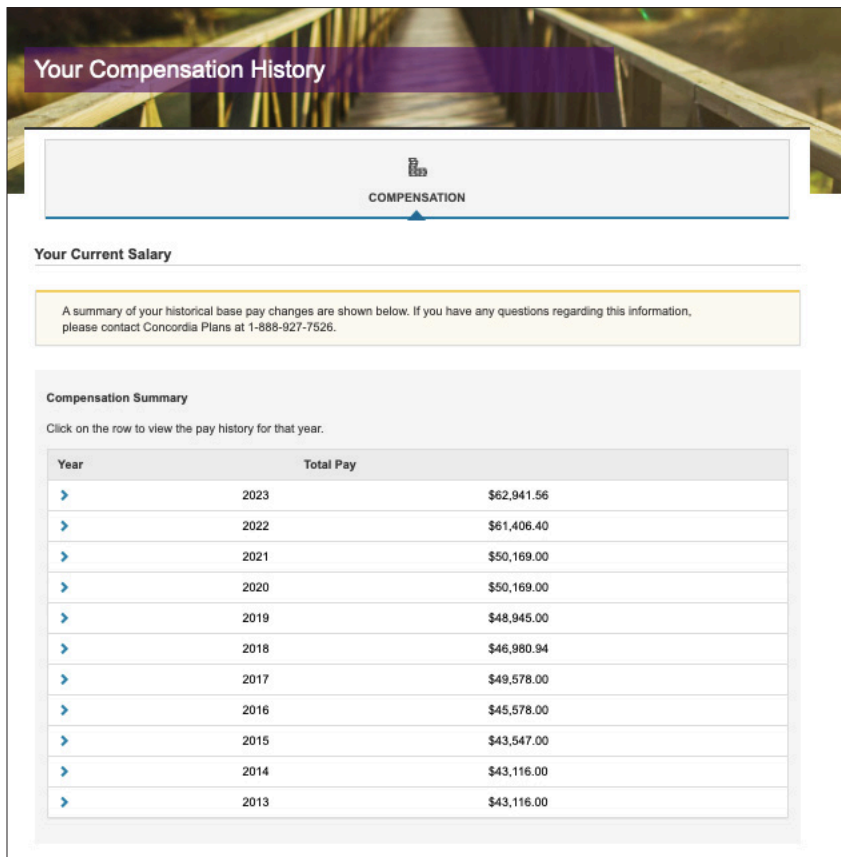
Your Employment Status History

Effective Date	Employment Status	Location
2/1/2022	ACTIVE	05025-CHRIST CHURCH LUTHERAN
1/1/2019	ACTIVE	05025-CHRIST LUTHERAN CHURCH
8/1/2018	ACTIVE	05025-CHRIST LUTHERAN CHURCH
7/1/2018	ACTIVE	05805-SHEP OF THE DESERT LUTH CHURCH
9/1/2014	ACTIVE	05805-SHEP OF THE DESERT LUTH CHURCH
9/1/2013	ACTIVE	05805-SHEP OF THE DESERT LUTH CHURCH

Your Compensation History

You can view your compensation history by selecting **My Compensation History** from the homepage.

This feature allows you to see your total compensation as reported by your employer(s).



Your Compensation History

COMPENSATION

Your Current Salary

A summary of your historical base pay changes are shown below. If you have any questions regarding this information, please contact Concordia Plans at 1-888-927-7526.

Compensation Summary

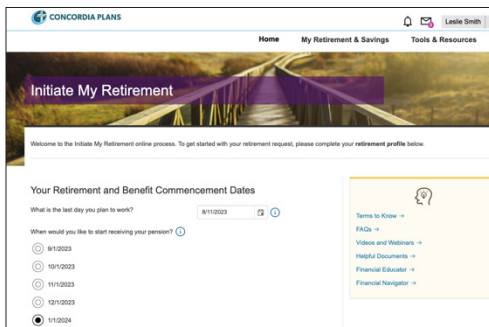
Click on the row to view the pay history for that year.

Year	Total Pay
> 2023	\$62,941.56
> 2022	\$61,406.40
> 2021	\$50,169.00
> 2020	\$50,169.00
> 2019	\$48,945.00
> 2018	\$46,980.94
> 2017	\$49,578.00
> 2016	\$45,578.00
> 2015	\$43,547.00
> 2014	\$43,116.00
> 2013	\$43,116.00

Initiate Your Retirement

Starting the process to begin receiving your retirement benefits is easy with Retirement Connection. Begin by clicking on **My Retirement & Savings** and selecting **Initiate My Retirement**.

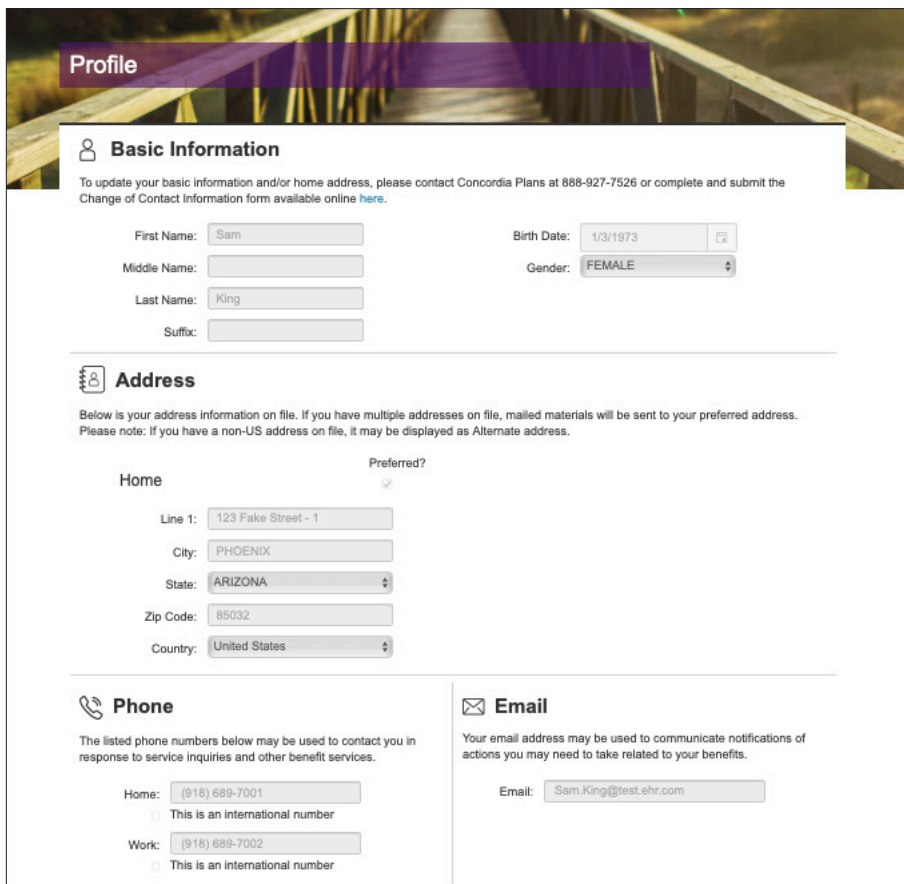
Refer to the separate guide about the online retirement process, **Retirement Connection – Initiating Your Retirement**, to help walk you through getting started.



Your Communications Preferences

Be sure to review your address, email and phone number for accuracy.

Please note: You'll need to contact Concordia Plans to update your information.



Help is a phone call away!

Concordia Plans has great resources to help you with your retirement planning.

Planning assistance

CPS Financial Educators are ready to help! Whether you are taking the first steps to create a plan or finalizing details for retirement, you can reach out and make an appointment with a Financial Educators for a **free** one-on-one session.

Because Retirement Connection can only show one individual's benefits, if you are married you can contact a Financial Educator to help create a retirement plan with your spouse.

Email MoneyMatters@ConcordiaPlans.org for an appointment.

Contact Concordia Plans

If you need to update your contact information or have questions about your benefits, please contact Concordia Plans by calling 888-927-7526 or emailing Info@ConcordiaPlans.org.

Whether it's soon or years away, planning now will help prepare you for the retirement you desire!