Retirement Connection

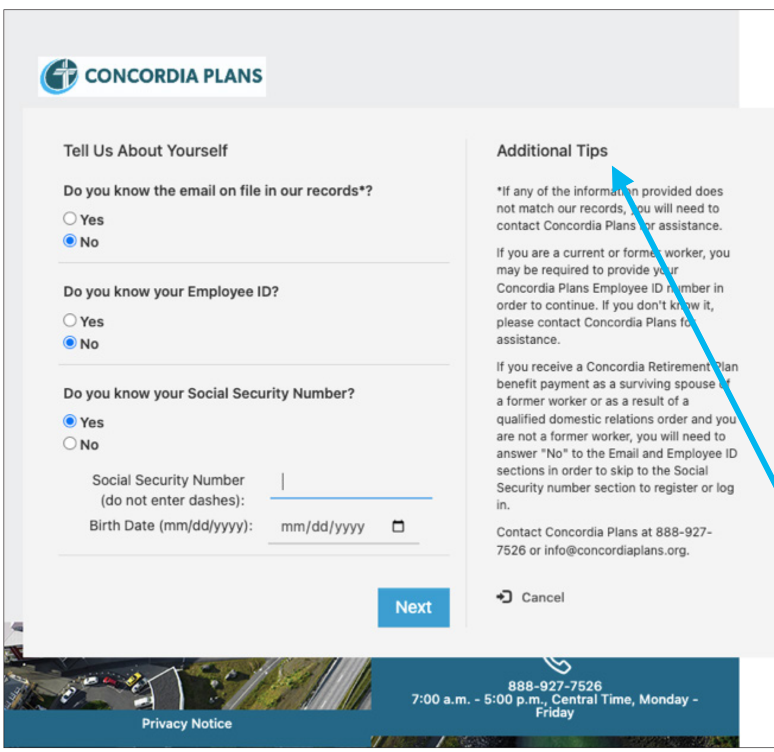
Retiree User's Guide

Welcome to Retirement Connection! As a retiree receiving pension benefits through the Concordia Retirement Plan (CRP), you have access to a free online tool to help manage your pension benefits. Through Retirement Connection you can:

- Change bank account/direct deposit information.
- Update tax withholding information.
- Access Income Verification letters.
- Access Northern Trust to reprint 1099-R pension tax forms (beginning in Feb. 2024).

Remember: Retirement Connection is self-service help in addition to the support offered by the Customer Care Team at Concordia Plans. You can still update your contact information or reach out if you have questions about your benefits by contacting Concordia Plans at 888-927-7526 or emailing **Info@ConcordiaPlans.org**.

Accessing Retirement Connection



1. Go to **retirementconnection.ehr.com**.
2. When you get to the log in screen of Retirement Connection you can:
   > Create an account.
   > Log in using the email and password you created. (If you do not remember your log in, follow the prompts for "Forgot my Login/Password.")

The first time you access Retirement Connection, you'll need to create an account.

Remember, be sure to read the **Additional Tips** section of the registration page. It contains valuable information.

CONCORDIA PLANS

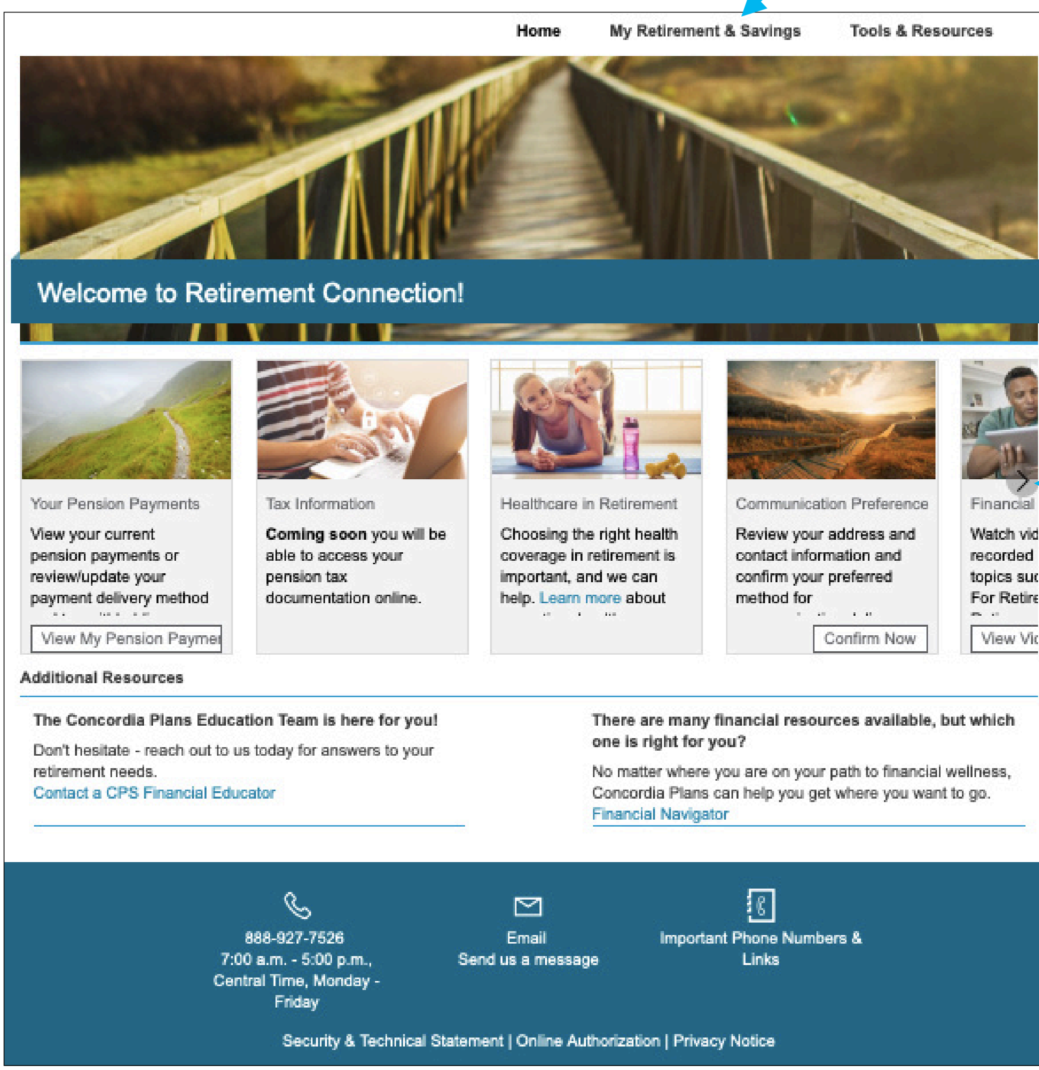
To begin the registration process, you can use one of three identifiers:

- The email address you have on file with Concordia Plans.
- Your Concordia Plans ID number.
- Your Social Security number (without dashes) and birthdate.

From there, follow the simple steps and finish verifying your identity. As part of the process, you'll be sent a confirmation email from Willis Towers Watson (our pension benefits administrator).

Navigating Retirement Connection

You can access most of Retirement Connection's features from the homepage by clicking on one of the links or selecting an action from the dropdown menu under **My Retirement & Savings**.



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

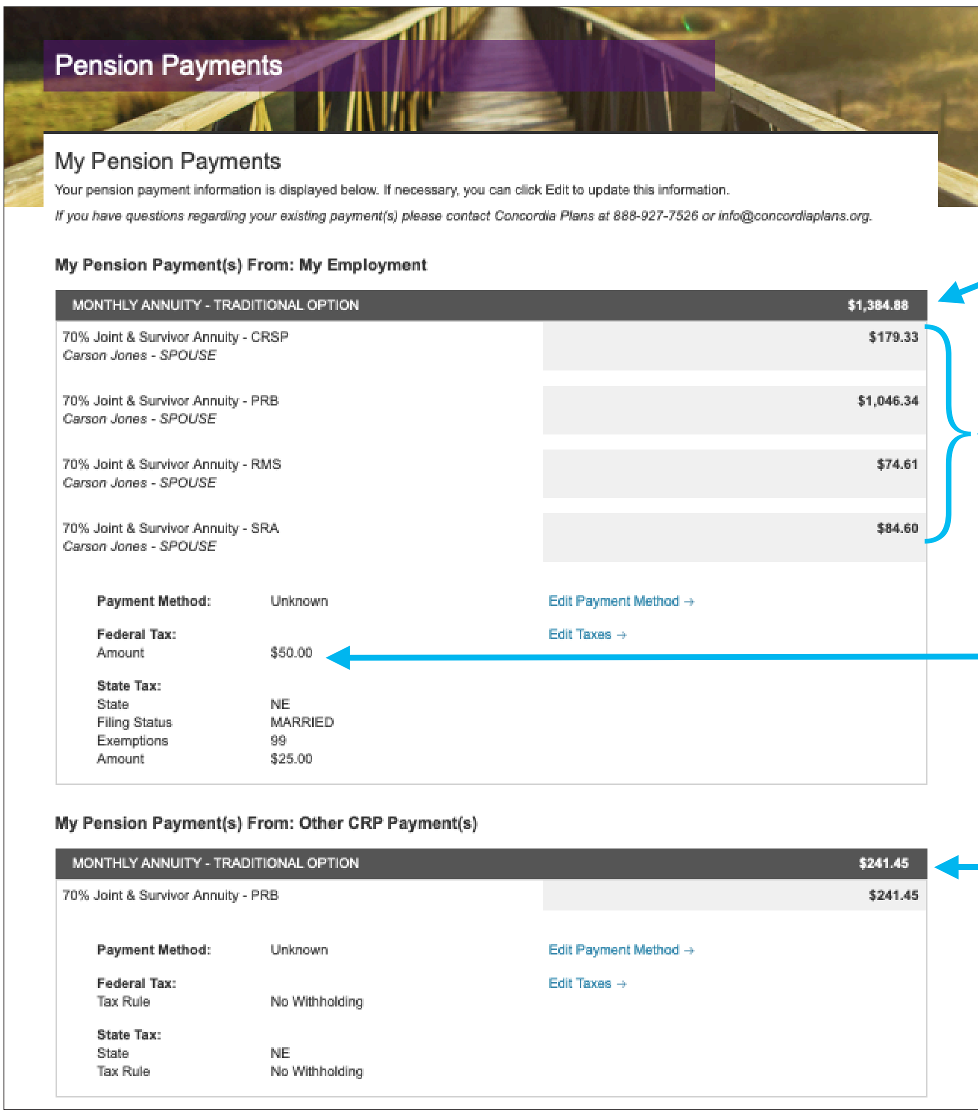
There are several actions you can take in Retirement Connection including:

- View your Pension Payment information. From this screen you can also:
  > Change bank account/direct deposit information.
  > Update tax withholding information.
- Access Income Verification letters.
- Access Northern Trust to print 1099-R pension tax forms (beginning in Feb. 2024).

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

Pension Payment Information

You can view the details about your pension payments, by selecting **My Retirement & Savings** from the homepage, then clicking on **View My Pension Payments**.



Pension Payments

My Pension Payments

Your pension payment information is displayed below. If necessary, you can click Edit to update this information.

If you have questions regarding your existing payment(s) please contact Concordia Plans at 888-927-7526 or info@concordiaplans.org.

My Pension Payment(s) From: My Employment

MONTHLY ANNUITY - TRADITIONAL OPTION	$1,384.88
70% Joint & Survivor Annuity - CRSP *Carson Jones - SPOUSE*	$179.33
70% Joint & Survivor Annuity - PRB *Carson Jones - SPOUSE*	$1,046.34
70% Joint & Survivor Annuity - RMS *Carson Jones - SPOUSE*	$74.61
70% Joint & Survivor Annuity - SRA *Carson Jones - SPOUSE*	$84.60

Payment Method: Unknown — Edit Payment Method →

Federal Tax: — Edit Taxes →
Amount $50.00

State Tax:
State NE
Filing Status MARRIED
Exemptions 99
Amount $25.00

My Pension Payment(s) From: Other CRP Payment(s)

MONTHLY ANNUITY - TRADITIONAL OPTION	$241.45
70% Joint & Survivor Annuity - PRB	$241.45

Payment Method: Unknown — Edit Payment Method →

Federal Tax: — Edit Taxes →
Tax Rule No Withholding

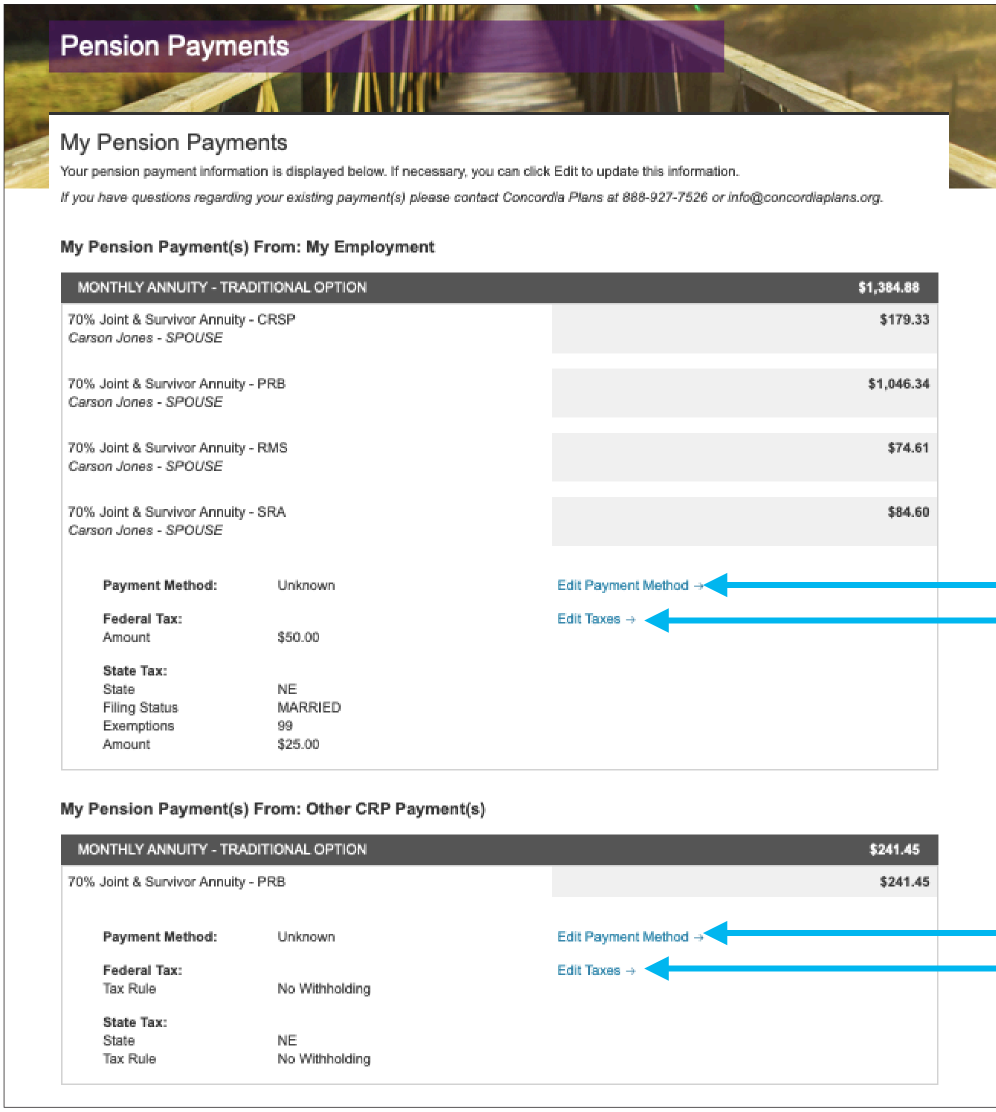
State Tax:
State NE
Tax Rule No Withholding

You'll see your total monthly benefit here.

Here you'll see the different parts that make up your total monthly benefit. Depending on your enrollment in the CRP — you may have one benefit or several different benefits.

Your current tax withholding will also appear on this page.

If you are receiving a retirement benefit as well as a benefit as a surviving spouse or as the result of a qualified domestic relations order, those payments will appear as a separate benefit.



Pension Payments

My Pension Payments

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My Pension Payment(s) From: My Employment

MONTHLY ANNUITY - TRADITIONAL OPTION	$1,384.88
70% Joint & Survivor Annuity - CRSP *Carson Jones - SPOUSE*	$179.33
70% Joint & Survivor Annuity - PRB *Carson Jones - SPOUSE*	$1,046.34
70% Joint & Survivor Annuity - RMS *Carson Jones - SPOUSE*	$74.61
70% Joint & Survivor Annuity - SRA *Carson Jones - SPOUSE*	$84.60

Payment Method: Unknown — Edit Payment Method →

Federal Tax: — Edit Taxes →
Amount $50.00

State Tax:
State NE
Filing Status MARRIED
Exemptions 99
Amount $25.00

My Pension Payment(s) From: Other CRP Payment(s)

MONTHLY ANNUITY - TRADITIONAL OPTION	$241.45
70% Joint & Survivor Annuity - PRB	$241.45

Payment Method: Unknown — Edit Payment Method →

Federal Tax: — Edit Taxes →
Tax Rule No Withholding

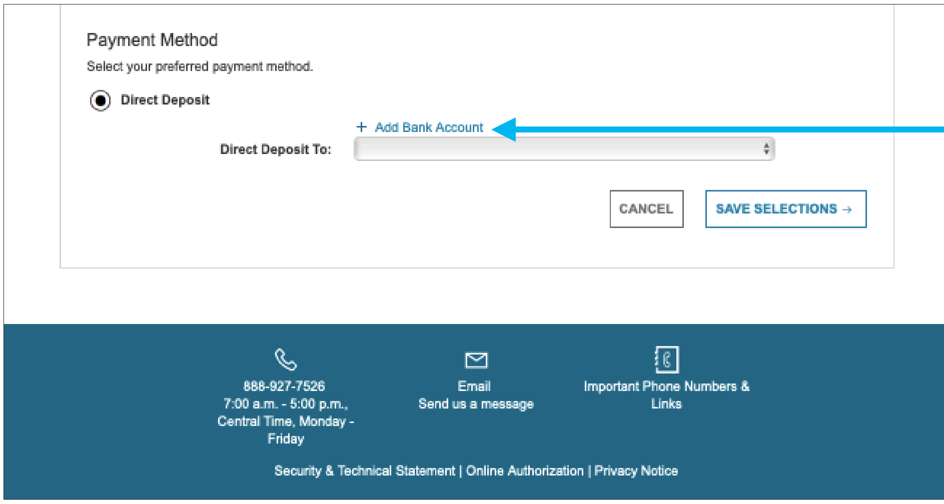
State Tax:
State NE
Tax Rule No Withholding

From this page you can also initiate changes – you can edit your direct deposit information by selecting **Edit Payment Method**, or you can update your tax withholdings by selecting **Edit Taxes**.

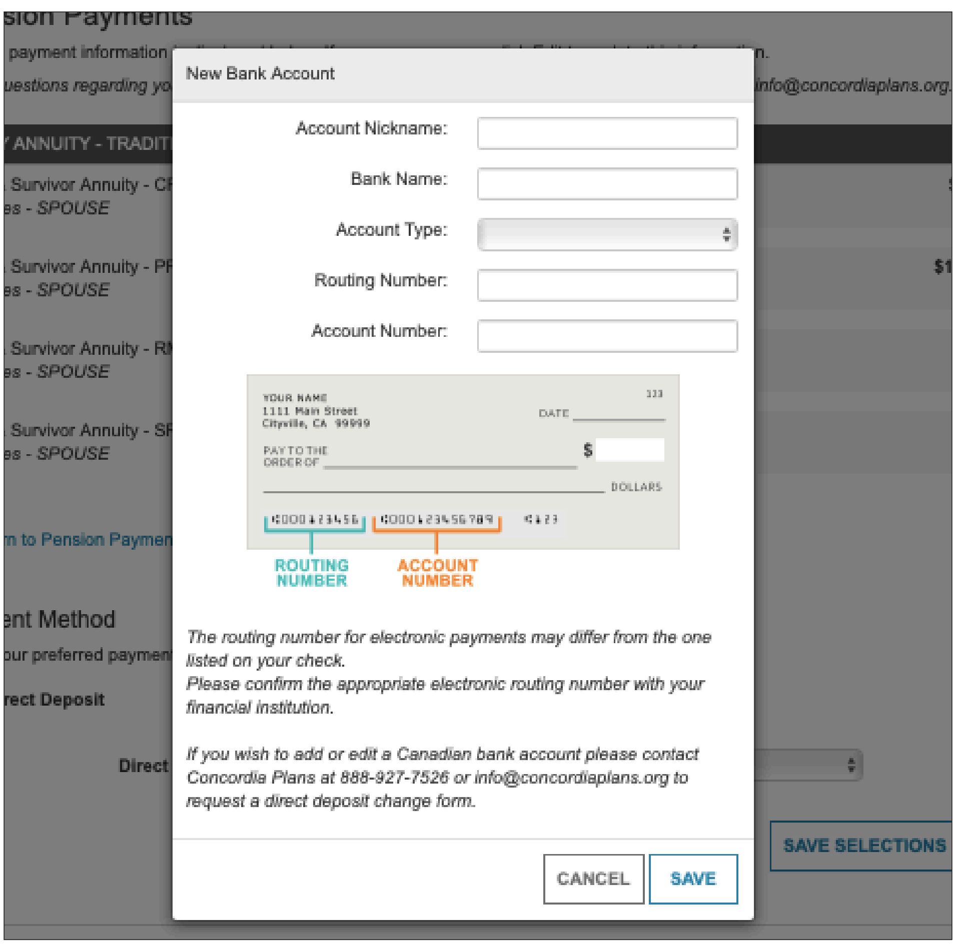
Note: If you are receiving more than one retirement benefit, you will need to enter this information for each benefit.

Changing your bank account/direct deposit information

From the **My Pension Payments** webpage, select **Edit Payment Method** to update your banking information.



To update your **Payment Method** select the text to **Add Bank Account**.



You'll need to provide:

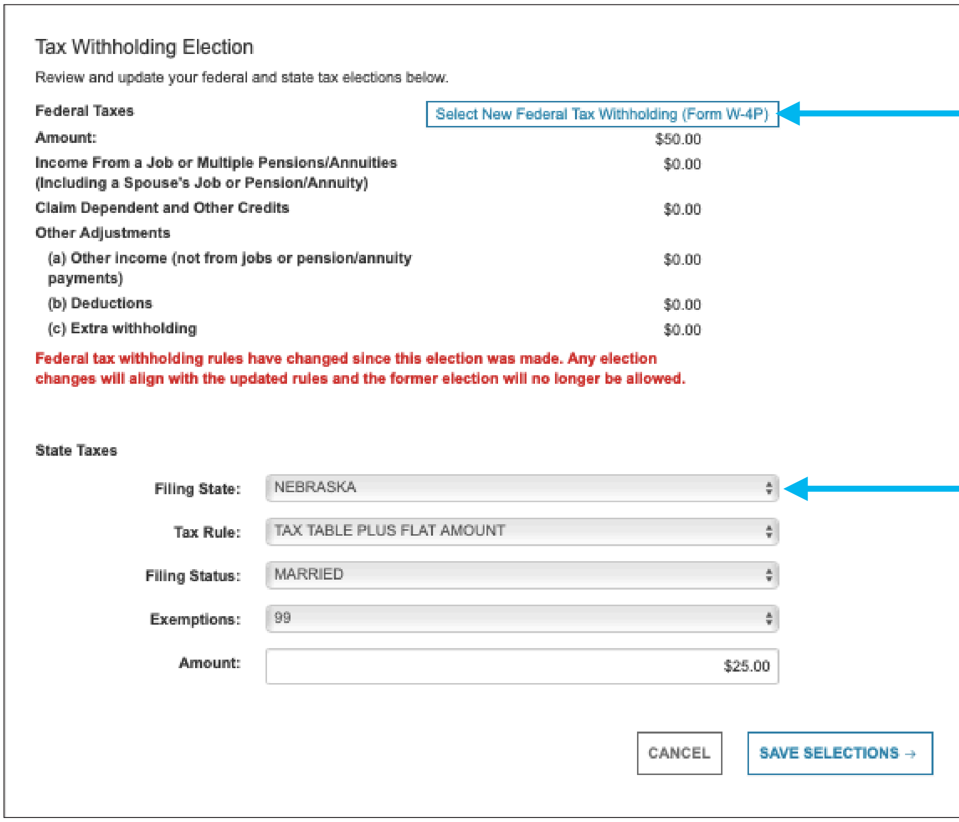
- Bank Name.
- Account Type (Checking or Savings).
- Description (optional - i.e., Mary's checking).
- Bank Routing Number (nine digits).
- Account Number.

Important note: The Bank Routing Number and the Account Number are found on the bottom of your check. Don't include your check number as part of your account number. See the sample for reference.

When you are finished select **Save**.

Changing your Tax Withholding Information

From the **My Pension Payments** webpage, you can update your tax withholdings by selecting **Edit Taxes**.



Tax Withholding Election

Review and update your federal and state tax elections below.

Federal Taxes	Select New Federal Tax Withholding (Form W-4P)
Amount:	$50.00
Income From a Job or Multiple Pensions/Annuities (Including a Spouse's Job or Pension/Annuity)	$0.00
Claim Dependent and Other Credits	$0.00
Other Adjustments	
(a) Other income (not from jobs or pension/annuity payments)	$0.00
(b) Deductions	$0.00
(c) Extra withholding	$0.00

Federal tax withholding rules have changed since this election was made. Any election changes will align with the updated rules and the former election will no longer be allowed.

State Taxes

Filing State:	NEBRASKA
Tax Rule:	TAX TABLE PLUS FLAT AMOUNT
Filing Status:	MARRIED
Exemptions:	99
Amount:	$25.00

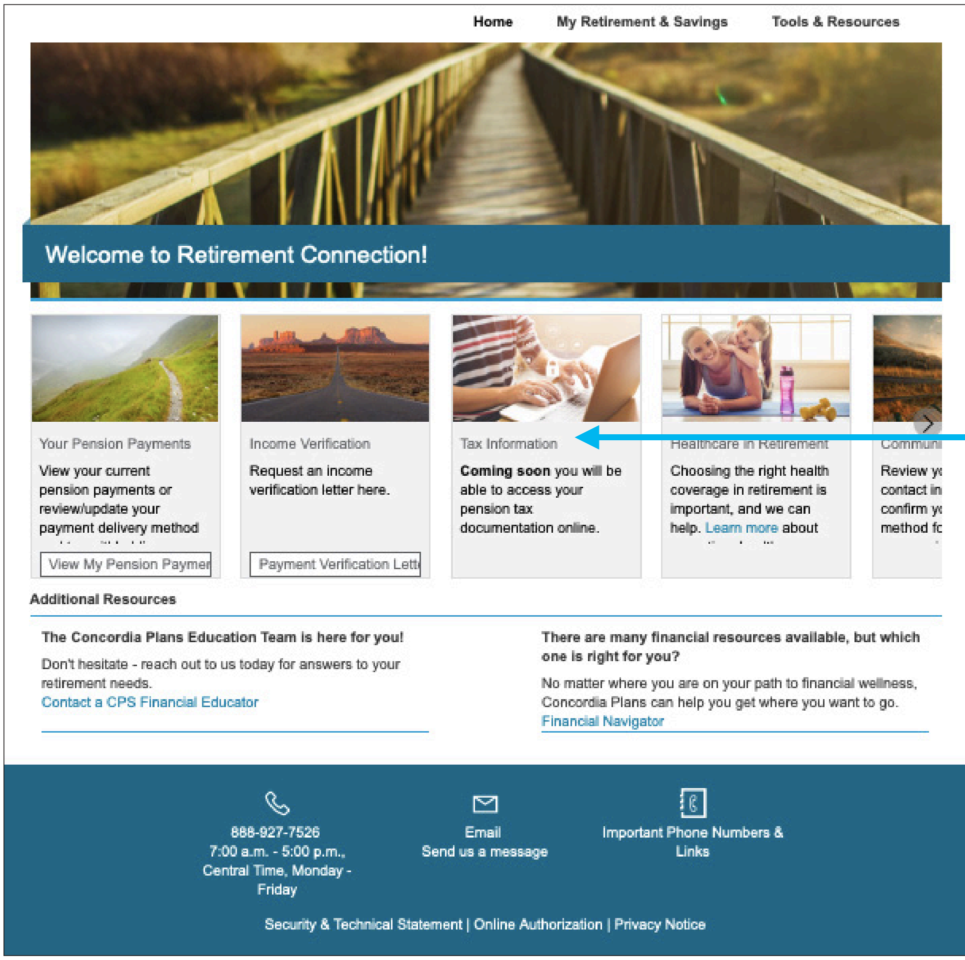
CANCEL   SAVE SELECTIONS →

If you need to update your Federal Tax Withholdings, click on **Select New Federal Tax Withholdings** to complete a new Form W-4P. You can find instructions for this form on the IRS website: **https://www.irs.gov/pub/irs-pdf/fw4p.pdf**.

You can update your **State Tax** Withholdings, by using the drop-down boxes to choose the appropriate selections.

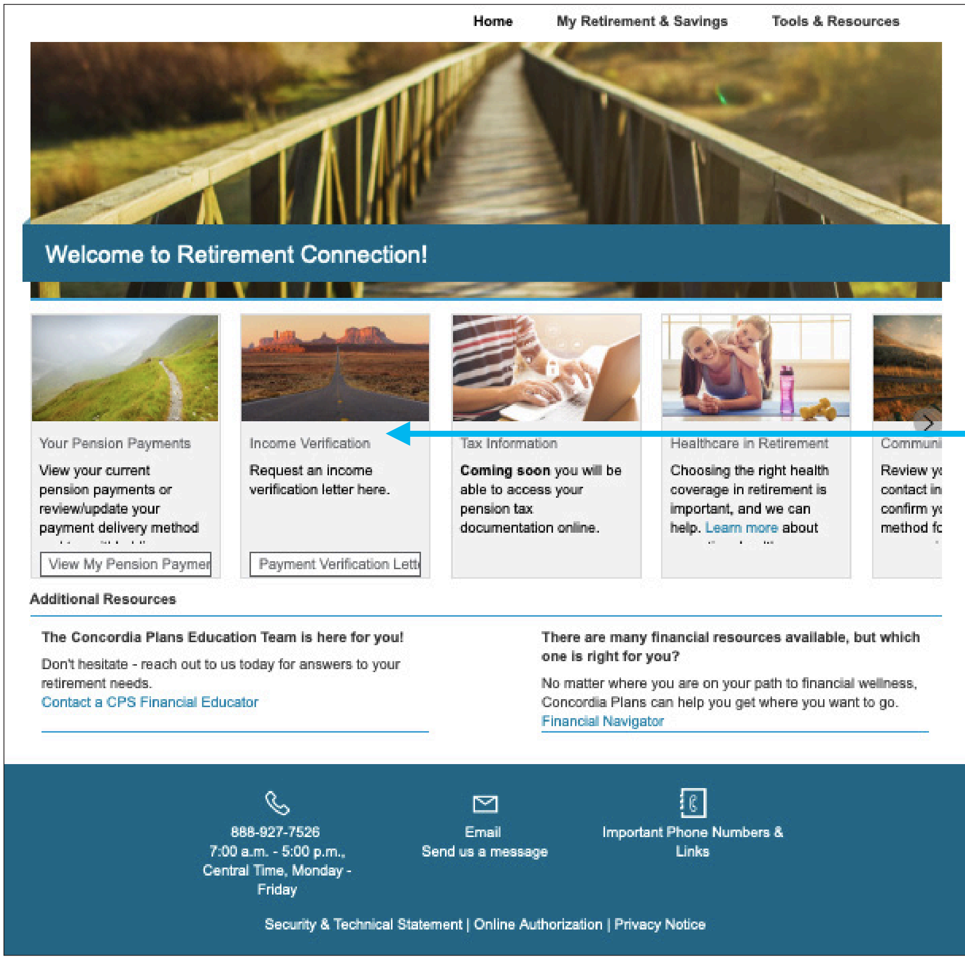
Consider contacting your tax professional to help you determine the appropriate tax withholdings for your individual financial situation.

View your Tax Documents



Beginning in Feb. 2024, you will be able to reprint your 1099-R pension tax from(s) from Northern Trust. Once available, you will be able to view your tax documents by clicking on **Tax Information**. You'll be re-directed to Northern Trust's website to access your information.

Access Income Verification letters



To download a copy of your Income Verification letter, click **Income Verification** from the homepage. Select **Payment Verification Letter** to open a PDF digital copy of your letter.

Income Verification letters will not be available online for those receiving both their own income benefits and receiving income based on another member's benefits.

Note: Depending on your computer's security settings, you may see a message about a "Pop-up" being blocked, or you may need to verify (or allow) your computer to open the PDF.

Contact Concordia Plans

We are here to help! If you need to update your contact information or have questions about your benefits, please don't hesitate to contact Concordia Plans by calling 888-927-7526 or emailing **Info@ConcordiaPlans.org**.