



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.

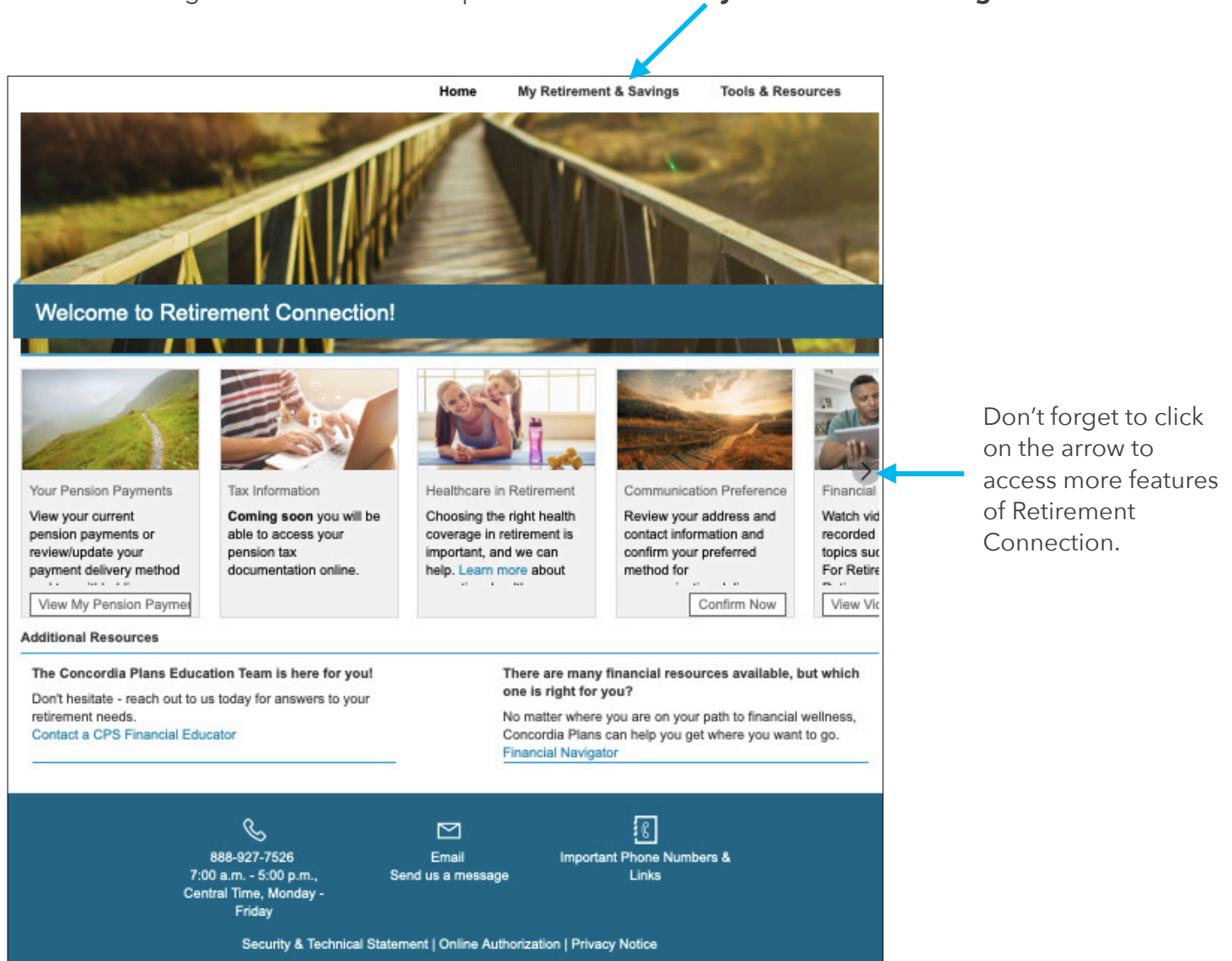
To begin the registration process, you can use one of three identifiers:

- 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**.



The screenshot shows the Retirement Connection homepage. At the top, there is a navigation bar with three links: "Home", "My Retirement & Savings", and "Tools & Resources". A blue arrow points to the "My Retirement & Savings" link. Below the navigation bar is a large banner image of a wooden bridge over a river. Underneath the banner is a blue bar with the text "Welcome to Retirement Connection!". Below this are five feature tiles, each with an image and text. A blue arrow points to the "Financial" tile. The tiles are: "Your Pension Payments" (with a "View My Pension Payments" button), "Tax Information" (with text "Coming soon you will be able to access your pension tax documentation online."), "Healthcare in Retirement" (with text "Choosing the right health coverage in retirement is important, and we can help. Learn more about"), "Communication Preference" (with text "Review your address and contact information and confirm your preferred method for" and a "Confirm Now" button), and "Financial" (with text "Watch vid recorded topics suc For Retire" and a "View Vic" button). Below the feature tiles is a section titled "Additional Resources" with two columns of text. The left column says "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". The right column says "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. Financial Navigator". At the bottom of the page is a dark blue footer with three columns of contact information: "888-927-7526 7:00 a.m. - 5:00 p.m., Central Time, Monday - Friday", "Email Send us a message", and "Important Phone Numbers & Links". At the very bottom of the footer is the text "Security & Technical Statement | Online Authorization | Privacy Notice".

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:
Amount: \$50.00 [Edit Taxes →](#)

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:
Tax Rule: No Withholding [Edit Taxes →](#)

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

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

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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
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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.

Payment Method
Select your preferred payment method.

☒ Direct Deposit

Direct Deposit To: + Add Bank Account

888-927-7526
7:00 a.m. - 5:00 p.m.,
Central Time, Monday -
Friday

Email
Send us a message

Important Phone Numbers &
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To update your **Payment Method** select the text to **Add Bank Account**.

New Bank Account

Account Nickname:

Bank Name:

Account Type:

Routing Number:

Account Number:

YOUR NAME
1111 Main Street
Cityville, CA 99999

DATE:

PAY TO THE ORDER OF:

\$ DOLLARS

ROUTING NUMBER: 123456789

ACCOUNT NUMBER: 123456789

The routing number for electronic payments may differ from the one listed on your check.
Please confirm the appropriate electronic routing number with your financial institution.

If you wish to add or edit a Canadian bank account please contact Concordia Plans at 888-927-7526 or info@concordiaplans.org to request a direct deposit change form.

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

[Home](#) [My Retirement & Savings](#) [Tools & Resources](#)




Welcome to Retirement Connection!




Your Pension Payments
View your current pension payments or review/update your payment delivery method.

[View My Pension Payment](#)




Income Verification
Request an income verification letter here.


[Payment Verification Letter](#)



Tax Information
Coming soon you will be able to access your pension tax documentation online.



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




Community
Review your contact information to confirm your method of communication.


Additional Resources

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[Financial Navigator](#)



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Email
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Important Phone Numbers &
Links

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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

Home My Retirement & Savings Tools & Resources

Welcome to Retirement Connection!

Your Pension Payments
View your current pension payments or review/update your payment delivery method
View My Pension Payment

Income Verification
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Payment Verification Letter

Tax Information
Coming soon you will be able to access your pension tax documentation online.

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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.