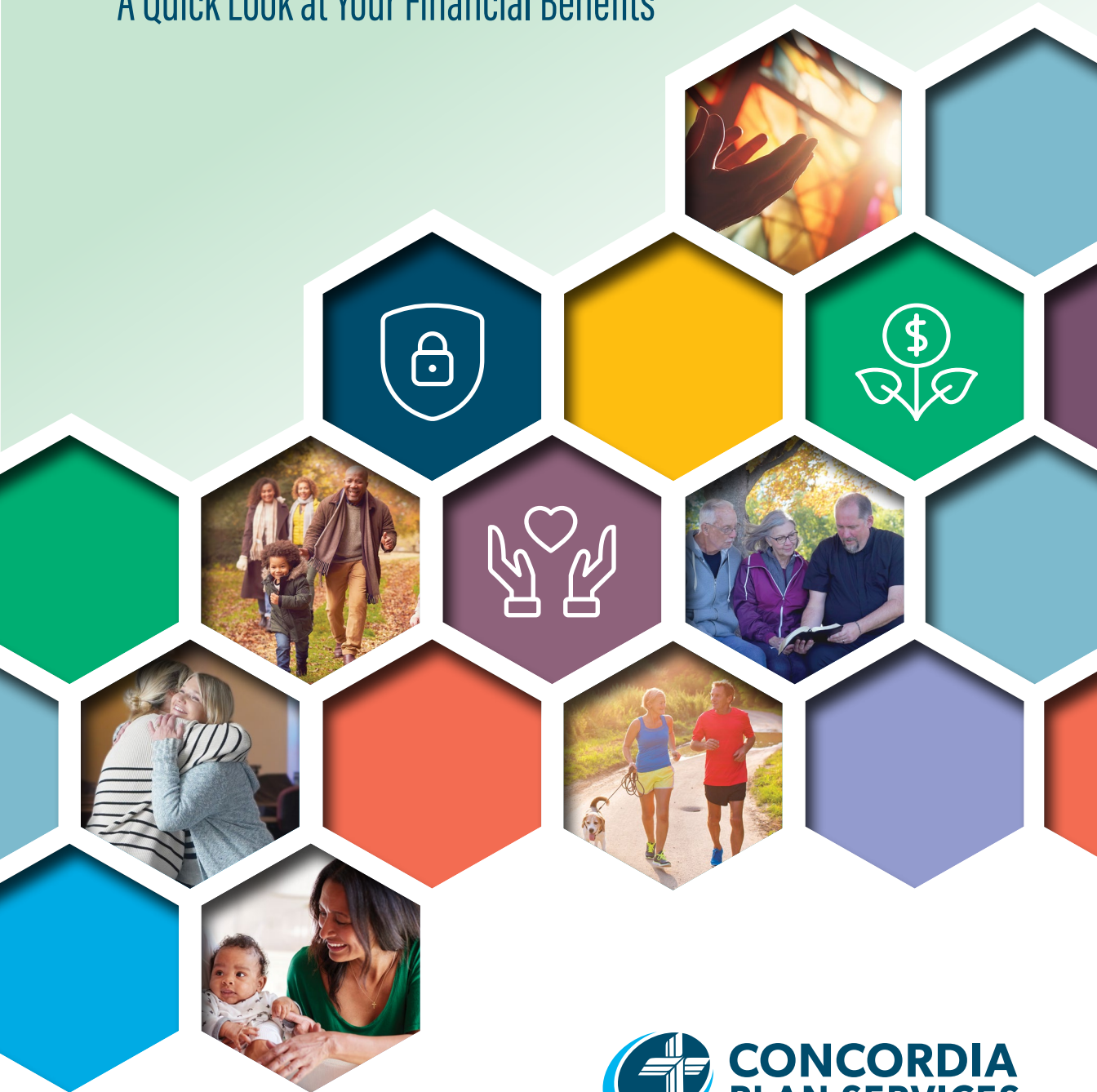


2026

# Total Benefits Guide:

A Quick Look at Your Financial Benefits





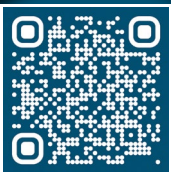
# Created to Care for You

*Benefits and solutions to support your wellness journey*

Your calling is to serve.  
Ours is to care for you.

Each person's financial wellness journey is different – and every journey deserves support.

**Scan the QR code to learn more about your financial wellness solutions.**



*Your employer decides the benefits that will be offered to you. Everything outlined in this overview may not be applicable to you.*



“We have been receiving Concordia Plans retirement benefits for almost a decade now, and we have a guaranteed income stream for the rest of our lives. This is a huge comfort as we look to the future.”

- DAVID H.

“The Concordia Retirement Savings Plan 403(b) that is provided through the Synod is a great blessing. Invest, invest, invest – it’s important.”

- STEPHEN S.

Stories like these are the heart of our mission, because we were **created to care for you.**

That’s why Concordia Plan Services provides you comprehensive benefits and solutions that align with our Lutheran faith and values – benefits that you won’t find anywhere else.

*And isn’t that a blessing?*

“Bear one another’s burdens, and so fulfill the law of Christ.” - GALATIANS 6:2



# Enhance your financial wellness

When your finances are in order you have less stress and are better able to carry out the service of your ministry. The benefits offered by Concordia Plan Services can help – no matter where you are on the path to financial wellness. Our benefits provide for your financial needs today, throughout your career and into your retirement.

## Financial solutions



**Concordia Retirement Plan Pension:** Our pension benefits, fully funded by your employer, may provide you with a monthly retirement income benefit for life. The amount is based on your salary, length of service and pension option (determined by your employer). Visit [ConcordiaPlans.org/Pension](https://ConcordiaPlans.org/Pension).



**Concordia Retirement Savings Plan 403(b):** Our 403(b) retirement savings plan has tax advantages that help you take a proactive approach to retirement. Build on your pension income by saving in the 403(b). You can also consolidate retirement savings from other employers so that your savings are all in one place. Visit [ConcordiaPlans.org/CRSP](https://ConcordiaPlans.org/CRSP).



**Disability Benefits:** If you become unable to work because of sickness, injury or due to pregnancy, you may be eligible for disability benefits, which replace a portion of your lost income. Visit [ConcordiaPlans.org/Disability](https://ConcordiaPlans.org/Disability).



**Critical Illness Insurance:** Available through [Cigna](https://Cigna.com), Critical Illness Insurance helps you prepare financially for an unexpected health event. It pays a lump-sum benefit directly to you when you or a family member are diagnosed with a covered condition. Visit [ConcordiaPlans.org/CI](https://ConcordiaPlans.org/CI).



**Accidental Death and Dismemberment Insurance:** This coverage pays a benefit if you or a covered family member dies or is seriously injured as the result of an accident. These benefits are available through [Securian](https://Securian.com). Visit [ConcordiaPlans.org/ADD](https://ConcordiaPlans.org/ADD).



**Accidental Injury Insurance:** Group accidental injury insurance can help cover unplanned costs due to an accident so your personal finances don't take a big hit. You can purchase this through [Cigna](https://Cigna.com). Visit [ConcordiaPlans.org/AI](https://ConcordiaPlans.org/AI).



**Basic Life Insurance:** Your Basic Life Insurance benefit is paid by your employer and worth at least two times your annual compensation. Visit your Member Portal to see your benefit amount: [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal).



**Supplemental Life Insurance:** If you have a need for additional life insurance, you can purchase supplemental life insurance at discounted rates through **Securian**. They can also help you decide how much insurance you need. Visit [ConcordiaPlans.org/Securian](https://ConcordiaPlans.org/Securian).



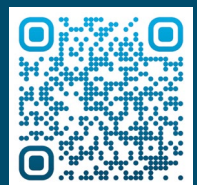
**Legal, Eldercare & Travel Assistance:** Legal, financial and grief resources are available with LifeWorks Services through our partnership with **Securian**. Get free legal document templates, as well as a free, 30-minute consultation with an attorney. Visit [ConcordiaPlans.org/Securian](https://ConcordiaPlans.org/Securian).



**Identity protection:** **Aura** provides top-of-the-line protection against identity theft at discounted rates. Aura does much more than free monitoring services, including checking the dark web, providing near-real-time alerts and providing Identity Recovery Assistance. Visit [ConcordiaPlans.org/AuraIdentity](https://ConcordiaPlans.org/AuraIdentity).

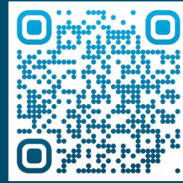
## Financial Educators: Get a helping hand

From budgeting to retirement planning, Financial Educators can help you with a variety of financial topics. With a free, one-on-one consultation, they can help you create a plan so you can reach your financial goals. Visit [ConcordiaPlans.org/Educators](https://ConcordiaPlans.org/Educators).



## Find your next step

If you're wondering, "Where do I start?" – the Financial Navigator can help you find the right solutions. Answer a few simple questions to get to the right resource so you can take your next steps with confidence. Visit [ConcordiaPlans.org/FinancialNavigator](https://ConcordiaPlans.org/FinancialNavigator).



## Questions?

Contact Concordia Plan Services at **888-927-7526** or [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org), 7 a.m.-6 p.m. CT, Monday-Friday.

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Everything outlined in this overview may not be applicable to you.*



1333 South Kirkwood Road  
St. Louis, MO 63122