

The Concordia Retirement Plan

Yes! Your Pension Benefits Matter.

WHY ARE YOUR CONCORDIA RETIREMENT PLAN PENSION BENEFITS SO IMPORTANT?

We're Stronger Together

Your employer's contributions are combined with contributions from other LCMS ministries, allowing the CRP to spread risk and help protect plan assets.



Investment Performance



Our collective strength enables a long-term investment philosophy for our pension assets. This drives greater potential growth and performance, enhancing retirement security for your benefits.

Retirement Benefits Payout

Our investment philosophy and experience allow us to manage the plan's assets to provide you, if vested, a life-long benefit in retirement. If the time comes your surviving spouse will receive a benefit.

Ministry contributions are invested to provide benefits for workers past and present.



30,950 Active workers

24,300 Retirees and surviving spouses

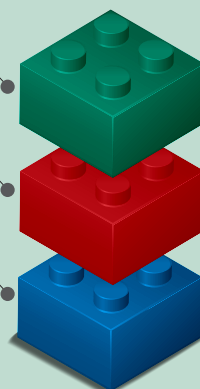
Building a Foundation

With the CRP as a strong foundation, you can further strengthen your retirement paycheck with personal savings through the Concordia Retirement Savings Plan*, a 403(b) plan that provides tax-advantaged retirement savings.

Social Security

CRSP 403(b)

CRP (pension)



**Where available*



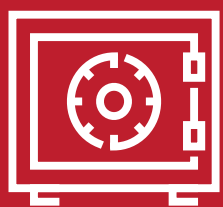
It continues to be our mission to honor your service in His name by providing you with life-long retirement benefits once vested. You can say:

Yes, I am thankful I have a pension benefit!

So why is a pension plan such a good thing?
Why are your pension benefits so valuable?



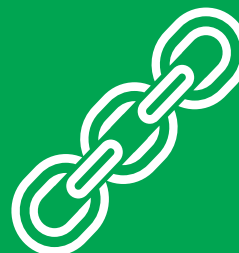
The CRP takes the investment risk off the individual and provides retirement income for life.



Our internal processes and external review are designed to protect pension assets for the long term.



The CRP adapts to and supports the changing LCMS workforce.



The CRP works with the CRSP 403(b) to help LCMS workers create a stronger retirement paycheck.



It's in our mission to help you build a strong and healthy retirement.