



Annual Compensation Reporting For Participating Workers

Instructions for submitting paper ACR form

Each year, we ask employers to review, update and report the annual compensation of their plan-enrolled workers. This helps ensure proper benefits for your workers and accurate billing for your organization.

Please either complete and return the ACR form that was mailed to your ministry or use the ACR Online Tool to submit your ACR digitally prior to Jan. 31, 2026. If you would like access to the ACR Online Tool, please contact your Account Manager, or our Customer Care Team at info@ConcordiaPlans.org or 888-927-7526.

Here's a checklist of what you need to do to submit a paper form:

- Review the instructions on the reverse side of this flyer.
- Review the employer information section. Please indicate any discrepancies on the report so we can correct them.
- Review each worker's record. Either check the box indicating "No Change" or update the information as needed.
- Sign the report. Please have an authorized representative of the employer sign.
- Mail the completed form to Concordia Plans using the enclosed, stamped envelope by Jan. 31, 2026.* Late reporting may result in additional interest on your invoicing.
- Submit an **Enrollment Form** and a **Beneficiary Designation Form** for any worker not appearing on the report that is eligible for benefits in 2026.

**While emailing this form is permitted, Concordia Plans does strongly discourage emailing personal confidential information such as salaries. Email is not secure and is subject to hacking and interception by other people. We strongly recommend you mail the completed form or contact CPS to initiate an encrypted secure email conversation.*

To assist you in completing the Annual Compensation Report for Participating Workers, online resources are available on our website at ConcordiaPlans.org/ACR.

Do you have a Dual or Multiple Parish Arrangement?

If you have a worker receiving a salary (and other allowances) from two or more congregations, only one report is required. Concordia Plans mails the report to the "Contact Congregation" for completion.

The Contact Congregation administrator enters the hours worked, the salary and any other allowances being **paid by each** congregation on the report.

An example to help you complete your report is available on: ConcordiaPlans.org/ACR. Additional resources will also be accessible on this page.

If your dual/multiple parish status has changed, please call your Account Manager or Concordia Plans at 888-927-7526 or info@ConcordiaPlans.org, 7 a.m.–6 p.m. CT, Monday–Friday.

Updating a Worker's Compensation and Hours

Sample Worker Record Section								
WORKER'S NAME AND IDENTIFICATION NUMBER	No Change	2025 TOTAL COMPENSATION HOURS WORKED On File	A 2026 Hours worked per week	B 2026 Basic Annual Cash Salary	C Home Provided 25% Of Column B	D Annual Cash Housing Allowance	E Annual Cash Utility Allowance Paid to Worker	F 2026 Total Compensation (B+C+D+E)
DOE, JANE 99998		\$40,000 35						
DOE, JOHN 99999		\$40,000 40						

No change to report: Check the box indicating no change.

Hours worked:

Column A – Enter the number of hours per week the individual is normally expected to work. Remember—a worker must be hired to work more than 20 hours a week on a regular basis to be eligible for retirement, disability and death benefits.

Basic cash salary:

Column B – Enter the basic annual cash salary to be in effect on Jan. 1, 2026. Annual salaries for workers who are paid on an hourly basis can be determined by multiplying their hourly wage by the number of hours it is estimated they will work during the coming year.

DO report:

- Amounts withheld through salary reduction for the Concordia Retirement Savings Plan 403(b), or other taxsheltered annuity or 403(b) savings plans.
- Amounts withheld through salary reduction for a Cafeteria Plan or Section 125 plan.
- Cash housing or utility allowance.

DO NOT report:

- Amounts paid for a Housing Equity Program.
- Car or travel allowances.
- Cell phone allowance.
- Social Security or FICA allowances.
- Salary adjustments that may be effective after Jan. 1.
- Any amounts paid to a Minister of Religion for the difference between the Concordia Retirement Plan Regular and Full basis.
- Any premiums paid by the employer for the Concordia Plans.

Housing and utility allowances:

Column C – If a parsonage or other type of employer-owned housing is provided as the worker's primary residence and the worker does not pay rent, enter 25% of Column B. (Please note: if a husband and wife are both enrolled in the Plans and residing in a home provided by the same employer, only enter an amount for the individual whose salary agreement with the employer includes the housing provision.)

Column D – If a cash allowance is paid directly to a worker by the employer for housing, enter the annual amount in this column. (A worker can be provided a free residence and also be paid a cash housing allowance. In that case, figures should be entered in both Column C and Column D.)

Column E – If a cash allowance is paid directly to the worker or directly to a utility company by the employer for utilities, enter the amount in this column.

2025 Total Compensation:

Column F – Add the amounts in Column B, C, D and E together and enter the total here.