



2026 Annual Compensation Report

ACR Online User Guide

Welcome to the ACR Online experience.

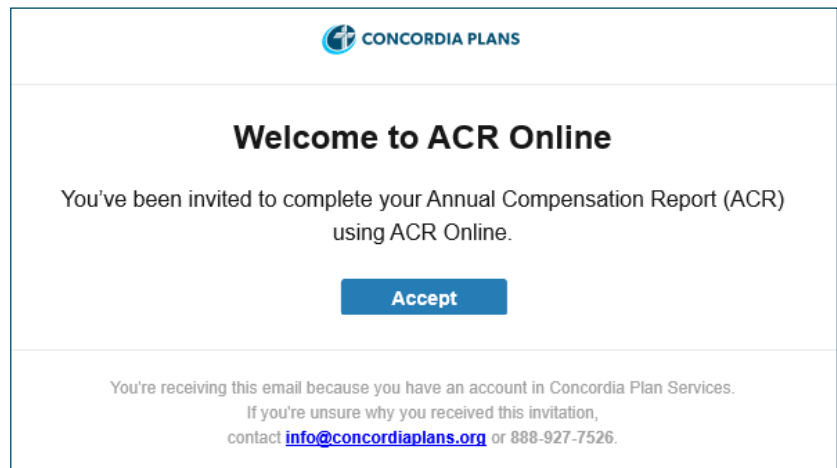
Each year employers are asked to update the annual compensation of each worker participating in the plans. This is essential for accurate calculation of worker benefits such as retirement and income replacement benefits.

ACCESSING ACR ONLINE:

- You will receive an email from Concorida Plans (noreply@ConcordiaPlans.org) to register your account and set a password.
- Once registered, you will be automatically logged in to ACR Online. For future access visit [ACR.ConcordiaPlans.org](https://www.concordiaplans.org).
- You will need to login each time you visit.
- You are encouraged to complete the ACR process by Jan. 31, 2026.

ACR Online is supported by the following internet browsers: Chrome, Edge, Firefox and Safari. For the best user experience, access ACR Online from your computer or tablet. You may experience display issues on a mobile phone or smaller format tablets.

NOTE: This document contains fictitious names and salaries which were generated randomly and are for demonstration purposes only.



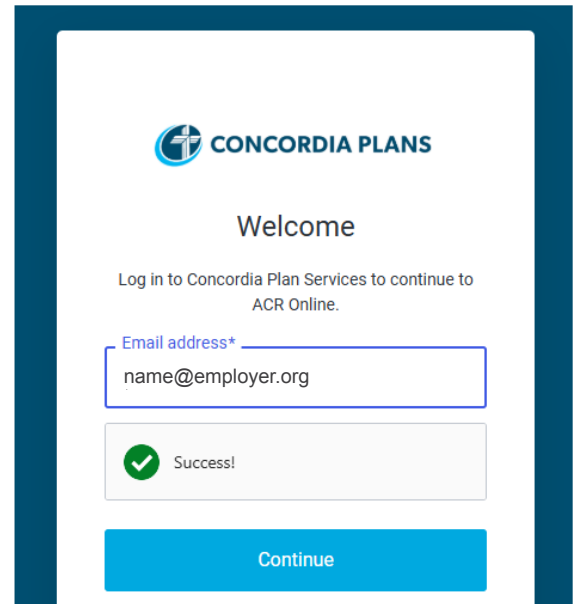
ACR PROCESS OVERVIEW:

The process to report worker compensation is done in three easy steps:

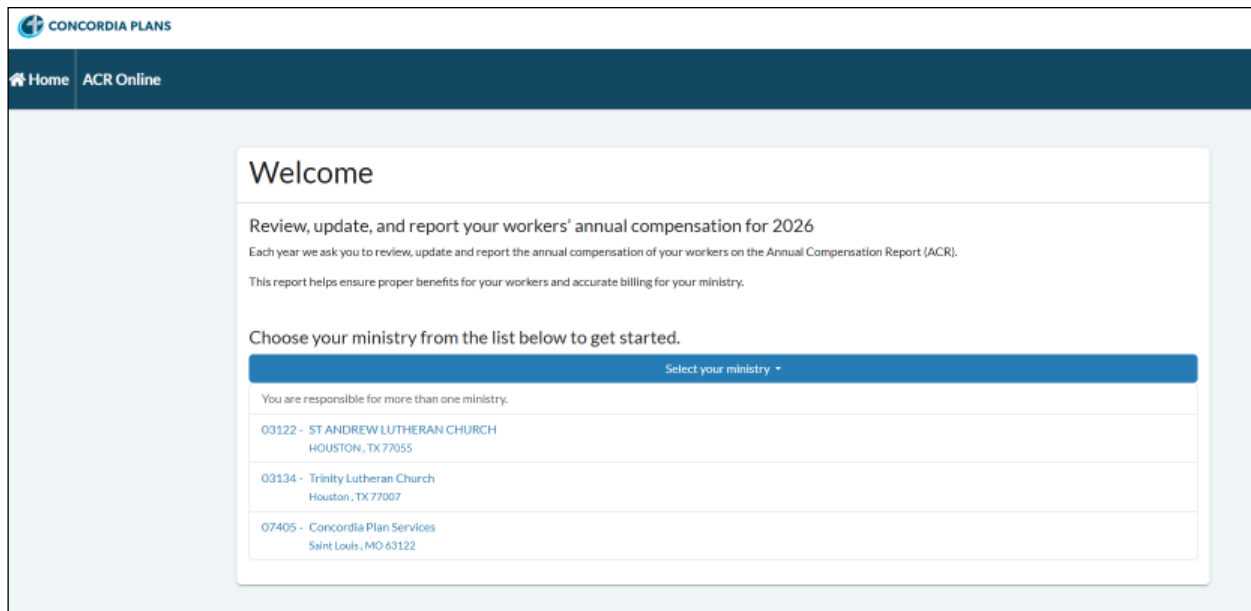
- **Update.** Update your workers' scheduled hours and compensation amounts. You also can indicate that a worker is benefits ineligible and report future benefit ineligibility dates if known. The tool will double check the data you entered, and a warning message will appear if something needs to be reviewed or corrected. Each worker listed must be updated for 2026, or the "Use 2025 Values" box must be marked. Save your changes when you are finished.
- **Review.** After all workers have been updated, you can review the changes. At this point you have the option to make additional updates or submit your ACR.
- **Submit.** After confirming your changes are correct, you can submit the report directly to Concordia Plans through the tools.

GETTING STARTED

On the welcome screen, verify your employer email address is correct. Click **Continue**.



The screenshot shows a mobile-style interface for Concordia Plans. At the top is the Concordia Plans logo. Below it is the heading "Welcome". The text reads: "Log in to Concordia Plan Services to continue to ACR Online." There is a text input field labeled "Email address*" containing "name@employer.org". Below the input field is a success message: "Success!" with a green checkmark icon. At the bottom is a blue button labeled "Continue".



The screenshot shows a desktop-style interface for Concordia Plans. At the top left is the Concordia Plans logo. Below it is a navigation bar with "Home" and "ACR Online". The main content area has a heading "Welcome" and the text: "Review, update, and report your workers' annual compensation for 2026". Below this is a sub-heading "Choose your ministry from the list below to get started." and a dropdown menu labeled "Select your ministry". The dropdown menu is open, showing three options: "03122 - ST ANDREW LUTHERAN CHURCH HOUSTON, TX 77055", "03134 - Trinity Lutheran Church Houston, TX 77007", and "07405 - Concordia Plan Services Saint Louis, MO 63122".

On the welcome screen, verify the ministry you'll be updating information for by clicking on the ministry's name.

UPDATING YOUR ACR

You'll next see an information page that will provide details on how to update your ACR. After you have reviewed the instructions, click **Continue**.

00000 - Employer
Saint Louis, MO 63122

Actions you can take:

1. Update workers' hours and compensation for Jan. 1, 2026.
2. Select "Use 2025 Values" if nothing has changed.
3. Choose "Benefits Ineligible" to mark workers who are no longer eligible for benefits as of Jan. 1, 2026.

Before you begin:

- Workers scheduled to work more than 20 hours per week and more than 5 consecutive months are eligible for the Concordia Retirement Plan pension and Concordia Disability and Survivor Plan.
- If your fiscal year doesn't follow the calendar year, please report salary as of Jan. 1, 2026. Mid-year fiscal salary changes should be reported on your next ACR.
- A worker in disability status is indicated by the icon

Actions not part of ACR Online:

1. Enroll newly eligible workers (new hires or those newly eligible for benefits).
2. Update a worker's name or any other life events.
3. Make changes to a worker's hours and salary for 2025.

Once you've submitted your report online, you'll no longer be able to make edits in this tool. For help, contact Concordia Plans at [888-927-7526](tel:888-927-7526).

Three steps to report Jan. 1, 2026 Annual Compensation!

Click **Continue** to get started.

1

Update

2

Review

3

Submit

Continue

The first step in the ACR process is to update your workers' compensation information. On the update page, make the appropriate changes for Jan. 1, 2026, then click **Save** to record your work. If none of your workers have changes, click the box "Use 2025 Values for all Workers."

For workers with changes, click on the worker's name. The name will become highlighted, so you know which worker you are updating. You must update the information by taking one of the following actions:

- Marking the "Use 2025 Values" box if the worker has no changes.
- Marking "Benefits Ineligible" if the worker is no longer employed at your organization or no longer eligible for benefits (provide date and reason).
- Entering the new information in the appropriate compensation or hours boxes.

Click **Continue** after all records have been updated.

Review each worker's record and take action to report compensation and hours effective as of Jan. 1, 2026

- Change the compensation and/or hours
- Mark **Use 2025 Values** if there is no change in compensation or hours
- Mark a worker as **Benefits Ineligible** (terminations or hours reduction)
- If there is no change from current year compensation for ALL workers, mark **Use 2025 Values for all Workers**

Need more help? Click on the **Show Me How** or **Help** buttons in the blue menu bar above.

Three steps to report Jan. 1, 2026 Annual Compensation!

Click **Continue** when you have updated compensation values for all workers.

1

Update

2

Review

3

Submit

[PRINT](#)

B	ACR Year	Worker Hours	Base Salary	Housing Provided	Housing Allowance	Utility Allowance	Total Compensation
C	<input type="checkbox"/> Use 2025 Values for all Workers						
D	Last, First Name ID: 00000						
E	Brubeck, Herbie CPS ID: 60305						
F	<input checked="" type="checkbox"/> Use 2025 Values <input type="checkbox"/> Benefits Ineligible						
G	2025	40.00 Hrs	\$39,209.00	\$0.00	\$0.00	\$0.00	\$39,209.00
H	2026	40.00 Hrs	\$39,209.00	\$0.00	\$0.00	\$0.00	\$39,209.00

YOUR WORKERS' RECORDS

Each eligible worker has a salary record in this application. The 2025 values are displayed for your information and can't be changed. Report Jan. 1, 2026 salary information in the 2026 line.

Year	Hours	Salary	Provided	Allowance	Allowance	Compensation
<input type="checkbox"/> Use 2025 Values for all Workers What do these mean?						
A Last, First Name ID: 00000					B <input checked="" type="checkbox"/> Use 2025 Values	C Benefits Ineligible
2025	40.00 Hrs	F \$39,209.00	G \$0.00	H \$0.00	I \$0.00	J \$39,209.00
2026	40.00 Hrs	F \$39,209.00	G \$0.00	H \$0.00	I \$0.00	J \$39,209.00

Ref	TITLE	FUNCTION/NOTES
A	Worker Name and CPS ID Number	Your workers will be sorted by last name. The CPS ID is used to identify each worker in our systems; this may differ from ID numbers in your HR system.
B	Use 2025 Values	If you click this box, the tool will fill in 2026 salary boxes with the 2025 values.
C	Benefits Ineligible	Click this box to report a worker is no longer eligible for benefits. You will need to provide a date and reason. If the date is in 2025, you just need to provide a reason. If the date is in 2026, you will need to provide a reason and a salary effective Jan. 1, 2026.
D	ACR Year	The 2025 salary information is displayed for reference only. Report Jan. 1, 2026 salary information in the 2026 line.
E	Worker Hours	This is the number of scheduled hours for a worker in a standard week. If over 20 hours, CPS considers the worker eligible for retirement, disability and survivor benefits. The number of scheduled hours is also used to determine the worker's eligibility for health benefit coverage, based on the number of hours required by the employer.
F	Base Salary	This is the worker's base salary. Please refer to the help materials to understand what is included and what cannot be included.
G	Housing Provided	Some workers are eligible for housing provided, and this number must be equal to 25% of the base salary. For dual parishes, this number can be up to or equal to 25% of base salary.
H	Housing Allowance	This represents a cash housing allowance.
I	Utility Allowance	This is a cash allowance for public utility expenses.
H	Total Compensation	This is the sum of base salary, housing provided and any allowances for a total compensation value.

SHOW ME HOW – HELPFUL TUTORIALS

Select **Show Me How** for a list of tutorial topics about using the application for specific tasks.

After selecting one of the tutorial topics, you'll see basic step-by-step instructions for performing the selected task. The cells to be updated will be highlighted as the tutorial steps through the process.

The screenshot shows the ACR Online Tool interface. At the top, there is a navigation bar with 'Show Me How', 'Videos', and 'Help' buttons. Below this is a progress bar with three steps: 1. Update, 2. Review, and 3. Submit. A 'PRINT' button is located on the left. The main area contains a table with the following columns: ACR Year, Worker Hours, Base Salary, Housing Provided, Housing Allowance, Utility Allowance, and Total Compensation. The table has two sections of data, one for 2025 and one for 2026. A 'Show Me How' tooltip is open on the right side, titled 'Updating Worker Salaries', with a 'Next' button at the bottom.

ACR Year	Worker Hours	Base Salary	Housing Provided	Housing Allowance	Utility Allowance	Total Compensation
Use 2025 Values for all Workers						
What do these mean?						
Last, First Name ID: 00000						
2025	40.00 Hrs	\$39,209.00	\$0.00	\$0.00	\$0.00	\$39,209.00
2026	40.00 Hrs	\$39,209.00	\$0.00	\$0.00	\$0.00	\$39,209.00
Last, First Name ID: 00000						
2025	21.00 Hrs	\$17,242.00	\$0.00	\$0.00	\$0.00	\$17,242.00
2026	21.00 Hrs	\$17,242.00	\$0.00	\$0.00	\$0.00	\$17,242.00

Save: if you are unable to complete the ACR report, you can click **Save** to save your work. Best practice is to save often. If inactive for 10 minutes, a pop up message will appear to save work.

The screenshot shows a pop-up message with the following text: 'Time to click Save! Don't lose the worker information you have entered into your ACR. Take a few moments to save your changes. As you continue working on your updates, please click the Save button often to record your work.' There is a blue 'Continue working' button and a red 'Close' button in the top right corner. At the bottom, it says 'Click anywhere outside this box to close'.

ERRORS AND WARNINGS

As the ACR Online Tool reviews your work, it may display an Error or a Warning.

Error		Errors require correction before you can save the update. For example, if a worker is updated to work less than 20 hours per week, they are no longer eligible for benefits. You will need to either change the hours to greater than 20 or provide an effective date and reason.
Warning		Warnings are intended to draw attention to the numbers that may need to be reviewed. For example, an increase in base salary of more than 20% should be reviewed to make sure it is intended. Warnings do not have to be corrected to proceed.

When all worker compensation records have been updated, the **Continue** button will be displayed.

Remember: to be considered complete, you must update each worker's record by changing the compensation, indicating no change or indicating the worker's change in benefits eligibility.

Click **Continue** to move to the next step in the process and review your updates.

00000 - Employer
Houston, TX 77007

Review each worker's record and take action to report compensation and hours effective as of Jan. 1, 2026

- Change the compensation and/or hours
- Mark **Use 2025 Values** if there is no change in compensation or hours
- Mark a worker as **Benefits Ineligible** (terminations or hours reduction)
- If there is no change from current year compensation for ALL workers, mark **Use 2025 Values for all Workers**

Need more help? Click on the **Show Me How** or **Help** buttons in the blue menu bar above.

Three steps to report Jan. 1, 2026 Annual Compensation!
Click **Continue** when you have updated compensation values for all workers.

1 Update — 2 Review — 3 Submit

[PRINT](#) [Continue](#)

ACR	Worker	Base	Housing	Housing	Utility	Total
Year	Hours	Salary	Provided	Allowance	Allowance	Compensation
<input type="checkbox"/> Use 2025 Values for all Workers						
What do these mean?						
Last, First Name ID: 00000 <input type="checkbox"/> Use 2025 Values <input type="checkbox"/> Benefits Ineligible						
2025	40.00 Hrs	\$39,209.00	\$0.00	\$0.00	\$0.00	\$39,209.00
2026	40.00 Hrs	\$41,200.00	\$0.00	\$0.00	\$0.00	\$41,200.00

REVIEW YOUR ACR

Once you submit your ACR, no additional changes can be made, so **please take the time to review the records you have updated**. If you need to update a worker's information, click **Make Changes**, which will take you back to the update page.

SUBMIT YOUR ACR

When you are ready to send your ACR, click **Submit**. Please note that after you submit your updates, you will not be able to make additional changes in the online tool. You will need to contact CPS to make changes after you submit your updates.

CONFIRMATION PAGE

The confirmation page will appear when you have completed the ACR process. The name of the person completing the process is shown along with the date and a unique confirmation number. If someone at Concordia Plans processes the ACR for you, it will be noted on this page. You can print a copy of your ACR for your records, or you can have it emailed to you.

If you are representing more than one ministry, you can click [Update For Another Ministry](#) to access any additional ACRs you will need to complete.

✓ Your 2026 ACR is Complete!
✕

00000 - Employer
HOUSTON, TX 77055

Congratulations! Your 2026 ACR was successfully submitted on Nov. 10, 2025 by Jaime Lincoln.

When communicating with Concordia Plans about your ACR, you can reference your confirmation number: **20505-1908-1118-2025-03122**

PRINT ACR
EMAIL CONFIRMATION
UPDATE FOR ANOTHER MINISTRY

💬 We want your feedback! Can you answer 3 short questions to help us improve?

ACR Year	Worker Hours	Base Salary	Housing Provided	Housing Allowance	Utility Allowance	Total Compensation
Last, First Name ID: 00000						No longer benefits eligible as of 11/25/2025
2025	25.00 Hrs	\$15,268.00	\$0.00	\$1,465.00	\$1,909.00	\$18,642.00
2026	0.00 Hrs ↓	\$0.00 ↓	\$0.00	\$0.00 ↓	\$0.00 ↓	\$0.00 ↓
Last, First Name ID: 00000						Using 2025 Values
2025	40.00 Hrs	\$35,652.00	\$0.00	\$0.00	\$0.00	\$35,652.00
2026	40.00 Hrs	\$35,652.00	\$0.00	\$0.00	\$0.00	\$35,652.00



Questions?

Please contact Concordia Plans at 888-927-7526 from 7 a.m. to 6 p.m. CT, Monday through Friday, and we'll be happy to assist you.