



## Will I Receive a Post-Retirement Death Benefit?

Most people don't like to think about death, let alone talk about it. But the reality is, letting your loved ones know what happens next with your Concordia Plans benefits is a gift that will ease their burden during a difficult, emotional time. The death benefit provision in the Concordia Retirement Plan was amended in 2014 and may affect whether you will receive a post-retirement death benefit from the CRP.

The chart below outlines who is eligible. If you need to designate a beneficiary or update your current designation, go to [ConcordiaPlans.org/forms](http://ConcordiaPlans.org/forms) and click on "Beneficiary Change." If you have questions or need a form mailed to you, call **888-927-7526, ext. 6005**.

I retired\* from full-time employment on or prior to June 30, 2014.\*\*

Yes, there will probably be a lump-sum death benefit payable upon your death and another payable when your enrolled dependent spouse dies, regardless of which death occurs first.

I was not retired, but I was a full-time worker age 55 or older and had at least 5 years of participation in the Concordia Retirement Plan as of June 30, 2014.

Yes, a lump-sum death benefit will be payable upon your death or when your spouse dies, payable when the first death occurs.

I was not retired, and I was a full-time worker either under the age of 55 or did not have at least 5 years of participation in the Concordia Retirement Plan as of June 30, 2014.

There are no lump-sum death benefits payable.

If you are eligible, be sure to talk with the loved ones who will handle your affairs to let them know. **Don't forget:** keep this with your important papers.

*\*Retired means that you (a) are over age 55, (b) have at least 5 years of participation in the CRP and (c) have stopped working for an LCMS employer participating in the CRP.*

*\*\*If you retired prior to January 1, 1982, you are subject to the plan provision in effect at that time. Please contact our Survivor Benefits Department for clarification.*

*The year in which a retirement occurred can determine the availability and amount of post-retirement death benefits, especially for those retiring a number of years ago or for dependents. If you are unsure if you will qualify, please contact Concordia Plans for clarification.*