

The Concordia Retirement Plan

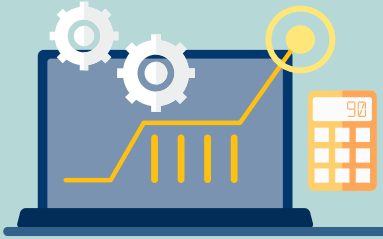
With Pension Benefits – You Win!



Ongoing Investment Strategy

As you save for retirement, you need to start saving early, earn good investment returns, and avoid taking on too much risk as you approach retirement.

The Concordia Retirement Plan's investment strategy pools the risk of workers at all stages of their careers – from those just starting out to those nearing retirement from active ministry. **Pooling risk** provides the opportunity to invest with the long term in mind.



Minimized Investment Risk

Because the CRP benefit is a fixed amount based on your service, **your monthly benefit amount in retirement doesn't fluctuate with the market.** On the other hand, a non-CRP retiree who counts solely on investment earnings from an individual account may see unpredictable results that vary with market changes. Your pension is part of a large pool that can absorb market fluctuations in a way that is not possible for individual investors.



Expert Investment Managers

The collective assets of the CRP give the Plan access to **best in class investment managers, advisors and consultants.** The Plan is able to invest in a broad range of asset classes to **maximize return** for the appropriate amount of risk. The Plan may also invest in assets that many individual investors do not have access to, such as private real estate and private equities.



It's Nothing Personal

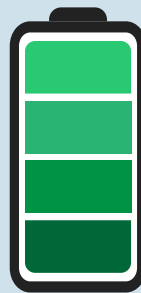
When the market is volatile, it can be hard not to let emotions affect your decisions. We are able to look at investing from a **long-term perspective** and carefully **evaluate the Plan's investment risk** and

diversification, making changes accordingly.



Keep Going & Going

You are focused on your service to the Lord, and you may or may not be financially savvy. Workers with only personal savings may spend their money too fast, or not save enough and run out. The CRP's traditional pension benefits are **designed to continue as long as the retiree lives**, and to continue on to your **surviving spouse** if the time comes.



Well, it is Personal

At Concordia Plans we care about you. We'll continue managing the CRP in a way that reflects that, because **it's our mission to help you build a strong and healthy retirement.**

