



All big plans start with a vision.

Something you do every day – like home remodeling – you can easily picture. Other things, such as the need to save for retirement, just aren't on your radar. Besides, you have plenty of time to think about retirement later, right? Just the opposite is true! Right now, time is on your side. With the new online *Vision* tool from ProManage, you can see if you are on track financially for retirement.

HOW IT WORKS.

Vision brings your potential retirement income into one place, by combining your projected Concordia Retirement Plan pension, Social Security benefits and Concordia Retirement Savings Plan 403(b) balance. You also can add your own outside retirement income sources and assets. *Vision* provides you with a picture of your retirement income.

CHOOSE WHAT'S IMPORTANT TO YOU.

Take a closer look at what retirement factors are most important to you, such as age of retirement or standard of living, using Vision's interactive features. Then you decide what tradeoffs you can make to help meet your goals. For example, if you increase your savings rate, you might be able to retire at a younger age.

TAKE ACTION.

With your retirement goals in place, *Vision* will show you if you are on track to meet them and give you some suggestions if you are not. See how making a few adjustments can affect your ability to replace enough income to help get retirement ready. And you can make the changes right there in *Vision*.

To access Vision go to ConcordiaPlans.org/MemberPortal. Once logged in, select **Financial Wellness** and then **Vision Financial Tool**. For help navigating the Vision screens or for more in-depth planning, contact MoneyMatters@ConcordiaPlans.org or call 888-927-7526, ext. 6865.

ProManage, LLC is an independent investment adviser that Concordia Plans of The Lutheran Church–Missouri Synod engaged to provide the ProManage PROgram™ and Vision to the Concordia Retirement Savings Plan. Information about ProManage and its services can be found in ProManage's ADV2A brochure (available from CPS and on Vision), the PROgram brochure and Vision Methodology (both available on Vision). The ProManage PROgram™ and Vision cannot address all individuals' circumstances. Risk is inherent with all investing. Using probabilities and simulations, Vision modeling provides estimates to assist you.