



What's your vision for retirement?

Whether it's relaxing at home, traveling or simply leaving the hustle and bustle of full-time employment behind you, however you picture your retirement, having a clear Vision will help.

HOW IT WORKS.

Our online Vision tool from ProManage brings your potential retirement income into one place, 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.

CHOOSE WHAT'S IMPORTANT TO YOU.

Is your retirement date circled on the calendar? Take a closer look at what retirement factors are most important to you using Vision's interactive features. Then you decide what tradeoffs you can make to help meet your financial goals for retirement.

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.