



Focus on your financial basics with BeFine™

We know thinking about your finances is enough to make your head buzz with anxiety. It's OK. Take a deep breath and know with a little planning and work, you can be better financially prepared to handle what comes your way.

We can help you understand your spending habits, be ready for the unexpected, and be proactive about your future ... the answer is right at your fingertips.

Introducing BeFine™ from Concordia Plans: an app created specifically for LCMS church workers like you to help you understand your current financial situation and work towards your financial goals. Let BeFine put you on a path to financial wellness.

WHY BEFINE?



It's helpful!

The app will provide step-by-step guidance to help you as you seek to improve your financial well-being.



It's high tech!

The app uses security technologies to help safeguard your data.



It's inclusive!

Link your financial accounts to the app so you can see a fuller financial picture in one place.



It's FREE!

As a member of the Concordia Retirement Plan there is no cost to use the app.



It's connected!

The app will automatically be pre-populated with your primary Concordia Plans' benefits.



It's ad free!

Enjoy using the app without annoying advertisements trying to sell you something.

WHAT CAN YOU DO WITH BEFINE™ ?

No matter where you are in your financial journey, BeFine can help you:



Identify potential gaps in your insurance needs. The app will be pre-loaded with your primary Concordia Plan benefits, so you can see your employer-provided insurance coverage in one place, making it easier to see what else you may need to protect your family.



Manage your day-to-day spending. By tracking spending habits over time, the app can show you where your money is going so you can prioritize your spending and saving. It can even help you build a budget.



See a fuller financial picture. Easily link your bank accounts and credit cards from eligible institutions for an up-to-date financial picture that takes them into consideration. Your salary and benefits from your LCMS employer will be pre-loaded into the app.



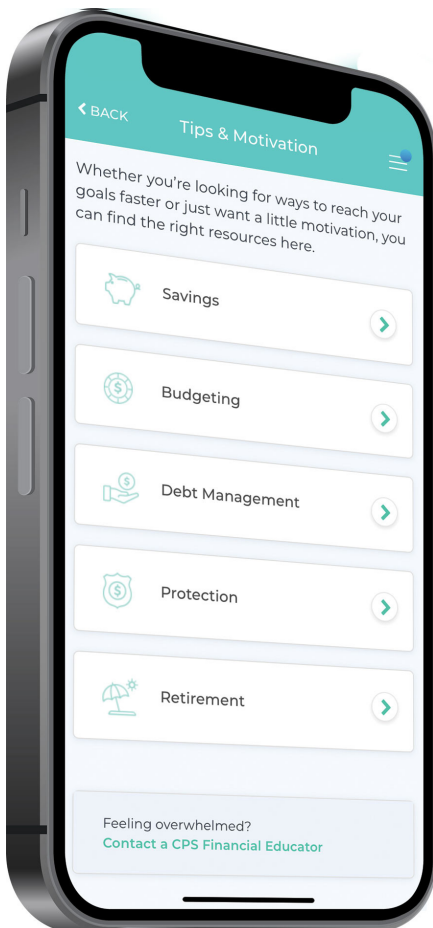
Prioritize your debt. The app can help you create a plan to pay down your debt so you have more financial flexibility.



Set savings goals and follow your progress. Whether it's establishing an emergency fund to help with unforeseen expenses or saving for retirement, the app will show your progress and encourage you to keep saving.



Stay motivated. The app provides actionable alerts, smart tips and encouragement when you reach a goal or milestone.



GET BEFINE TODAY!

Scan the QR code to learn how to download the app for free or access BeFine™ from your desktop.

Be one of the first 1,000 members to use BeFine™ to better understand your everyday finances and complete the required actions, and **you may receive a \$25 electronic gift card from Concordia Plans.** Learn more by scanning the QR code.



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