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Greetings from Concordia Plan Services (CPS) – We are delighted to share with you our Ministry Report!

Our mission states:

\[ \text{CPS “walks together” with LCMS ministries in caring for workers and their families} \]
\[ \text{...so that the Word of God continues to spread!} \]

You will note two distinct pieces of our mission: Serving Ministries and Caring for Workers. As you read this report you will see powerful stories of those two aspects of our mission at work.

We are eager to share with you how our team has embarked on a journey to actively listen to the concerns of our ministries and members and to put forward solutions based on what we have learned. These themes were present in our 2017 report as well. Hopefully this demonstrates our continued commitment to engaging with our ministries and members so we can strategically bring forward solutions to address those concerns.

To me, the real powerful content in this report comes from the stories. There are some good stories of how CPS has partnered with ministries to help workers better save for retirement. There is a story about how the Concordia Retirement Plan (pension) and the Concordia Retirement Savings Plan (403(b) personal retirement savings) provide a platform allowing a ministry to attract and retain the workforce they need to carry out their mission. In another story a ministry in Iowa implemented a new retirement savings tool called AutoSave, resulting in 96 percent of its workers contributing to their personal retirement savings.

One of the most impactful stories involves the Dickerhoff family from Anchorage, Alaska. The story involves their local congregation, Beautiful Savior Lutheran Church and also The First Lutheran Church of Boston. Please take the time to read it. Although you are not named in the story, you are part of it nonetheless. It’s really about how God uses His people to care for His people – of how our churches and members walk together!

The Concordia Health Plan (the Health Plan) is an important part of the narrative, but understand that the Health Plan is only a funding vehicle. Without your participation, and the participation of thousands of ministries, workers and dependents, the CHP is unable to fund the care that the Dickerhoff’s daughters, Magnolia and Harper, desperately needed.

There is no excitement in funding a qualified employee benefit trust like the Concordia Plans; but there is great excitement and encouragement in seeing how God richly blesses and cares for His people. It is through the Dickerhoff’s story that we find the mission of CPS play out in real life.

We are honored and humbled to be a part of these stories, and a part of God’s work in the lives of His people!

To God Alone Be The Glory!

Thomas K. McCain
Chairman of the Board
(As of Aug. 31, 2018)

James F. Sanft
President & Chief Executive Officer
Customer Relationship Survey

CPS’ twice annual customer relationship survey is the broadest effort to collect member and employer feedback. Every spring and fall, CPS asks members and participating employers to answer an email survey and provide feedback about the service they have received. CPS carefully analyzes the data to understand where we are meeting customer needs and the improvement efforts that are needed.

Co-Creation Workshops

It is not enough for CPS to understand whether employers and members are satisfied; we need an in-depth understanding of customer needs. In 2018, we started using co-creation workshops to have members and employers help develop services that would be useful for them. CPS team members visited four cities and talked with 100 members and employers about planning for retirement and what they need to get themselves or their workers ready for a secure financial future. They helped us identify the biggest obstacles to saving for retirement as well as some potential solutions that would help them overcome those obstacles.

Education Research

Teachers and administrators at Lutheran schools are a critical part of the LCMS workforce. CPS wants to fully understand their challenges to be an effective partner in ministry. We gathered groups of teachers and talked one-on-one with administrators to learn about the barriers to entering into and maintaining a career as a rostered teacher.
Concordia Plan Services is committed to outreach and introducing new opportunities to interact with those we serve. The result is a wealth of meaningful feedback, which is helping to increase CPS’ understanding to meet the needs of our ministries and members.

**Ministry Visits**
CPS’ team of account managers and educators travel across the country meeting with ministries and members. They listen to their challenges, learn about their needs and bring the feedback to CPS.

**Conference Participation**
CPS attended all 35 LCMS District Conventions in 2018 in addition to pastors and school leader conferences. It was a fantastic opportunity for learning about the priorities of the various organizations, understanding the challenges they are facing and meeting one-on-one with members.

**Online Feedback Forum**
CPS recognized the need for immediate feedback from members and ministries about new ideas, concepts and communications. In early 2019, we launched an online community called The Sounding Board where more than 350 participants regularly log in to provide their feedback; more participants are volunteering to join every day.
Building Better Solutions Together

Saving for Retirement and a More Secure Financial Future

Ministry Feedback:
Employers need help educating their workers about saving for retirement and securing a financial future.

Ministry Feedback:
Workers need an easy process to start saving for retirement and an incentive to save.

CPS Action:
CPS expanded the education team, making more resources available to coach members about their personal savings. CPS also streamlined communications, directly reaching members with information about why and how to save for retirement.

CPS Action:
We introduced an online tool, allowing workers to easily begin contributing to their Concordia Retirement Savings Plan 403(b) with a few clicks of a mouse. We also offered small incentives to help motivate individuals to begin the process of saving.

Understanding the Value of the Concordia Retirement Plan

Ministry Feedback:
Employers need help explaining the value of the Concordia Retirement Plan (pension) to their workers.

CPS Action:
CPS launched a coordinated communications campaign, providing resources to employers and information to members about the value and the security of the Concordia Retirement Plan (pension).

Streamlining Processes with More Local Control

Ministry Feedback:
Benefit administrators wanted to exercise more discretion with their Plan options and wanted to locally manage benefits with more flexibility and autonomy.

CPS Action:
CPS designed and launched an online employer and member portal, giving ministries more flexibility in their Plan options, local control to manage those options and a streamlined technology solution.
With a greater knowledge of the needs of ministries and church workers, CPS is working to build better solutions to serve you. Here are a few highlights of your feedback in action.

### Improving the Portal Experience

**Ministry Feedback:**
The initial roll-out of our portal was not as seamless as ministries or CPS anticipated. As with any new technology, there were some hiccups. Employers and members shared feedback processes within the portal that needed to be refined. For example, employers asked for more training and a better process for annual compensation reports.

**CPS Action:**
CPS has updated portal processes, streamlined reporting and helped employers navigate it all with additional training and communications resources. We are confident employers and workers will notice significant improvements in their portal experiences.

### Managing Rising Health Costs and Creating a Healthy Workforce

**Ministry Feedback:**
Ministries want to create healthy and engaged workers, but their budgets are burdened by the rising costs of health care.

**CPS Action:**
CPS has introduced wellness programs such as Virta, Naturally Slim, Livongo and Grand Rounds that are working to improve health outcomes for workers and lower costs for ministries over time as health claims are reduced. CPS also is adding options for ministries to consider such as a more select group of healthcare professionals who provide high-quality care at a lower cost.

### Additional Employer Support

**Ministry Feedback:**
LCMS Districts and individual ministries need support in planning a competitive compensation to attract and retain workers.

**CPS Action:**
CPS launched a compensation planning tool that helps ministries calculate a competitive salary range based on the market and Synod-wide practices.
The Concordia Health Plan and LCMS Community Embrace a Family in Need

After celebrating Christmas with her husband and six children, Nicky Dickerhoff boarded a plane at Ted Stevens Anchorage International Airport on Dec. 28, 2018. She was making a 4,560-mile journey to Boston, Ma. that would forever change her life, her family’s lives and the lives of so many others. And the Concordia Health Plan was with her every step of the way.

Nicky and her husband, Pastor Jake Dickerhoff, were expecting their seventh child in February 2019. They were overjoyed to be welcoming the newest member of their family and having their other children meet their new little sister, Magnolia “Maggie” Mae.

But sometimes things don’t work out as we plan. Fortunately, the CHP helped make a difficult time a bit less stressful.

On Nov. 30, Nicky was scheduled to see a maternal-fetal medicine (MFM) specialist because there was a risk that Magnolia could have a condition similar to that of two-year-old sister, Harper. Harper had been diagnosed with a rare congenital heart defect that affected the trachea and esophagus. Already nervous about the appointment, a magnitude 7.1 earthquake hit south central Alaska causing Nicky and Jake further anxiety and pushing the appointment back further.

Several days later, the MFM specialist and Pediatric Cardiologist confirmed that Magnolia did have a similar defect and that it was imperative for Nicky to get to Boston. Adding to their worry, doctors in Anchorage, Ak. tried to prepare Nicky and Jake for the possibility that Magnolia may not be able to breath when she was born due to the severity of her constricted airway.
“We knew we could potentially be going to Boston, but coming back to Alaska empty handed,” said Jake. “Needless to say, the initial shock of all of this has shaken us to our core, as we have gone from seemingly calm seas to troubled waters and crisis mode faster than we’ve been able to catch our breath,” wrote Jake in a Facebook post.

It previously had been decided that Nicky and Jake would make a trip to the Esophageal Airway Treatment Center (EATC) at Boston Children’s Hospital in early 2019 with two-year-old Harper. Instead, now Nicky was heading there far earlier than either of them had expected and not with Harper, but with their unborn daughter, Magnolia. There was a lot to be decided and organized in a small window of time.

“I left for the airport about 9 p.m. Before I left, I put the kids to bed that night, trying to reassure them everything was going to be okay, all the while feeling completely overwhelmed, unsure and broken,” explained Nicky. “I was late leaving because it was impossible to pack with the kids awake. Emotions for all of us were so elevated.”

“Jake walked me into the airport and helped me get checked in. I sobbed all the way through the TSA line. The TSA agent asked me if I was okay to fly,” said Nicky. “I was so worried I wouldn’t be able to board, but I pulled it together and got on the plane.”

“This was one of the last experiences I anticipated for our family, and I couldn’t do anything about it,” explained Jake. “I felt overwhelmed and out of control. However, a positive of this feeling was that it placed our hope and dependence on God, as if He had taken everything out of our hands so that we had to trust and watch how He would take care of our family.”

God indeed took care of the Dickerhoff family during a very difficult time.

Since being called to pastor Beautiful Savior Lutheran Church (BSLC) in Anchorage in July 2017, Jake says he and his family have felt much support from the church leadership and congregation in many ways. One of those ways is the healthcare coverage the church makes possible for the Dickerhoff family through the Concordia Health Plan.

“The BSLC congregation takes supporting their pastor very seriously,” said Jake. “Having the health insurance that we have gave us one less thing to think about during this time. We were able to focus on our girls and that gave us peace of mind.”

“Also, it was wonderful to find out the hospitals we needed – Boston’s Children Hospital, as well as Brigham and Women’s Hospital – were in network,” said Nicky. “I don’t know how we would have done it without the healthcare coverage we have. It would have cost us thousands and thousands and thousands of dollars.”
“It’s just another reason why it’s so important to take care of church workers,” said Jake.

When the congregation heard the news of Nicky having to unexpectedly fly to Boston and that she would be there for some time, it extended its arms to support the Dickerhoff family.

“Our whole BSLC congregation and school family at Anchor Lutheran were invested in Harper’s and Magnolia’s stories,” said Jake. “They were part of it, taking seriously Paul’s call in 1 Corinthians 12:26: If one part suffers, every part suffers with it; if one part is honored, every part rejoices with it.”

“There were multiple families who were there for us, but there is one family in particular – Ty and Lori Schommer – they took care of the bulk of our needs,” said Jake. “They took our five older kids, adding them to their own family of six. They are a phenomenal family with huge servant hearts.”

The Schommers and other members of the congregation continued to lend helping hands even when Nicky’s mom, Jeri, and Jake’s mom, Beth, took turns caring for the five older children when Jake and Harper flew to Boston on Jan. 10 to be with Nicky for the birth of Magnolia.

And while everyone was wrapping their arms around members of the Dickerhoff family who stayed behind in Alaska, God was creating an extended family for Nicky, Magnolia, Harper and Jake in Boston.

“We had a church in Alaska holding up one end of our lives and a church in Boston holding up the other end,” said Nicky. “They were anchors to the chain of support we had throughout the United States. We had lots of people praying for us.”

Since her arrival in Boston, Nicky had been staying at a hospital housing facility because she wanted to be near the hospitals – Brigham and Women’s Hospital for delivery and Boston Children’s Hospital for the surgeries of Magnolia and Harper. However, it wasn’t an ideal living situation because the stay there was determined day to day.

“I cried and prayed. But it was during Magnolia’s surgery when I was in the waiting room that I noticed a framed print of a magnolia tree on the wall. Right then I just knew she was going to be okay, that it all was going to be okay.”

Through a Concordia University – Wisconsin connection and friends he had grown up with in St. Louis, Mo., Jake connected with The First Lutheran Church of Boston. It was there that God introduced Jake and Nicky to Eric and Gitta Davis, who Jake describe as having “a huge heart for hospitality.” Eric and Gitta opened their home and hearts to the Dickerhoff family.

“We became a part of Eric’s and Gitta’s family,” explained Jake.

Although it was terribly difficult leaving her children, the “sadness, grief and anxiety” Nicky said she
felt when leaving Anchorage that cold, snowy night Dec. 28 were lightened by the embrace extended to her and her family through The Lutheran Church–Missouri Synod community. The love, care and compassion brought comfort and peace during Magnolia’s birth on Jan. 25.

“Our doctors in Anchorage had prepared us for the worst with Magnolia’s birth,” said Jake. “But when she was born, she screamed and that was the most beautiful sound. She cried! And then Nicky and I both cried. Another prayer had been answered.”

On Feb. 16, while still in the NICU, Jake was joined by Pastor Ingo Dutzmann, senior pastor of The First Lutheran Church of Boston, in the baptism of Magnolia.

“Ingo has a true pastoral heart,” said Jake. “He just loved on us.”

“Her baptism was super emotional,” explained Nicky. “Here we had this seemingly perfect baby who needed major, major surgery, and we didn’t know if she was going to survive. We had her baptized, so bittersweet. She was welcomed into God’s family and her name written into the Book of Life. Yet our other children were not present.”

The support and prayers continued from coast to coast and throughout the LCMS communities in-between for Magnolia and her surgery on Feb. 19, as well as for Harper’s surgery on March 14. Nicky and Jake were thrilled to share that both surgeries went very well – Magnolia having endured a seven-hour surgery and Harper undergoing an eight-hour surgery.

“Gut-wrenching doesn’t even begin to describe how I felt through both surgeries,” explained Nicky. “I cried and prayed. But it was during Magnolia’s surgery when I was in the waiting room that I noticed a framed print of a magnolia tree on the wall. Right then I just knew she was going to be okay, that it all was going to be okay.”

Also helping to make the experience a bit easier were Joe and Brianna Kirkava from First Lutheran Church. The Kirkavas had taken a similar journey with two children.

“They were literally right there with us every step of a journey they had already taken,” said Nicky.

Recovery for both girls went quicker than expected, and both were doing very well. Nicky and Jake were happy, but there was something missing - their other five children. Nicky had not seen them since Dec. 28. They had not met their baby sister. It was time to go home to Alaska.

On March 23, Jake, Nicky and Harper were reunited with Griffin, 10; Josephine, 9; Oliver, 7; Eleanor, 6 and Penelope, 4, and they finally hugged and held eight-week-old Magnolia Mae. It had been 12 weeks since Nicky boarded the plane to Boston.

Although both Harper and Magnolia will have to return to Boston Children’s Hospital every year for at least a while, those trips back will be under very different circumstances and to visit family. Because of the many open arms that were extended to the Dickerhoffs during their journey, this family of nine has grown beyond numbers.
In Cedar Rapids, Ia., Trinity Lutheran Church and School describes itself as a family of believers. The congregation humbly carries out the mission – To Know Christ, To Make Christ Known. The staff and members of the congregation would love to “share a pew” with you or encourage you to explore what their school calls the “Trinity Difference.”

Many of Trinity’s ministries focus on spreading the Gospel to children, with a very active Vacation Bible School and summer camp program, which leads to a younger workforce. This raises the question: How do we get our workers, especially the younger ones, to take advantage of their benefits?

The staff is already proudly enrolled in the Concordia Plans, including the Concordia Retirement Savings Plan 403(b), but this year they decided to take it a step further, implementing AutoSave for all of their workers.

“It doesn’t occur to them (young workers) to save for retirement. They don’t see that if they save now, it will benefit them later,” recalls Pat Powell, Business Director. “I thought AutoSave was a great idea,” said Pat.
With AutoSave, workers are automatically enrolled in the path to retirement readiness by their employers who determine a set savings rate for everyone. Most workers stay in the plan, but they can opt out if they prefer.

“As we told everyone about AutoSave, I was worried that some workers might get upset.” But Pat was pleasantly surprised that the opposite seemed to happen, “I had some people who wanted a different amount that was more than what AutoSave was going to be.”

The CRSP Team at Concordia Plan Services helped make the adjustment as smooth as possible by answering all of Pat’s questions and providing sample communications for her to share with her staff.

“I just had to make some minor adjustments,” Pat recalls, “everyone was very helpful. I also think a big key (to the success) was telling everyone exactly how much would be coming out of their paychecks – it made a difference. Then it wasn’t scary – they knew the exact amount.”

Before AutoSave, Trinity had 11 of their 26 workers enrolled in the plan. Now they have 25 workers saving. As Pat runs the payroll reports, she sees firsthand how much more is being saved by workers. Although Pat was nervous about AutoSave, the overall experience has been positive for Trinity.

“We haven’t had anyone say they were not happy (with AutoSave),” she said, “And if everyone’s happy with it, I’m happy!”
Urban Schools find Benefits Instrumental in Teacher Recruitment

Becoming a teacher is truly following a call to serve — to share your time and talents not only with the students and fellow staff, but also with the parents and community. It is a critical role that is often unappreciated. Add in a challenging setting and you add a whole new level of complexity.

“It takes a special kind of person to teach here,” reflects Maria Wartgow, the Vice President of Human Resources for LUMIN Schools, in Milwaukee, Wi. “They’re definitely here to serve the kids, not make money.”

Offering a competitive benefits package is one-way LUMIN attracts and retains teachers. And this is where the Concordia Retirement Plan (CRP) comes into play.

LUMIN, Lutheran Urban Mission Initiative Inc., is a network of seven schools setting a new standard for Christ-centered, results-oriented, urban education in Wisconsin. The LUMIN schools integrate biblical truths throughout the curriculum, focusing on three core areas for students: educational success, leadership development and spiritual growth.

This critical mission requires finding the right teachers and staff. Many of the students who
attend LUMIN are from lower income families and often have problems with their home lives. Such difficult situations require extra care during school hours and can cause teacher burn out, making recruiting and retaining the right teachers a challenge. LUMIN hires between 20 and 30 teachers a year.

“The public school has an amazing retirement plan,” says Maria, “so it’s great that we have something that is competitive.” Both plans pay out pension benefits, but unlike the public school plan, the CRP does not require workers to help pay for the cost of the pension plan. Instead, workers have the opportunity to supplement their savings in the Concordia Retirement Savings Plan 403(b). “If we weren’t able to say that we offered a pension, we would have a VERY hard time recruiting.”

While LUMIN is not the highest paying school, the comprehensive benefits play a key role in finding the right teachers to continue their mission.

“Sometimes it just depends on where their heart is,” Maria says, “if they are mission minded. People who feel passionate about teaching about Jesus will take less pay to work at the schools.”
Building a Better Future Together

CPS stands as an ally for LCMS organizations and church workers. We are committed to understanding their needs and strive to care for the total wellness of each ministry so they and their workers can focus on the mission. We have learned the best way to meet ministry needs is to fully understand them. We appreciate the feedback, ideas and engagement of our ministries and members as we work to build better solutions together.

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