

The Key to the proper management of money...



...is attending  
to the basics.



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*Tools to help you manage your personal  
finances in a God-pleasing way.*

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**CONCORDIA**   
**PLAN SERVICES**  
*Your LCMS Benefits Partner*

# THE KEY TO THE PLANNER

## Table of Contents

Introduction.....	2
Stewardship Principles .....	3
Worksheets:	
<b>Personal Data</b> .....	5
<i>Facts about who I am or who we are</i>	
<b>Personal Net Worth Statement</b> .....	7
<i>The difference between what I (we) own and what I (we) owe</i>	
<b>Loan and Credit Card Schedules</b> .....	9
<i>Outlining a plan of attack</i>	
<b>Personal Income Statement</b> .....	11
<i>Where the money comes from and where it goes</i>	
<b>Personal Budget</b> .....	15
<i>A look at how the money is handled on a monthly basis</i>	
<b>Personal Cash Expense Summary</b> .....	17
<i>A look at how the money was spent over a 6-month period</i>	
<b>Personal Retirement Cash Flow Projection</b> .....	19
<i>How income and spending will change after retirement</i>	
<b>Power of Attorney &amp; Health Care Directives</b> .....	23
<i>Documents to take care of affairs when I can't act or decide</i>	
<b>Last Will and Testament</b> .....	27
<i>Documents needed to tell the court about my choices</i>	
<b>Charitable Giving</b> .....	30
<i>Making special gifts for future ministry</i>	
Document Inventory .....	31
Glossary.....	32

# INTRODUCTION

This booklet was created with just you in mind. Every effort was made to make the material easy to understand and easy to complete. That doesn't mean that it will be effortless. You will be digging into areas that you may never have thought about, or have never divulged to anyone, or that you know are special problems for you. Be patient with yourself. No one has ever done this without some misgivings. You are not alone.

In order for you to take full advantage of this opportunity there are some decisions that must be made about your finances, about your work, about your retirement, and maybe even about your final affairs. As you contemplate these issues and then after you have made your decisions, share the information with your loved ones and do what you can to keep them informed.

The **first** step in this process is to pray. Pray that the Lord will guide you as you take every step. Remember that you are not the first to try this, even though it may be your first time. Be bold as you place it before the Lord.

The **second** step is to complete this booklet to discover what needs to be implemented to accomplish your goals. Important steps:

- Gather all pertinent documents regarding your personal finances.
- Set aside a time when you can work on your financial planning. If you are married, do this with your spouse. Take time to discuss the various aspects of your finances, particularly if you disagree and then come to an agreement.
- Be honest. There is no need to impress anyone.
- Use a pencil, that way you can make changes.
- Think about your answers and give it your best shot.
- Don't get ahead of yourself. Remember that some of these topics may have never been considered nor contemplated, much less discussed.

The **third** step is to let it rest for a bit. Later review the work you have done. If you are satisfied, then implement your work. Just don't delay. Don't make excuses. Take control by facing your situation.

If you are at a point where you want or need the help of a professional financial planner, then simply call the planner of your choice. He or she will help you to take your planning to the next level. For some of you, it may mean buying insurance or an investment product, or making modifications to your current programs. For some it may mean that you make no changes. The planner is trained and ready to help you, but you must be thorough and honest in the information you provide. There is an adage from the computer industry that states: "Good stuff in means good stuff out — Bad stuff in means bad stuff out."

You have been provided with this booklet with the hope that it will guide you in your walk as a steward of God's great gifts. My hope is that you would ask Him to be with you as you deliberate. That you will not be shy in remembering that He only wants what is best for you. That you will be bold as you pray for guidance as a child of God!

Eustolio Gomez  
Director of Education  
Concordia Plan Services, The Lutheran Church—Missouri Synod

# STEWARDSHIP PRINCIPLES

God loves us. He loves us so much that He sent us His Son that whoever should believe in Him will have eternal life. This Son, Who was there in the beginning and is God, humbled Himself to the point where He took on our frail flesh, to where He died on a cross, and where He was raised from the dead in obedience to the will of the Father.

In this Christ Jesus we have our hope: our only hope for salvation. We know about this hope because God tells us in the Scriptures. Our guide for our whole lives is found in these God-breathed words. The holy Scriptures make us wise for salvation through faith in Christ Jesus. They also equip us for every good work, including the God-pleasing handling of the resources in our care. Yes, that does include our financial resources.

Christian stewardship is the free and joyous activity of the child of God and God's family, the church, in managing life and all of life's resources for God's purposes.

From these words, the Department of Stewardship, in 1998, presented to the Synodical Convention a document entitled, "Biblical Stewardship Principles." The study outlined the following 8 principles:

## I God's stewards are God's stewards.

God's stewards are stewards by virtue of creation and their re-creation in Holy Baptism; therefore, they belong to the Lord.

See Genesis 1:1, Isaiah 43:1, Romans 6:4, 2 Corinthians 5:16-17, Ephesians 2:8-10

**Personal question:** *Do I recognize that I am a child of God by God's doing and that His claim on my life has impact for all of life, even my handling of finances?*

## II God's stewards are managers, not owners.

God's stewards have been entrusted by God with life and life's resources and given the privilege of responsibly and joyfully managing them for Him.

See Genesis 2:15, 1 Chronicles 29:14, Psalm 24:1, Luke 12:48b, 2 Corinthians 8:5, 1 Timothy 6:17-19

**Personal question:** *Do I recognize that all these things, including money (which I often think of as my own to do with as I choose) really belong to God and are only entrusted to me to manage in a way which pleases Him?*

## III God's stewards are saints and sinners.

God's stewards rejoice in and live out what God has declared them to be through the cross. At the same time His stewards recognize that they are sinners who fight sin and its consequences each day.

See Romans 7:21-25, Ephesians 4:22-24, 1 Peter 2:9-10, 1 John 3:1-2

**Personal question:** *How do I deal with my old sinful nature, which tempts me to over-pursue worldly and material things?*

## IV God's stewards are uniquely singular, yet profoundly plural.

God's stewards recognize that their lives are not solo performances, but are personal responses to God, lived out within the community of faith to benefit the whole world.

See Romans 12:4-5, 1 Corinthians 12:12-13, 2 Corinthians 8:13-14, Galatians 6:10, 1 Peter 4:10

**Personal question:** *Do I recognize that the financial decisions I make have a direct impact on many other people around me?*

## V God's stewards are in the world, but not of the world.

God's stewards recognize that the Lord sets them apart from the world and, by the transforming power of the Gospel, sends them into the world to live out the Gospel.

See Genesis 12:1-3, John 16:33, John 17:15-18, Romans 12:2

**Personal question:** *What motivates my financial management — God's Word or the ways of the world?*

## VI God's stewards are loved and loving.

God's stewards recognize that their stewardship flows out of God's act of love for them in Christ, which empowers them, in turn, to love others in acts of Christ-like love.

See John 13:34-35, Galatians 5:6b, 1 John 3:16-18, 1 John 4:19

**Personal question:** *Is my love for the God who first loved me evident also in the planning of my finances?*

## VII God's stewards are served and serving.

God's stewards recognize that their stewardship involves a Gospel-powered style of life that is demonstrated in servanthood within all the arenas of life.

See Matthew 20:26b-28, John 13:3-5;15-17, Philippians 2:5-8

**Personal question:** *Do I manage my financial resources in a way that helps me to be a better servant to others, or have I instead become a servant to financial resources?*

## VIII God's stewards live with an awareness of the present and future, of time and eternity.

God's stewards live intentionally in the light of God's eternal purpose while being firmly committed to His rule in the here and now.

See Matthew 6:19-21, Philippians 3:12-14,20, 1 Timothy 6:17-19, 2 Peter 3:11-2a, Revelation 14:13

**Personal question:** *Am I spending too much effort trying to build up treasures in this life while spending too little effort in building up treasures in heaven?*

### **More personal questions:**

- *Do I handle money in a manner befitting a child of God?*
- *Do I freely and joyfully respond to the will of God in my whole life?*
- *Do I recognize the difference between managing and owning when it comes to money?*
- *Do I recognize that God's claim on me as His own is total?*
- *Do I recognize that my highest priority in money management is to manage it according to God's will and purposes?*

Paul counseled Timothy to conform his life to Scriptural principles and to remember and continue to learn from those who were instrumental in bringing him up in the way of the Lord.

See 2 Timothy 3:14-17

May God bless you in this response to God's love.

## PERSONAL DATA

*Facts about who I am or who we are*

This provides indispensable information for your financial planner as well as for you or for your heirs.

This form should be reviewed once per year or whenever there are any significant changes.



# PERSONAL DATA

<b>You</b>	<b>Spouse</b>
Name _____	Name _____
Home Address _____	
Home Telephone _____	E-mail Address _____
Date of Birth _____	Date of Birth _____
Social Security No. _____	Social Security No. _____
Employer _____	Employer _____
Address _____	Address _____
Telephone _____	Telephone _____
Title _____	Title _____

Information about your children:

Name	Address	Date of Birth	Telephone	E-mail

Information about your grandchildren:

Name	Address	Date of Birth	Telephone	E-mail

## PERSONAL NET WORTH STATEMENT

*The difference between what I (we) own  
and what I (we) owe*

This is a worksheet that provides information about how much you own and how much you owe.

The column marked "Market Value" simply means that you note how much it is worth, based on reports or professional appraisals.

When you are asked about items such as a checking account or a savings account or annuities, there is an exact number. You will find these numbers on the latest report from the appropriate bank or company. For items such as residence and personal property, you will have to make an educated guess, based on the most recent data available in your area. Use caution when listing personal property of collectibles. Only list items that have been appraised and had a value determined.

The column marked "Who owns/owes it" should be filled in with either your initials, your spouse's initials, or both if you own/owe it jointly.

Remember that this worksheet is an evaluation tool that will help you determined one aspect of your overall financial condition. This form should probably be completed once per year or more often if there are significant changes.





# PERSONAL NET WORTH STATEMENT

Date Prepared \_\_\_\_\_

ASSETS (What is owned)	MARKET VALUE	WHO OWNS/OWES IT
Checking account		
Checking account		
Savings account in a bank		
Savings account in a bank		
Savings account in a credit union		
Money owed to you by family or friend		
Money Market account (Bank or company name):		
LCEF Steward Account		
LCEF Certificates		
Certificate(s) of Deposit		
Certificate(s) of Deposit		
Government Savings Bond(s)		
Government securities		
Individual stocks		
Individual stocks		
Individual bond(s)		
Individual bond(s)		
Mutual funds		
Mutual funds		
Annuity(ies)		
Annuity(ies)		
Business interests		
Individual Retirement Account (IRA)		
Individual Retirement Account (IRA)		
Concordia Retirement Savings Plan (or other TSA or 403(b))		
Concordia Retirement Savings Plan (or other TSA or 403(b))		
Concordia Retirement Plan — Supplemental Retirement Account Balance		
Concordia Retirement Plan — Supplemental Retirement Account Balance		
Other vested pension		
Other vested pension		
Deferred compensation		
Profit sharing account		
Residence		
Other real estate: description		
Personal property: description		
Collectibles: description		
<b>TOTAL ASSETS (Total Owned)</b>		
LIABILITIES (What is owed)		
Mortgage		
Loans: description		
Credit card (Total of all cards)		
Outstanding bills		
Outstanding taxes		
<b>TOTAL LIABILITIES (Total Owed)</b>		
<b>NET WORTH (Difference between Owned &amp; Owed)</b>		

## LOAN AND CREDIT CARD SCHEDULES

### *Outlining a plan of attack*



This worksheet provides information about your installment loans (mortgage, car, etc.) and credit cards. List credit cards only if you are carrying a balance, not if you pay the card off every month.

The information from these schedules will be used for the “Debt Service” category on the following worksheets.

# LOAN AND CREDIT CARD SCHEDULES

Date Prepared \_\_\_\_\_

## LOANS

Creditor Name	Original Balance	Current Balance	Interest Rate	Payment Amount	Pay-off Date
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	
	\$	\$	%	\$	

## CREDIT CARDS

Creditor Name	Current Balance	APR	Periodic Rate	Periodic Payment (Finance Charge)	Minimum Payment	Higher Payment
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$
	\$	%	%	\$	\$	\$

## PERSONAL INCOME STATEMENT

*Where the money comes from and where it goes*

This is a worksheet that provides information about where your money comes from and where it goes. Use what you figure you need in determining the income portion. In other words, you should separate the amount paid to you for mileage (if that is the case), so that you can help to calculate your actual income.



The expense portion lumps many categories together on purpose. This worksheet helps you to determine categories of spending. Please pay particular attention to the casual spending amount.

On the second page of this worksheet is space for you to calculate the difference between your income and your expenses.

This worksheet should probably be completed once per year, or more often if there are significant changes.

# PERSONAL INCOME STATEMENT

Date Prepared \_\_\_\_\_

INCOME		
Monthly salary		
Mileage compensation		
Honoraria and other income		
Spouse's monthly salary		
Mileage compensation		
Honoraria and other income		
<b>TOTAL MONTHLY INCOME</b>		
EXPENSES		
<b>ESSENTIALS</b>	Stewardship gifts	
	Other charitable gifts	
	Groceries	
	Cleaning supplies	
	Clothing	
	Medical and dental	
	Childcare/Education/Pet Care	
	Hygiene	
<b>TAXES</b>	Federal Income Tax	
	State Income Tax	
	Social Security Tax	
	Property tax	
<b>SHELTER</b>	Mortgage (principal & interest)	
	Rent	
	Utilities	
	Telephone (local & long distance)	
	Cell phone	
	Home maintenance/repair	
	Other	
<b>TRANSPORTATION</b>	Auto loan payments	
	Gasoline	
	Auto maintenance/repair	
<b>ENTERTAINMENT</b>	Vacation (saving or spent)	
	Gifts (birthday and/or Christmas)	
	Dining out	
	Newspaper/periodicals	
	Cable television	
	Internet	
	Miscellaneous	
<b>INSURANCE</b>	Life insurance	
	Auto insurance	
	Umbrella policy (excess liability)	
	Home owner/renter's insurance	
	Medical (privately paid)	
	Disability (privately paid)	
	Long term care coverage	
<b>INVESTMENTS</b>	Money Market savings	
	CRSP 403(b)	
	IRA contributions	
	LCEF investments	
	Education savings	
	Miscellaneous	
<b>SPENDING</b>	Cash	
	ATM withdrawals	
<b>DEBT SERVICE</b>	Credit card payments	
	Personal loan payments	
	Installment loan	
<b>TOTAL MONTHLY EXPENSES</b>		

## PERSONAL INCOME STATEMENT

Total Monthly Income                    \$ \_\_\_\_\_

Subtract Total Monthly Expenses    \$ \_\_\_\_\_

**What is the difference?**                \$ \_\_\_\_\_

If the difference is zero or more it means that you are spending exactly what you earn or less.

If the difference is less than zero you have spent more than your income.

If the difference between your income and your expenses is zero or more, then you are “living within your means.”

Many people believe that the only way to have nice things is to go into debt to get them. While that may be true for certain purchases, such as a house or car, it doesn't have to apply to the other things we want in life.

For example, when you buy a house, you take out a mortgage, and you may be in debt for as long as 30 years. That's a long time, but this type of debt comes with benefits. The interest you pay on the loan may be deducted from your taxable income, and the equity — or money you have in the home — may be used for future loans. However, buying food, clothing, furniture, and other items on credit is different. By doing this, you may be going into debt to buy nonessential things. Plus, the interest charged is not usually tax-deductible, so by the time you've paid for the item and all the interest, the cost is much higher than the original price.

Simply put, you're robbing yourself — and your future. Instead of funding your dreams and the life you deserve to live, your hard-earned money fills the lender's pockets. Wouldn't it be better if the money you pay in interest could go into an account to help you reach your goals? Paying for everyday items by going into debt limits your choices because you're constantly caught paying for yesterday instead of moving toward tomorrow.

It can be challenging at first, but try living within your means, or even *below*!

## Cultural Myths:

1. Things bring happiness.
2. Debt is unavoidable.
3. A little more money will solve everything.

The pull of the culture tugs at us and moves us away from what God would have for us.

## Points to remember:

1. God created everything.
2. God owns everything.
3. We are trustees of God's creation.

# Notes

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## PERSONAL BUDGET

*A look at how the money is handled on a monthly basis*

The column marked “Amount Agreed to Spend” is where you note the budgeted amount. In the event that you have a bill that comes due (other than monthly) you should set aside an amount for that month. In essence you are saving for when that bill is due.

At the end of the month you would enter, into the column marked “Amount Actually Spent,” the total of your expenditures for that month.

In the column marked “Difference” you simply subtract the amount you spent from the amount you budgeted. If the number is positive, you have spent less than you budgeted. If the number is negative, you have spent more than you budgeted. The ultimate goal is that the number in the last box under the column marked “Difference” is equal to “0”.

The Personal Budget worksheet should probably be completed twice per month—at the beginning of the month to note your “Agreed to Spend” amount, and at the end of the month to note your “Actually Spent” amount.





# PERSONAL BUDGET

Date Prepared \_\_\_\_\_

CATEGORY	EXPENSE	AMOUNT AGREED TO SPEND	AMOUNT ACTUALLY SPENT	DIFFERENCE
ESSENTIALS	Stewardship gifts			
	Other charitable gifts			
	Groceries			
	Cleaning supplies			
	Clothing			
	Medical and dental			
	Childcare/Education/Pet Care			
	Hygiene			
	TAXES	Federal Income Tax		
State Income Tax				
Social Security & Medicare				
Property tax				
SHELTER	Mortgage (principal & interest)			
	Rent			
	Utilities			
	Telephone (local & long distance)			
	Cell phone			
	Home maintenance/repair			
	Other			
TRANSPORTATION	Auto loan payments			
	Gasoline			
	Auto maintenance/repair			
ENTERTAINMENT	Vacation (savings or spent)			
	Gifts (birthdays and/or Christmas)			
	Dining out			
	Newspaper/periodicals			
	Cable television			
	Internet			
	Miscellaneous			
INSURANCE	Life insurance			
	Auto insurance			
	Umbrella policy (excess liability)			
	Home owner/renter's insurance			
	Medical (privately paid)			
	Disability (privately paid)			
	Long term care coverage			
INVESTMENTS	Money Market savings			
	CRSP 403(b)			
	IRA contributions			
	LCEF investments			
	Education savings			
	Miscellaneous			
CASUAL	Cash			
	ATM withdrawals			
DEBT SERVICE	Credit card payments			
	Personal loan payments			
	Installment loan			
<b>TOTALS</b>				

## PERSONAL CASH EXPENSE SUMMARY

*A look at how the money was spent  
over a 6-month period*

This worksheet asks you to review the past 6 months of spending. You should record the expense in the month that you spent it. Some bills come due on a quarterly basis or every 6 months. Simply report the entire amount in the month you paid it.

If you pay for clothing or another specific expense with a credit card, use only the specific expense category. The credit card portion is to report how much you are paying on the account if you are carrying a balance.

If you have made expenditures on a regular basis in a category that is not provided, you may cross out a category that you are not using and simply write in the new category.



The Cash Expense Summary should be completed once before the first time the Budget worksheet is completed. Complete the Cash Expense Summary for the past 12 months to be even more accurate.

# PERSONAL CASH EXPENSE SUMMARY

Date Prepared \_\_\_\_\_

EXPENSE ITEM	#1	#2	#3	#4	#5	#6	AVERAGE
Stewardship gifts							
Other charitable gifts							
Groceries							
Cleaning supplies							
Clothing							
Medical and dental							
Childcare/Education/Pet Care							
Hygiene							
Federal Income Tax							
State Income Tax							
Social Security & Medicare							
Property tax							
Mortgage (principal & interest)							
Rent							
Utilities							
Telephone (local & long distance)							
Cell phone							
Home maintenance/repair							
Other							
Auto loan payments							
Gasoline							
Auto maintenance/repair							
Vacation (saving or spent)							
Gifts (birthdays and/or Christmas)							
Dining out							
Newspaper/periodicals							
Cable television							
Internet							
Miscellaneous entertainment							
Life insurance							
Auto insurance							
Umbrella policy (excess liability)							
Home owner/renter's insurance							
Medical insurance (privately paid)							
Disability insurance (privately paid)							
Long term care insurance							
Money Market savings							
CRSP 403(b) investments							
IRA contributions							
LCEF investments							
Education savings							
Miscellaneous							
Cash/ATM withdrawals							
Credit card payments							
Personal loan payments							
Installment loan							
<b>TOTAL</b>							

## PERSONAL RETIREMENT CASH FLOW PROJECTION

### *How income and spending will change after retirement*

This worksheet (2 pages) takes information from your Personal Income Statement and asks you to note that under the column marked "Before Retirement." The next column marked "After Retirement" asks you to make a good guess at what you will spend in that category. The column marked "Change" asks you to subtract the "after" from the "before" column. If the number is positive, then you think that you will make or spend less than you are now for that category. If the number is zero, you plan to spend the same as you do now in that category. If the number is negative, you plan to spend more after you retire than you are spending now.

At the bottom of the worksheet there is room for you to compare the totals and to determine whether the income you plan to have after you retire is sufficient. If not, you have several options. One is to reduce your expenditures. Another is to increase your income through employment. A third is to accumulate enough before you retire so that you will have more disposable income to meet your needs. Another is actually a combination of these — work a little bit, spend a little less, and accumulate a little bit more.

This worksheet should probably be completed on a periodic basis (perhaps every 5 years) well before you retire. As retirement nears (probably at least 10 years before the date) the frequency should increase so that within 5 years of retirement it will be completed on an annual basis (even more often in the last year before retirement). Accuracy and commitment will improve each time you complete it.



# PERSONAL RETIREMENT CASH FLOW PROJECTION

Date Prepared \_\_\_\_\_

	BEFORE RETIREMENT	AFTER RETIREMENT	CHANGE
<b>MY INCOME</b>			
Monthly salary			
Mileage compensation			
Honoraria & other income			
Social Security income			
Pension income (CRP)			
SRA income			
CRSP income			
Other 403(b) or TSA income			
IRA income			
Investment income			
Other income			
<b>SPOUSE'S INCOME</b>			
Monthly salary			
Mileage compensation			
Honoraria & other income			
Social Security income			
Pension income (CRP)			
SRA income			
CRSP income			
Other 403(b) or TSA income			
IRA income			
Investment income			
Other income			
<b>TOTAL</b>			

Key: CRP Concordia Retirement Plan  
 SRA Supplemental Retirement Account  
 CRSP Concordia Retirement Savings Plan — 403(b)  
 TSA Tax Sheltered Annuity  
 IRA Individual Retirement Account

CATEGORY	EXPENSE	BEFORE RETIREMENT	AFTER RETIREMENT	CHANGE
ESSENTIALS	Stewardship gifts			
	Other charitable gifts			
	Groceries			
	Cleaning supplies			
	Clothing			
	Medical and dental			
	Childcare/Education/Pet Care			
	Hygiene			
	TAXES	Federal Income Tax		
State Income Tax				
Social Security & Medicare				
Property tax				
SHELTER	Mortgage (principal & interest)			
	Rent			
	Utilities			
	Telephone — local & long distance			
	Cell phone			
	Home maintenance/repair			
	Other			
TRANSPORTATION	Auto loan payments			
	Gasoline			
	Auto maintenance/repair			
ENTERTAINMENT	Vacation (savings or spent)			
	Gifts (birthdays and/or Christmas)			
	Dining out			
	Newspaper/periodicals			
	Cable/satellite television			
	Internet			
	Miscellaneous			
INSURANCE	Life insurance			
	Auto insurance			
	Umbrella policy (excess liability)			
	Home owner/renter insurance			
	Medical (privately paid)			
	Disability (privately paid)			
INVESTMENTS	Long term care coverage			
	Money Market savings			
	LCEF investments			
	IRA contributions			
	Education savings			
CASUAL	Miscellaneous			
	Cash			
DEBT SERVICE	ATM withdrawals			
	Credit card payments			
	Loan payments			
	<b>TOTALS</b>			

Income **before** retirement = \$ \_\_\_\_\_  
 Expenses **before** retirement = \$ \_\_\_\_\_  
 Difference = \$ \_\_\_\_\_

Income **after** retirement = \$ \_\_\_\_\_  
 Expenses **after** retirement = \$ \_\_\_\_\_  
 Difference = \$ \_\_\_\_\_

What is the change = \$ \_\_\_\_\_



## POWER OF ATTORNEY AND HEALTHCARE DIRECTIVE

### *Documents to take care of affairs when I can't act or decide*

This section briefly describes important documents and provides space for you to write in your choice for each of the positions. You will note that each section states that at least one person should be selected for each position. This means you may have more than one person for each position of responsibility. Your attorney will guide you in this area. Complete information is important. Give the full name and address of the person(s) you are nominating. These should be current on the day that the documents are drafted by the attorney.





## POWER OF ATTORNEY

This empowers a person(s) to act on your behalf. The main purpose is to nominate someone you trust to make business decisions for you if you are away or if you become incapacitated or incompetent and cannot communicate your decisions. This power of attorney is limited to business transactions like writing checks, paying your bills, etc.

**Your attorney must prepare this document.** Your attorney should explain to you the limitations and pitfalls of this document as it pertains to the state in which you live. The recommendation of your attorney should always be considered when determining what is in your best interest.

There should be at least one individual nominated as the primary attorney-in-fact. This is the person that will handle affairs for you and should be someone you trust implicitly.

Attorney-in-Fact \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

Co-Attorney-in-Fact \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

There should also be at least one other person to act as the contingent attorney-in-fact. This person(s) can act if the above person(s) cannot or will not act. The same qualifications apply to this/these person(s).

Contingent Attorney-in-Fact \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

Contingent Co-Attorney-in-Fact \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

## HEALTHCARE DIRECTIVE

This empowers a person(s) to act on your behalf. The main purpose is to nominate someone you trust to make healthcare decisions if you, in the opinion of your attending physician, cannot communicate your decision. The agent you appoint will be able to make any healthcare decision on your behalf, including the power to give consent, refuse consent, and withdraw consent for any medical procedure. An important aspect of note is that this person must act in conjunction with your expressed directions.

**Your attorney must prepare this document.** Your attorney should explain to you the limitations and pitfalls of this document as it pertains to the state in which you live. The recommendation of your attorney should always be considered when determining what is in your best interest.

There should be at least one individual nominated as the primary agent. This is the person who will handle affairs for you and should be someone you trust implicitly.

Agent \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

Co-Agent \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

There should also be at least one other person to act as the successor agent. This person(s) can act if the above person(s) cannot or will not act. The same qualifications apply to this/these person(s).

Successor Agent \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

Successor Co-Agent \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_



## LAST WILL AND TESTAMENT

*Documents needed to tell the court about my choices*

This section briefly describes what is the intended use for a will. You should make a decision regarding the use of a preamble. You should make a decision about the position of a personal representative and the contingent. As previously stated, full names including the middle initial and a full current address are vital. If you are legally responsible for minor children, you should nominate a guardian and contingent guardian to care for them. No assumption can be made as to whom the court will appoint to this position without your directions. The distribution of your estate is a special consideration. You should discuss any details with your attorney.



## LAST WILL AND TESTAMENT

A will, when properly executed, tells the court exactly how you want your estate to be handled, by whom, and for whose benefit. It's a document that can be used to express your faith in Jesus Christ. It's a document that makes it possible to pay off your final expenses and then use the remainder in a specific way (naturally it is subject to the laws of your state). It's a document that allows you to nominate just exactly who it is that you want to make decisions and arrangements for your estate.

**Your attorney must prepare this document.** Your attorney should explain to you the limitations and pitfalls of this document as it pertains to the state in which you live. The recommendation of your attorney should always be considered when determining what is in your best interest.

*Preamble* — There are options for your choice in brochures provided by the LCMS Foundation. You may select any one of these, you may combine them, you may write your own, or you may decide not to include one in your will.

*Personal Representative* — This is a position formerly known as the “Executor” or “Executrix.” This is someone whom you trust that will make your final arrangements and will pay any final debts and expenses for your estate. This person will also be authorized to liquidate your estate and to divide the remaining assets as you prescribe.

Personal Representative \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

Co-Personal Representative \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

There should also be at least one other person to act as the contingent personal representative. This person(s) can act if the above person(s) cannot or will not act.

Contingent Personal Representative \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

Contingent Co-Personal Representative \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

## LAST WILL AND TESTAMENT CONTINUED

*Guardian for minors* — For those with children who are minors, this is a must. This person will take physical custody of the child(ren). Should there be proceeds available from the estate, the guardian will administer these funds on behalf of the child(ren).

Guardian \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

Contingent Guardian \_\_\_\_\_

Current address \_\_\_\_\_

Current telephone number \_\_\_\_\_

*Distribution of the estate* — Consideration must be given to many factors. How large the estate is, the age of the beneficiary(ies), the purpose of the distributions, etc., will determine how the will is written. Try to have a good idea about this before you visit the attorney. Be as specific as you can. If it is too wild, or not in your best interest, the attorney will advise you.

On occasion, there may be a need for a “contingency trust.” This is a trust built into your will that only comes into play in the event of certain contingencies. One such contingency is your death while your children are still minors.

Your attorney may advise you that a trust is of benefit to you. Listen to what the attorney recommends. Ask questions. The recommendation may be based on how you want to make the distributions to your heirs. It may be based on the size of your estate or it may be based on the intentions you have for the distributions.

# Making Special Gifts for Future Ministry

## *LUTHERAN CHURCH EXTENSION FUND*

What is the Lutheran Church Extension Fund (LCEF)?

LCEF is the Lutheran Church Extension Fund, a unique ministry and savings program that offers The Lutheran Church—Missouri Synod (LCMS) members the opportunity to invest their money, earn interest, and help build churches and schools at the same time.

Your invested dollars not only earn interest for you, but also provide loan opportunities that build and remodel churches, schools, colleges, seminaries, and other ministries and services that support the expansion of the Great Commission throughout the LCMS.

## *CHARITABLE GIVING*

Think about how the LCMS Foundation can be of help. The Foundation has Gift Planning Counselors strategically placed throughout the nation. If you do not know who that person is in your district, all you need to do is call your district office and ask.

You can make bequests in your Last Will and Testament, you can establish a special trust, or you can make outright gifts. These bequests and gifts can provide for the work of the Lord in the future through any ministry of the LCMS.

You may want consider including one or more of the following in your charitable giving plans:

- Your congregation
- Your district
- Your schools (including elementary and high schools, colleges, universities, and seminaries)
- Your special ministries such as LCMS World Relief and LCMS World Missions
- Your LCMS recognized service organizations
- Your LCMS Foundation

# DOCUMENT INVENTORY

Date Prepared \_\_\_\_\_

My Safety Deposit Box is located at: \_\_\_\_\_

DOCUMENT	LOCATION
Last Will and Testament	
Personal Representative	
Last Will and Testament	
Personal Representative	
Power of Attorney	
Health Care Directive	
Power of Attorney	
Health Care Directive	
Birth Certificate	
Birth Certificate	
Marriage Certificate	
Death Certificate	
Service Discharge	
Life Insurance Policies	
Disability Insurance Policies	
Long Term Care Policies	
Automobile Insurance	
Home Owner's/Renter's Insurance	
Mortgage Contract/Deed/Owner's Duplicate of Title	
Stock Certificates/Broker Reports	
Mutual Fund Reports	
Banking Accounts and Information	
Credit Union Accounts and Information	
Savings Bonds	
Annuity Contract Information	
Pension Information & Benefits	
Survivor Information & Benefits	
Social Security Information	
Other Important Documents and Information	



## GLOSSARY

**Accounts payable** — Amounts owed to creditors/suppliers for goods and services purchased.

**Accounts receivable** — Amounts owed from another for merchandise or services sold.

**Accrued interest** — Interest that has accumulated between the most recent payment and the sale of the bond or security.

**Acquisition** — One company taking over the controlling interest in another company.

**Adjustable rate mortgage (ARM)** — Mortgage agreement between a financial institution and a real estate buyer stipulating predetermined adjustments of the interest rate at specified intervals.

**Adjusted gross income** — Income on which an individual computes federal income tax. Adjusted gross income is determined by subtracting from gross income any unreimbursed business expenses and other deductions. Adjusted gross income is the individual's or couple's income before itemized deductions for such items as medical expenses, state and local income taxes and the like.

**After-tax basis** — Basis for comparing the returns on a corporate taxable bond and a municipal tax-free bond. For example, a corporate bond paying 10% would have an after-tax return of 7.2% for someone in the 28% tax bracket.

**Amortization** — The reduction of debt by regular payments of interest and principal sufficient to pay off a loan by maturity.

**Annual Percentage Rate (APR)** — Cost of credit that consumers pay, expressed as a simple annual percentage.

**Annuitize** — To begin a series of payments from the capital that has built up. See also Annuity.

**Annuity** — A two stage contract (investment/accumulation stage followed by pay-out stage) between a contributor (owner) and an insurance company (issuer).

**Asset allocation** — The process of distributing investments between or among different asset classes so as to produce the greatest possible return consistent with the investor's ability and willingness to accept risk.

**Back-end load** — Redemption charge an investor pays when withdrawing money from an investment. Most common in mutual funds, the back-end load is designed to discourage withdrawals. Also called deferred sales charge, exit fee, or redemption charge. See also Front-end load and No-load fund.

**Balance Sheet** — See Net Worth Statement.

**Basics of planning for your personal finances:**

- Learn to set clear goals and objectives
- Develop at least a minimal level of financial literacy
- Learn to make a self-assessment of your financial position
- Prepare to be in a position to make financial choices
- Gain a grasp of retirement preparation
- Learn to act on plans to meet your goals

**Basis** — Original cost plus out-of-pocket expenses that must be reported to the IRS when an investment is sold.

**Bear market** — Prolonged period of falling prices. A bear market in stocks is usually brought on by the anticipation of declining economic activity, and a bear market in bonds is caused by rising interest rates. See also Bull market.

**Beta** — A mathematical measure of the sensitivity of rates of return on a portfolio or a given stock compared with rates of return on the market as a whole. A high degree of such sensitivity indicates moderate or high price volatility.

**Blue chip** — Refers to stocks of a nationally known company that has a long record of profit growth and dividend payment and a reputation for quality management, products, and services.

**Bond** — Any interest-bearing or discounted government or corporate security that obligates the issuer to pay the bondholder a specified sum of money, usually at specific intervals, and to repay the principal amount of the loan at maturity.

**Budget** — A form or method of determining on a monthly basis how income is to be spent after prioritizing all expenditures.

**Bull market** — Prolonged period of rising prices of stocks, bonds, or commodities. Often characterized by high trading volume. See also Bear market.

**Capital gain** — The difference between an asset's purchase price and the selling price, when the difference is positive.

**Capital gains distribution** — A mutual fund's distribution to shareholders of the profits derived from the sale of stocks or bonds.

**Capital gains tax** — Tax on profits from the sale of capital assets.

**Cash equivalents** — Investments of such short maturity, high liquidity, and safety that they are virtually as good as cash.

**Charitable remainder trust** — An irrevocable trust that pays income to one or more individuals until the grantor's death, at which time the balance passes to a designated charity.

**Compound interest** — Interest earned on principal plus interest that was earned earlier. The compounding can take place on a daily, monthly, quarterly, or other basis.

**Concordia Retirement Plan (CRP)** — One of the four plans that comprise the benefits program of Concordia Plan Services.

- Creditable service — The total amount of time worked for an employer while enrolled as a member of the CRP (assuming that all required contributions are made during that time), expressed in years and twelfths of years.
- Final Average Monthly Compensation (FAMC) — For a worker who has at least five years of creditable service, FAMC will be an average of 1/60 of the total compensation on which contributions are based during the highest-paid 60 consecutive calendar months out of the final 240 months worked. For a worker with less than 5 years creditable service, FAMC will be the average of compensation during the worker's entire period of membership.
- Integration level — A number used in determining benefits to reflect the fact that Social Security provides a higher benefit as a percentage of pay for employees at lower pay levels. The number is based on federal requirements for combining benefits from Social Security and a pension plan.
- Primary Retirement Benefit (PRB) — A defined benefit calculated by using the normal retirement benefit formula and normally paid at age 65, or as early as age 55.
- Rule of 85 — A special exception allowing qualified members to receiving CRP benefits before age 65 without reduction if:
  - One retires between the ages of 55 and 65, and
  - One's age and years of Plan participation equal at least the number 85 as of the date of retirement, and
  - One begins receiving the benefit at age 62 or later.

**Concordia Retirement Savings Plan (CRSP)** — One of the four plans that comprise the benefits program of Concordia Plan Services. The CRSP is a 403(b) tax-deferred savings plan available to those serving a church, school, or organization participating in *The Church's Plan* retirement package.

**Consumer Price Index (CPI)** — A measure of change in consumer prices, as determined by a monthly survey of the U.S. Bureau of Labor Statistics. Some of the components include housing costs, food, transportation, and electricity. Also known as the cost-of-living index.

**Corporate Bond** — See Bond.

**Cost-of-living adjustment (COLA)** — Adjustment of wages designed to offset changes in the cost of living.

**Cost-of-living index** — See Consumer Price Index.

**Deferred Sales Charge** — See Back-end load.

**Defined Benefit Retirement Plan** — A retirement program that pays a fixed benefit based on age at retirement, years of service, and/or pre-retirement salary. The CRP is a Defined Benefit Retirement Plan.

**Defined Contribution Retirement Plan** — Retirement programs such as 403(b) or 401(k) plans that pay a variable benefit based on an employee's participation in the plan, the amount of assets contributed, and the way the assets are invested.

**Discretionary income** — See Disposable income.

**Disposable income** — Personal income remaining after personal taxes and noncommercial government fees have been paid. Also known as Discretionary income.

**Diversification** — Spreading of risk by placing assets in several categories of investments. Categories may include investment types, investment sectors, investment classes, and investment maturities.

**Dividend** — Distribution of earnings to shareholders.

**Dollar Cost Averaging** — A method of placing a consistent sum of money into an investment on a regular, non-fluctuating basis regardless of the cost of the investment, i.e. \$50 on the 3rd of every month.

**Earned Income** — Usually thought of as salary.

**Equity** — In investments, it is the ownership interest possessed by shareholders. In banking it is the difference between the amount a property could be sold for and the amount still owed.

**Exit fee** — See back-end load.

**Expense ratio** — An amount, expressed as a percentage of total investment, that shareholders pay for mutual fund operating expenses and management fees. It is taken out of the fund's current income and is disclosed in the annual report to shareholders.

**Fair market value** — The price at which an asset or service passes from a willing seller to a willing buyer.

**Financial Planning Process:**

- Gather personal & financial data
- Develop clear goals and objectives
- Analyze the data
- Develop a plan
- Implement the plan
- Monitor the plan over time

**Fixed Annuities** — Contracts that require the issuer to pay a prescribed, non-fluctuating rate to the owner.

**Fixed Income** — Types of investments that represent debt, such as in bonds or cash equivalents that have a defined rate of return.

**Front-end load** — The sales charge applied to an investment at the time of the initial purchase. See also Back-end load and No-load fund.

**Gross National Product (GNP)** — Total value of goods and services produced in the U.S. economy over a particular period of time. The GNP growth rate is the primary indicator of the status of the economy. GNP is made up of consumer and government purchases, private domestic and foreign investments in the U.S., and the total value of exports.

**Growth stock** — Stocks of a corporation that have exhibited faster-than-average increases in earnings and are expected to show higher levels of profit growth.

**Housing allowance** — An IRS rule that allows a minister of the Gospel to exclude from gross income for income tax purposes and to the extent that it is used for qualified housing related expenses an amount that is designated by the employer, that is the smallest of the following three:

- 1) The amount, officially designated in advance, as “housing allowance” by the congregation/church organization, or
- 2) The amount spent for the primary residence (down payment, mortgage principal and interest, utilities, taxes, insurance, furnishings, maintenance, etc.) or
- 3) The fair rental value of the home including furnishings and cost of utilities.

**Housing Exclusion for Retirement Ministers of the Gospel** — This is an exception to the Housing Allowance rules outlined previously which states that upon retirement 100% of the monthly pension payments received from the CRP may be excluded from taxable income in as far as the extent of such payments are used to provide a primary residence.

**Income Statement** — A form or method used to ascertain what the sources of income are and how they are to be expended.

**Index** — Statistical measurement that tracks changes in the economy or in the financial markets. Indices typically measure the ups and down of the financial markets, reflecting changes in the market’s prices.

**Individual Retirement Account (IRA)** — A designation granted by the Internal Revenue Service (IRS) to govern a plan which may be income tax deductible, either all or in part, depending on the contributors circumstances, and in which contributions, earnings, and gains are not subject to income taxes until a distribution is made. The contributions, earnings, and gains are also subject to restrictions as to how long they may remain in such an account with minimum distributions. Also known as a Traditional IRA. See also Roth IRA.

**Inflation** — Rise in the prices of goods and services resulting in a decrease in purchasing power.

**Living Trust** — A legal document that creates an arrangement in which a person transfers ownership of assets from him or herself to another entity, the trust. The person creating the trust is the settlor. The person who manages the trust is call the trustee. The person for whose benefit the trust is being managed is called the beneficiary. The same person can be settlor, trustee, and beneficiary. It is called a “Living Trust” because it is created during the settlor’s lifetime.

**Maturity** — The date on which the principal of a bond must be repaid.

**Money** — A commodity that is legally established as an exchangeable equivalent of all other commodities and is used as a measure of their comparative values on the market. It is also the official currency, coins, and negotiable paper notes issued by a government.

**Money Market Fund** — A fund that sells shares in order to purchase short term securities from which income derived is distributed in the form of additional share.

**Municipal Bonds** — A bond or security issued by a city or other local government, usually to pay for public improvements. Also see Bonds.

**Mutual fund** — Fund operated by an investment company that raises money from shareholders and invests it in stocks, bonds, options, commodities, or money market securities. These funds offer investors the advantages of diversification and professional management. For these services a management fee is charged. These funds may invest aggressively or conservatively. Investors should assess their own risk tolerance before deciding to purchase an appropriate fund. Other factors to consider are the outlook of the economy, the state of the stock and/or bond markets, interest rates, etc.

**Mutual fund custodian** — A commercial bank or trust company that provides safekeeping for the securities owned by a mutual fund and may also act as a transfer agent, making payments to and collecting investments from shareholders.

**Net Worth Statement** — A form or method which measures the difference between assets and liabilities. Assets are placed on the left and liabilities are listed on the right. Liabilities are then subtracted from the assets to determine the net worth. When assets are greater than liabilities this leads to a positive net worth. When liabilities are greater than assets this leads to a negative net worth. Also known as a Balance Sheet.

**No-load fund** — A mutual fund whose total charges for asset-based sales charges and/or serviced fees do not exceed .25% of the fund's average annual net assets. See also Back-end load and Front-end load.

**Par Value** — The value printed on a security such as a share certificate or bond at the time of issue. It is used to calculate interest or dividend payments.

**Personal Statement of Benefits (PSOB)** — The personalized annual statement prepared by Concordia Plan Services for active workers enrolled in the Concordia Retirement Plan that outlines a brief summary of current and potential future benefits.

**Portfolio** — The combined holding of one or more than one stock, bond, real estate investment, cash equivalent, or other asset by an individual or institutional investor.

**Return** — The amount an investment increases or decreases in value over a period of time. A return is usually expressed as a percentage.

**Recession** — Downturn in economic activity, defined by many economists as at least two consecutive quarters of decline in a country's gross national product.

**Redemption Charge** — See Back-end load.

**Retirement Cash Flow Projection** — A method or form that helps contrast pre-retirement income and expenses with post-retirement income and expenses. Its primary function is to help project future income needs.

**Retiree Medical Supplement (RMS)** — A benefit added to the Concordia Retirement Plan as part of *The Church's Plan* package. It provides additional income upon retirement to help offset the cost of post-retirement health insurance if the member has met certain participation requirements at the date of retirement.

**Risk** — Measurable possibility of losing or not gaining value. Risk is differentiated from uncertainty, which is not measurable. Among the commonly encountered types of risk are:

- Actuarial: risk an insurance underwriter covers in exchange for premiums
- Exchange (currency): chance of loss on foreign currency exchange
- Inflation: chance that the value of assets or of income will be eroded by inflationary impact
- Investment: how much the price of an investment can change over a period of time
- Principal: chance of losing all or a portion of an original investment
- Repayment (credit): chance that a borrower will not repay an obligation
- Volatility: uncertainty of an investment's value at a future point in time

**Risk tolerance** — A measure of how well a person will reasonable permit the possibility of loss or of not gaining in value in an investment to influence an investment decision. It can also be a measure of how well a person endures fluctuations in the market which affects the value of an investment.

**Roth IRA** — An IRA that is subject to the same rules as the traditional IRA. However, unlike a traditional IRA, you cannot deduct contributions to a Roth IRA. But, if you satisfy the requirements, qualified distributions are tax free. Contributions can be made to your Roth IRA after you reach age 70½ and you can leave amounts in your Roth IRA as long as you live. See also Individual Retirement Account.

**Rule of 72** — A method that helps to approximate how many years are required to double an invested amount at a prescribed rate. The rate is divided into the figure 72. i.e.,  $72 \div 6 (\%) = 12$  years to double. Likewise, to determine a required return rate to double an investment amount in a prescribed period, the years are divided into the figure 72. i.e.,  $72 \div 9$  (years) — 8% return required.

**Rule of 115** — A method that helps to approximate how many years are required to triple an invested amount at a prescribed rate. Please see above Rule of 72. To determine years, the rate is divided into the figure 115, i.e.  $115 \div 5 (\%) = 23$  years to triple. To determine the rate required, divide years into the figure 115.

**Savings Bonds** — A U.S. government bond registered and issued by the U.S. government in denominations of \$50 to \$10,000. It allows people to earn interest on the savings they entrust to the government in exchange for the bond.

**Stock** — Units of ownership of a public corporation.

**Supplemental Retirement Account (SRA)** — A cash balance addition to the Concordia Retirement Plan which provides for either a monthly benefit or a lump sum payment, normally at age 65, or earlier for workers who are vested at the time of termination or retirement.

**Tax-deferred** — A term to describe an investment whose contributions and earnings are free from taxation until they are withdrawn by the investor.

**Tax-sheltered Annuities (TSA) (403(b))** — A provision of the Internal Revenue Code Section 403(b) which allows for the deferral from taxable income, a portion of salary which is contributed to purchase an annuity contract. The Before-Tax Annuity is designed for the faculty and employees of universities, colleges, public school systems, and certain non-profit organizations. Under a salary reduction agreement with an employer, income is reduced by the amount which will be sent directly to the issuer of the annuity contract.

**10-10-80 Principle** — A principle which states that the 1st 10% of one's income is to be designated for the LORD's work, the 2nd 10% is designated for savings/future needs, and the remaining 80% for living expenses.

**Three-legged stool** — Sources of retirement income.

- Employer — Pension provided by employer.
- Government — Usually Social Security benefits.
- Individual — Specifically the amount accumulated by the retiree for use during retirement.
- POTENTIAL 4th leg — Continued employment after retirement.

**Time Horizon** — The length of time an investor may have to make investments before using the investments.

**Traditional IRA** — See Individual Retirement Account.

**Treasury Bills** — U.S. Government obligation of a short-term and sold at a discount from its face value and redeemed at its face value upon maturity. Also known as a T-bill.

**Trust** — The legal holding and managing of property belonging to another. Also a legal arrangement by which a trustee holds and manages money or property belonging to the trustor.





**Concordia Plan Services**  
The Lutheran Church—Missouri Synod



Education & Outreach  
Eustolio Gomez, Director of Education

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