



Concordia Retirement Savings Plan Moving to Fidelity Investments July 1, 2015

Concordia Plan Services is excited to announce our 403(b) service provider will be changing to Fidelity Investments from MetLife.

Why the Switch?

Concordia Plan Services continually evaluates the products and services that we offer including the services available through our vendor partners. After careful consideration, Fidelity was selected for their resources, customer support, and commitment to helping members become ready for retirement. Fidelity is one of the largest mutual fund and financial service groups in the world, and has resources dedicated to serving church plans.

What does this mean for Employers?

To help ensure a smooth transition to Fidelity, employers will have available to them:

- Customer Service Representatives with extensive knowledge about the unique attributes of church plans
- World class communication and educational materials to help your workers understand the value of the benefits provided and prepare for retirement

What does this mean for Workers?

For workers, the transition from MetLife to Fidelity will be easy. Workers can continue to:

- Use the ProManage PROgram™, which helps workers diversify their portfolio
- Access investment funds at the institutional share class level, with lower expense ratios
- View their accounts any time through Fidelity's comprehensive website
- Contact a financial representative at a local investment center for assistance with financial and retirement planning

Concordia Plan Services is excited about the switch and will be working closely with both MetLife and Fidelity to ensure that there will be minimum disruption for workers and employers. Employers and workers will receive more communications in the upcoming months with the next steps.

CONCORDIA 
PLAN SERVICES
Your LCMS Benefits Partner

November 2014