



*Your LCMS Benefits Partner*

## Planning for Retirement Today... To be Ready When It Comes!

*A Pre-Retirement Workshop for  
Professional Church Workers*

How should I plan for retirement? Will I be ready? Will I have enough income? What will I be doing with my time?

These questions, and more, have no doubt already crossed your mind. As a professional church worker, now is the time for you to begin the process of planning for later stages of your life as you look forward to "repositioning" from your current full-time position to a new beginning in retirement! If you're approaching age 50, or older, or within a few years of retirement, *now* is definitely the time to review your retirement plans. However, it's *never* too early to begin planning!

**Concordia Plan Services** and **Iowa District West** will conduct a workshop for professional church workers and their spouses to help them better understand the process of planning for retirement. This workshop will include sessions on budgeting and finance, retirement income, envisioning retirement lifestyle, health concerns, where to live, and what to do with your time in retirement. Since retirement decisions have an impact on your whole family, the workshop is designed for couples to attend together. (*Or you can bring a trusted friend if you are single!*)

### Save the Date:

**Thursday & Friday - February 11-12, 2010  
Denison, Iowa**

**This retreat-style workshop will begin on Thursday evening as you start to explore your expectations in retirement. It will continue through Friday afternoon as we look at finances, benefits, and some of the lifestyle choices to be considered in planning for retirement. It is a chance for you and your spouse (*if married*) to take some time out of your busy life to begin considering these very important decisions as you plan for your future!**

There is *no cost* for this workshop (overnight lodging is the responsibility of the attendee. Specific details will be shared at a later date). We would like you to register in advance so that adequate materials will be available, and we have an accurate count for lunch. To register, contact **Roger Curtis**, Business Manager at Iowa District West at (515-576-7666 or [Roger.Curtis@idwlcms.org](mailto:Roger.Curtis@idwlcms.org)). So that you don't miss out on this, please register by *no later than* Monday, January 11, 2010. More details on the workshop and the registration process will be coming in the future!

After you have registered with the district office, Concordia Plan Services will also send out some pre-workshop worksheets for you to complete, and questions to begin asking yourself.

**Paul Snyder** ([Paul.Snyder@ConcordiaPlans.org](mailto:Paul.Snyder@ConcordiaPlans.org)) will be leading this workshop, assisted by **Ralph Simon**. They will also be available after the workshop to answer any individual questions you might have. Call Paul at 1-888-927-7526 x6716 if you have additional questions about the workshop.

**Don't forget to share this information with others who may be interested!**

Past participants have said: "All church workers should be encouraged to attend these workshops," and "I would encourage all my colleagues to attend," as well as "This was a tremendous event! Keep it up!"