

# NOTICE TO INTERESTED PARTIES

## Notice to All Employees Eligible to Participate in the Concordia Retirement Plan

1. An application is to be made to the Internal Revenue Service for a determination regarding the continued qualification of the following employee pension benefit plan:
2. Name of Plan: Concordia Retirement Plan
3. Plan Number: 001
4. Name and Address of Applicant:  
Concordia Plan Services  
The Lutheran Church—Missouri Synod  
1333 South Kirkwood Road  
St. Louis, Missouri 63122
5. Applicant's Employer Identification No.: 71-0986725
6. Name and Address of Plan Administrator:  
Concordia Plan Services  
The Lutheran Church—Missouri Synod  
1333 South Kirkwood Road  
St. Louis, Missouri 63122
7. The application will be filed on January 29, 2016, with the Internal Revenue Service at: Internal Revenue Service, Attn: EP Determination Letters, Stop 31, P. O. Box 12192, Covington, Kentucky 41012-0192, for an advance determination as to whether the Plan continues to meet the qualification requirements of Section 401 of the Internal Revenue Code of 1986, with respect to the Plan's amendments.
8. The employees eligible to participate under the Plan are all regular, full-time employees employed by an employer that is eligible to adopt the Plan based on its relationship to The Lutheran Church—Missouri Synod, and that has adopted the Plan, and certain ministers who are members of The Lutheran Church—Missouri Synod.
9. The Internal Revenue Service has previously issued a determination letter with respect to the qualification of this Plan.

### RIGHTS OF INTERESTED PARTIES

10. You have the right to submit to EP Determinations (the Internal Revenue Service) at the address above, either individually or jointly with other interested parties, your comments as to whether this Plan meets the qualification requirements of the Internal Revenue Code. Your comments to EP Determinations may be submitted to Internal Revenue Service, EP Determinations, Attn: Customer Service Manager, P.O. Box 2508, Cincinnati, OH 45202.

You may instead, individually or jointly with other interested parties, request the U. S. Department of Labor to submit, on your behalf, comments to the Internal Revenue Service regarding qualification of the Plan. However, the Plan is operated as a church plan and has been treated as a church plan since its creation, so the Department of Labor may decline to act on your behalf because it has no jurisdiction over church plans. If the Department of Labor declines to comment on all or some of the matters you raise, you may, individually, or jointly if your request was made to the Department jointly, submit your comments on these matters directly to EP Determinations at the Cincinnati address above.

### REQUESTS FOR COMMENTS BY THE DEPARTMENT OF LABOR

This Plan is not subject to the jurisdiction of the Department of Labor under Title I or IV of the Employee Retirement Income Security Act of 1974 (ERISA).

11. The Department of Labor may not comment on behalf of interested parties unless requested to do so by the lesser of ten (10) employees or 10 percent (10%) of the employees who qualify as interested parties. The number of persons needed for the Department to comment with respect to this Plan is ten (10). If you request the Department to comment, your comment must be in writing and must specify the matters upon which comments are requested, and must also include:

- (1) the information contained in items 2 through 5 of this Notice; and
- (2) the number of persons needed for the Department to comment.

A request for the Department to comment should be addressed as follows:

Deputy Assistant Secretary  
Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210  
Attention: 3001 Comment Request

### COMMENTS TO THE INTERNAL REVENUE SERVICE

12. Comments submitted by you to EP Determinations must be in writing and received by it by March 14, 2016. However, if there are matters that you request the Department of Labor to comment upon on your behalf, and the Department declines, you may submit comments on these matters to EP Determinations to be received by it within fifteen (15) days from the time the Department notifies you that it will not comment on a particular matter, or by March 14, 2016, whichever is later, but not after March 29, 2016. A request to the Department to comment on your behalf must be received by it by February 13, 2016, if you wish to preserve your right to comment on a matter upon which the Department declines to comment, or by February 23, 2016, if you wish to waive that right.

### ADDITIONAL INFORMATION

13. Detailed instructions regarding the requirements for notification to interested parties may be found in Sections 17 and 18 of Revenue Procedure 2015-6. Additional information concerning this application (including, where applicable, an updated copy of the plan and related trust; the application for determination; any additional documents dealing with the application that have been submitted to the Internal Revenue Service; and copies of Section 17 of Revenue Procedure 2015-6) are available at the office of Concordia Plan Services, Attention: Legal and Compliance, 1333 South Kirkwood Road, St. Louis, Missouri 63122, during the hours of 8 A.M. to 4 P.M. for inspection and copying. (There is a nominal charge for copying and/or mailing.)