

Walking together, supporting ministry



WELS Benefit Plans
Annual Report 2019

MISSION & VISION

Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up.

(Ecclesiastes 4:9-10)

Working together is one of the fundamental principles of our church and our ministry. Just as we work to support those in our communities, so we should work together to support one another. For more than 50 years, our church body has joined together to provide health care and retirement benefits to the families of workers at WELS sponsoring organizations.

As Solomon wrote in the book of Ecclesiastes, "if either of them falls down, one can help the other up." Through the WELS Benefit Plans, we are able to support each other's health and financial wellbeing, so we are better prepared to serve the Lord in carrying out his mission work.

In essence, we **work together** to **walk together**.

“

Working with congregations and schools throughout our district—both in major metropolitan areas and in rural settings— I’ve seen the great blessing WELS VEBA is to calling bodies and called workers alike. Calling bodies who offer this benefit honor those who serve them by providing affordable, high quality health care options. This brings peace of mind that allows the called worker to focus attention and energy where it belongs: to serving people in and with the Gospel.

WELS VEBA also bring blessings when it comes time to issue divine calls. A consistent benefit offered across WELS means that called workers can deliberate and accept calls without a concern that a different insurance plan will bring financial hardship. WELS VEBA coverage follows the worker and continues without interruption. I’m grateful for the blessings WELS VEBA has brought to so many families and congregations in our church body.

Pastor Philip Hirsch | District President of the Nebraska District

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Dear Partners in Ministry,

The WELS Benefit Plans exist to support WELS ministry efforts by providing quality benefits to workers and their families at contribution rates that are stable over time and as low as reasonably possible. This allows workers to focus on ministry and helps calling bodies to preserve vital assets for their ministry efforts.

The favorable economic environment throughout 2019 yielded significant financial benefits for the WELS Benefit Plans, and ultimately to the participants and sponsoring organizations that we serve.

Achieving better than expected investment returns provides additional resources for the VEBA and Pension Plans to pay for benefits and keep contribution rates low and stable over time. Favorable Shepherd Plan returns help workers save for retirement and allow WELS to negotiate lower administration fees on their behalf.

The Lord has blessed the Benefit Plans during this period of relative stability with positive results:

- The **VEBA Plan** rates increased by 2% each year for 2019 and 2020, which are below the national average in each year for employer-sponsored group health plans. The Lord blessed the Plan with strong investment returns in 2019, which helped to offset an increase in medical claims costs during the year. The Plan has maintained stable membership over the past six years, with the number of calling bodies participating in the Plan greater than **80%**.

- The **Pension Plan** is in its strongest financial position since the 2008-09 market downturn, bolstered by investment returns in excess of \$34 million in 2019. The Pension Plan pays nearly **\$15 million** in benefits to more than 2,500 retired workers and surviving spouses each year, and the Plan is in a solid financial position to meet current benefit obligations.
- The **Shepherd Plan** continues to grow in both participation and assets. More than 2,500 participants have invested \$156 million of their retirement savings in the Plan. This strong growth has resulted in a cumulative **decrease of 32.8%** in administration fees since 2017.

As fiduciaries of the Benefit Plans, the WELS VEBA and Retirement Program Commissions along with Benefit Plans staff understand the importance of being good stewards of the assets entrusted in our care. Plan operations are designed for efficiency, maximizing the assets available for benefits and keeping contribution

rates low. In 2019, 93 cents of every WELS VEBA contribution dollar were used to pay for current member benefits or to invest for future member benefits, and 98 cents of every WELS Pension Plan contribution dollar were used to pay for benefits for current retirees or to invest for the benefit of future retirees.

The Benefit Plans are portable across all WELS sponsoring organizations in the U.S., allowing workers to continue their benefits wherever the Lord calls them to serve. It is comforting to know that our synod walks together not only in ministry but also by taking care of our workers' health and financial wellbeing through the WELS Benefit Plans.

It is truly a blessing that our synod sponsors Benefit Plans that are comprehensive for workers, cost-effective for organizations, and consistent with God's Word.

We thank you for your continued confidence in the WELS Benefit Plans.



Mr. Chuck Adrian

Chairman
WELS VEBA Commission

A handwritten signature in black ink that reads "C. Adrian".



Mr. Joshua Peterman

Director
WELS Benefit Plans

A handwritten signature in black ink that reads "Joshua Peterman".

Mr. David McCulloch

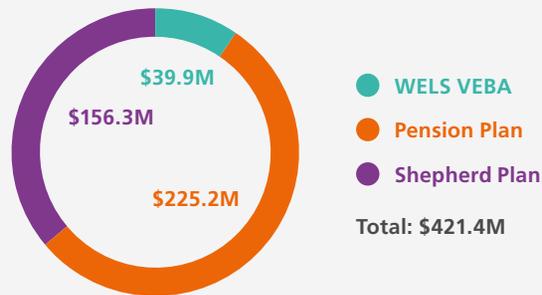
Chairman
WELS Retirement
Program Commission

“The Lord has blessed the Benefit Plans during this period of relative stability with positive results.”

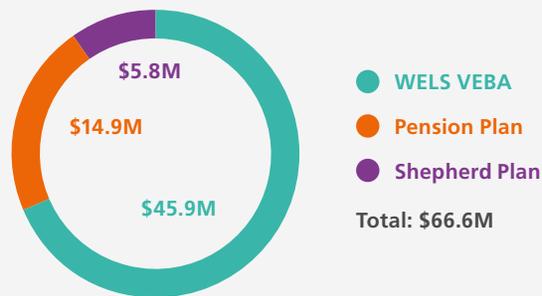
WELS Benefit Plans Office

WELS Benefit Plans by numbers:

Net assets available for benefits as of 12/31/2019



Benefits paid on behalf of participants in 2019



AN OVERVIEW

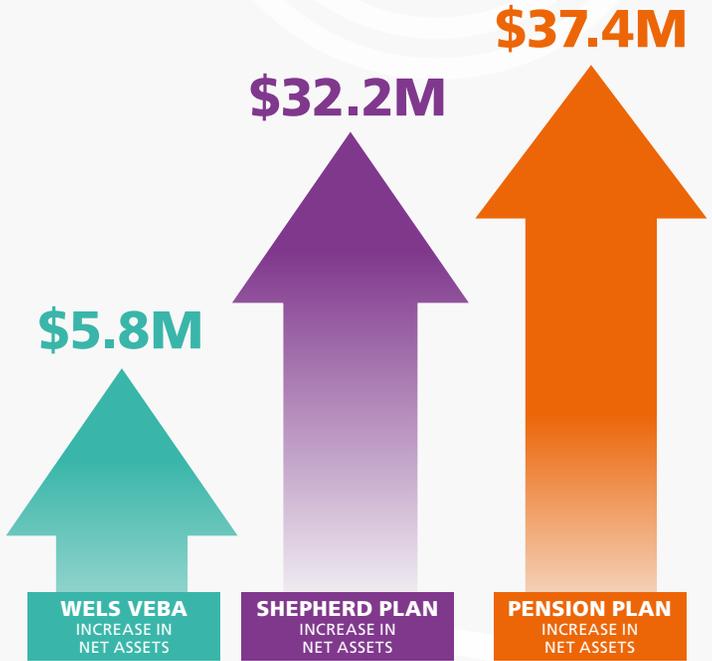
The WELS Benefit Plans Office serves WELS and ELS workers, their family members and their calling/hiring bodies through the administration of the WELS VEBA Group Health Care Plan (WELS VEBA), the WELS Pension Plan and the WELS Shepherd Plan. Collectively, these plans are known as the “**WELS Benefit Plans**”.

The WELS Benefit Plans were formed by WELS to ensure that workers and their families have access to quality health and retirement benefits regardless of where the Lord calls them to serve. By grouping together covered workers under the WELS Benefit Plans, cost efficiencies are obtained and sponsoring organizations don't have to worry about maintaining their own health and retirement benefit plans at a local level.

The *WELS VEBA Commission* oversees WELS VEBA, and the *WELS Retirement Program Commission* oversees the WELS Pension Plan and WELS Shepherd Plan. Each Commission is comprised of six members: one pastor and one teacher from the active worker roster, and four lay members in good standing at a WELS congregation. Commission members are appointed to three-year terms by the Synodical Council.

The WELS Benefit Plans Office manages the administration of the Benefit Plans on behalf of the Commissions and provides customer service to participants and sponsoring organizations. A list of Commission members and Benefit Plans Office staff is provided on page 18.

2019 HIGHLIGHTS



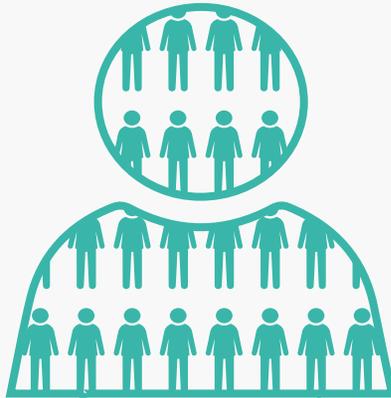
Increases were primarily due to investment gains achieved in 2019.

724

WELS CALLING BODIES

In total, approximately 724 WELS calling bodies sponsor the **Shepherd Plan** on behalf of 2,534 workers and retirees.

Approximately 34 sponsoring organizations and 215 workers joined the **Shepherd Plan** in 2019.



10,000+

MEMBERS

WELS VEBA membership levels remained consistent compared to 2018, with WELS VEBA providing coverage for more than 10,000 workers and dependents.



144

NEWBORNS

WELS VEBA welcomed the addition of 144 newborn children to plan coverage in 2019.



4,400

ACTIVE WORKERS



2,560

RETIRES



1,340

VESTED RETIREES

The **Pension Plan** covers approximately 4,400 active workers, pays benefits to approximately 2,560 retirees, and is due to pay benefits in the future to approximately 1,340 vested retirees.

WELS VEBA

Our health care plan

PROTECTING YOUR HEALTH WITH WELS VEBA

What is WELS VEBA?

WELS VEBA is our church body's health plan. Through WELS VEBA, the health care costs for enrolled WELS and ELS workers and their families are shared by the sponsoring organizations and plan members.



Active workers who enroll in WELS VEBA Medical Benefits automatically receive:



Prescription Drug Benefits



Vision Benefits



Long-Term Disability Insurance

Coverage available in addition to WELS VEBA Medical Benefits:



Dental Insurance



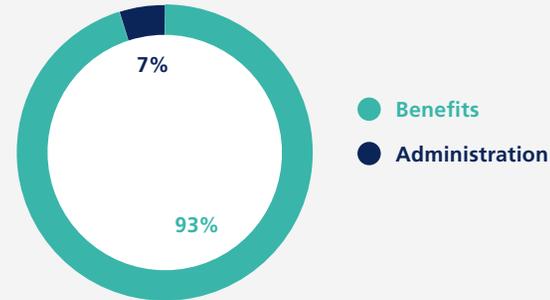
Group Term Life Insurance



Long-Term Disability Insurance

(For eligible workers who do not enroll in Medical Benefits)

93% of WELS VEBA contributions were used to pay current member benefits or to invest for future member benefits (7% administration)



The average family utilized \$15,514 in health care services and prescription drugs in 2019



\$47.4M SAVED IN DISCOUNTS

Discounts under the Anthem Blue Cross Blue Shield provider network and the Express Scripts pharmacy network reduced the total billed charges for health care services and prescription drugs by more than **\$47.4 million** in 2019.

Consistency, strength and stability

THE WELS VEBA VALUE

WELS VEBA provides valuable coverage and benefits to members of all ages and health statuses, including tools and benefits that keep healthy members healthy and take care of members when they get sick or injured.

 Free preventive care at network providers

 Maternity care for growing families

 Major health care needs, such as transplants and cancer treatment

 Acute care for unexpected illnesses and injuries

 Care and treatment to manage chronic conditions

 Online visits with network providers available 24/7/365



Consistent benefits

WELS VEBA provides benefits that are consistent nationwide and are supported by more than 80% of WELS calling bodies. In addition, WELS VEBA's broad national provider network ensures that quality health coverage remains accessible wherever a worker may be called to serve or travel.



Consistent value

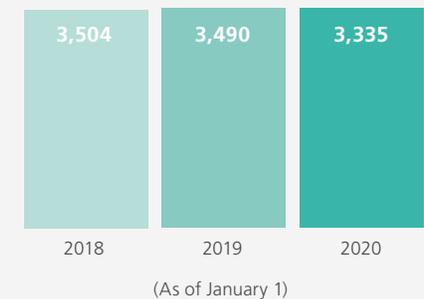
Through WELS VEBA, the cost of health care for workers' families is shared across all participating calling bodies throughout the synod. Grouping together all covered workers under one plan allows WELS VEBA premium costs to be as low as reasonably possible and stable over time.



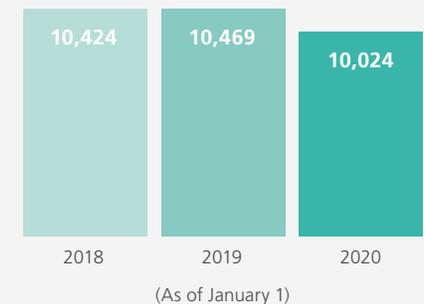
Consistent with God's Word

WELS VEBA is purposefully designed for workers serving at WELS and ELS ministries. As a plan sponsored by a religious organization, WELS VEBA is uniquely consistent with both God's Word and the law.

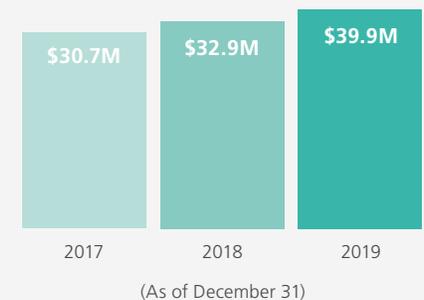
WELS VEBA covered workers



WELS VEBA total covered lives



WELS VEBA Plan net assets available for benefits



YOUR STORIES



“It was just spectacular the way WELS VEBA took care of everything. We never had to question anything; we never had to argue anything. It was just taken care of.”

“ *A smooth process*

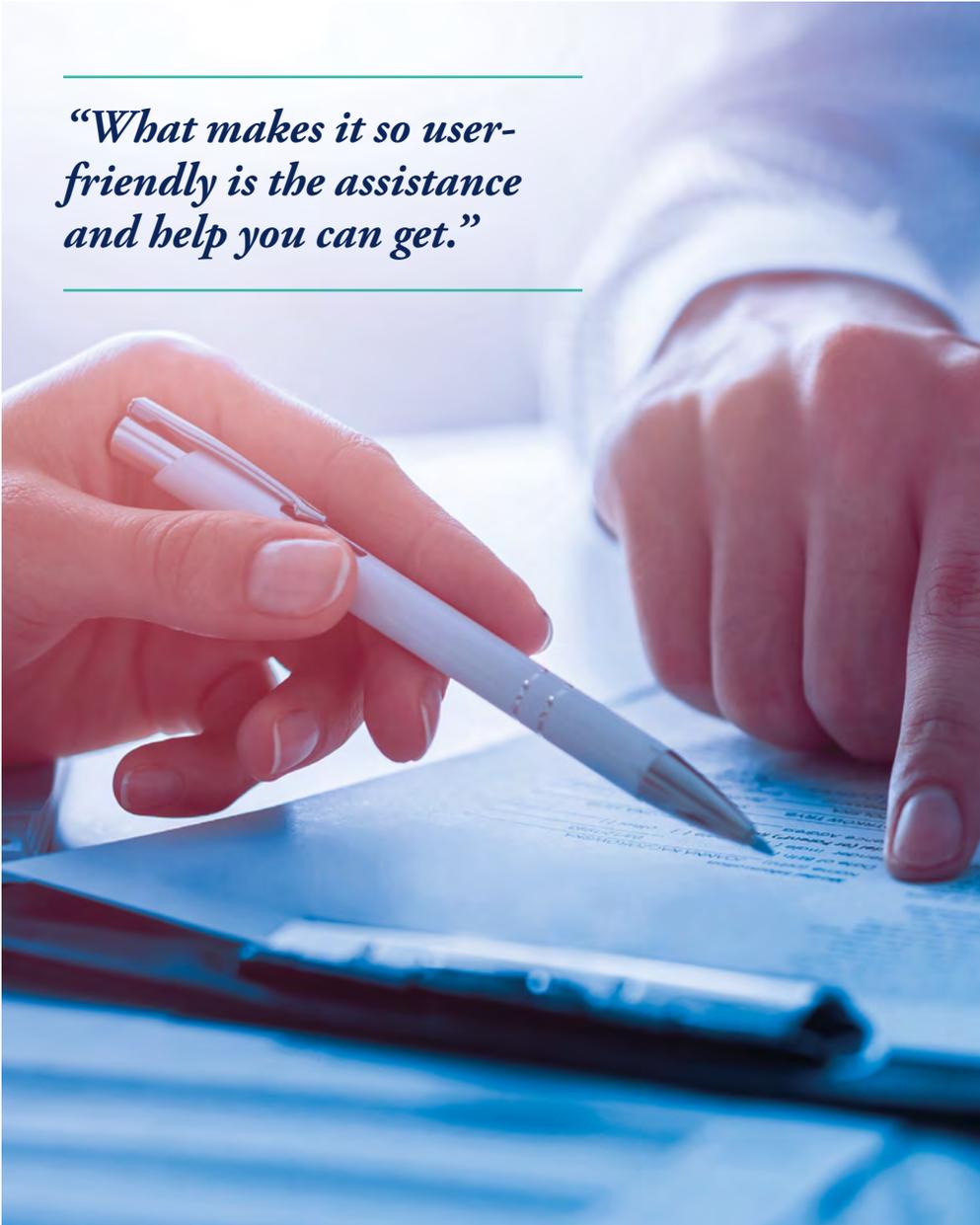
Pastor Eric Roecker graduated from Wisconsin Lutheran Seminary in 1998 and received his first assignment to Resurrection, Chesapeake, Va. From Virginia, he took a call to Pilgrim, Menomonee Falls, Wis. And, last summer he started serving in a new call as the director of the WELS Commission on Evangelism. He and his family have been enrolled in the WELS VEBA health plan (WELS VEBA) for his entire ministry.

Roecker says having WELS VEBA throughout every call in his ministry has been beneficial to his family. “It’s a blessing that you don’t have to reapply or get a new insurance plan because you’re already in WELS VEBA, and if the congregation uses WELS VEBA, it’s a very simple, smooth process.”

A year and half ago, his daughter had a serious medical issue. “It was just spectacular the way WELS VEBA took care of everything. We never had to question anything; we never had to argue anything. It was just taken care of. It was a very smooth process. I was really impressed with that. In a time when you have all of this other stuff on your mind to not have to think about the health coverage is wonderful.” His daughter was able to overcome her ailment, for a happy ending.

Roecker says the way WELS VEBA is universal throughout participating WELS calling bodies does take that factor out of the mix when called workers are making decisions about calls. When congregations and schools offer WELS VEBA, a called worker doesn’t need to consider insurance and medical care for their families when contemplating the next chapter in their gospel ministry.

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“What makes it so user-friendly is the assistance and help you can get.”

Quick responses and helpful assistance

Mr. Greg Milbrath can't say enough good things about the quick responses and helpful staff of WELS Benefit Plans.

He says, “Going into a voters meeting, there's very often that discussion of if we should be changing to lower cost health insurance. Sometimes I contact the [WELS Benefit Plans] office before the voters meeting and we get advice. They've always been very gracious and quick to respond.”

It's that service and consistency from WELS Benefit Plans that has kept Salem Lutheran School, Owosso, Mich., using the WELS VEBA health plan (WELS VEBA) since it was offered by the synod. Milbrath has been teaching third and fourth grades and band there since 1978 and it's where he has served his entire 41 years in the ministry.

Milbrath says, “The coverage is good. It's covered the things we needed well. But what makes it so user-friendly is the assistance and help you can get.”

He's noticed, as Salem has extended calls to teachers over the years, that the consistency of WELS VEBA throughout the synod, and Salem offering it, removes that component when considering ministry changes. “When you take a call to a place that has WELS VEBA, that's the only question you have to ask. If you receive a call, you ask if the health coverage is WELS VEBA, and they say ‘yes,’ ... that takes some consideration out of the call. It's one thing you don't have to think about or consider when you're evaluating the call,” he says.

WELS PENSION PLAN

Financial security for tomorrow

The **WELS Pension Plan** is a defined benefit plan that provides vested called workers and their surviving spouses with monthly retirement income for life.

Under the WELS Pension Plan, benefits are calculated based on a formula that includes years of credited service that each individual participant has earned, and a benefit basis that is standard across all participants and serves as an average salary approximation based on years of service. The cost of the WELS Pension Plan is paid entirely by sponsoring organizations on behalf of their called workers.

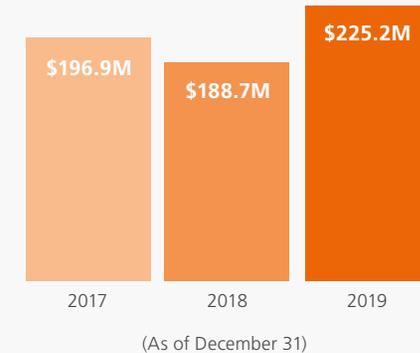
Value of the WELS Pension Plan to WELS Ministry

The WELS Pension Plan exists to provide retirement benefits for called workers in a way that doesn't adversely impact the call process. Because all WELS called workers participate in the Pension Plan, each sponsoring organization doesn't have to worry about administering its own retirement benefit program. In addition, because Pension Plan benefits aren't based on a worker's actual compensation or responsibilities, a worker's Pension Plan benefits aren't affected by taking a call that provides higher or lower compensation – the ministry efforts of all called workers are valued equally by the Pension Plan.

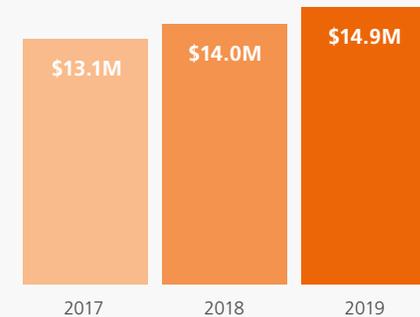
Advantages of the WELS Pension Plan

- ✓ The Pension Plan assumes the investment risk for contributions held in the Plan's trust on behalf of all workers. Investments are managed by professional consultants, so each worker is protected from making bad personal investment decisions.
- ✓ The Pension Plan assumes mortality risk by guaranteeing that benefits will continue for the life of each retired worker and surviving spouse. Workers don't have to worry about "out-living" their Plan benefits.
- ✓ Contributions are invested and benefits are paid under one group trust. Worker benefits aren't harmed if contributions aren't made on time, or if financial markets decline right before retirement.
- ✓ Pension Plan benefits are eligible for use as non-taxable housing allowance for Ministers of the Gospel who have qualified housing expenses in retirement.

WELS Pension Plan net assets available for benefits



WELS Pension Plan benefits paid



WELS SHEPHERD PLAN

Saving for your future

The **WELS Shepherd Plan** is a defined contribution plan that allows WELS called and lay workers to save and invest during their working years to provide an account balance that can be accessed during their retirement years.

Each worker determines the amount that he or she wishes to contribute to their account and how their account should be invested within the Plan. Sponsoring organizations also have the option to make employer contributions to their workers' Shepherd Plan accounts.

Value of the WELS Shepherd Plan to WELS Ministry

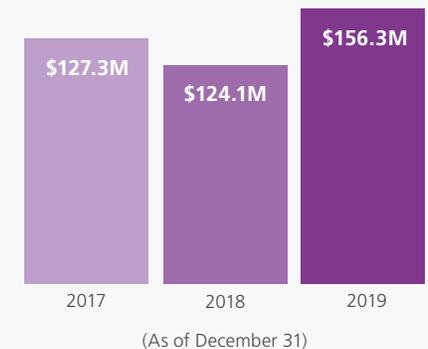
The WELS Shepherd Plan is available to workers who wish to supplement the benefits provided by the Pension Plan and Social Security. Because the Shepherd Plan account for each worker is portable across all WELS sponsoring organizations, workers don't have to worry about transitioning to a new retirement savings plan upon acceptance of a new call.

Advantages of the WELS Shepherd Plan

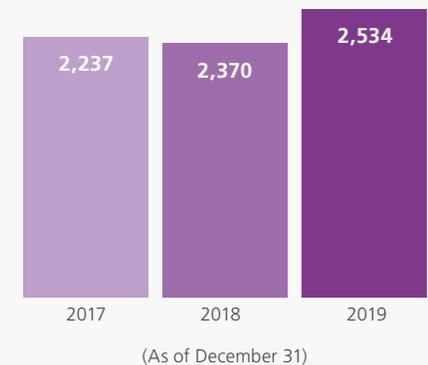
The Shepherd Plan provides numerous advantages for both workers and sponsoring organizations, including:

- ✓ Tax advantages for Ministers of the Gospel under Internal Revenue Code Section 107.
- ✓ Access to low-cost investment funds and the ability to diversify investments through pre-built portfolios or individual fund selection.
- ✓ No billed costs to the sponsoring organization for Shepherd Plan administration services.
- ✓ Personalized help from the Shepherd Plan's investment advisor, the Hahn Financial Group, for both workers and organizations.

WELS Shepherd Plan net assets available for benefits



WELS Shepherd Plan participants



Strong U.S. economy provides safe haven for investors amidst global uncertainties

Investment markets rebounded to yield strong returns for the WELS Benefit Plan trusts in 2019.

Year-in-review

Investors began 2019 with significant uncertainties given the steep market declines during the last three months of 2018. However, 2019 proved to be an exceptionally positive year for the U.S. economy and most investment classes. The U.S. economy exhibited strong fundamentals, with unemployment rates at historic lows and wage growth that outpaced relatively modest inflation. The Federal Reserve cut interest rates three times in 2019; reversing its previous course to increase interest rates over the previous three years. Furthermore, trade tensions between the U.S. and China began to ease, helping to defuse some market volatility. This positive economic environment supported the fourth-highest returning year for the S&P 500 (+31.5%) in the last 30 years.

Non-U.S. equity markets bounced back from double-digit losses in 2018 with double-digit gains in 2019, fueled primarily by accommodative central bank policies that gave investors hope for a rebound in global economic momentum. Nonetheless, significant uncertainties remain in the global geopolitical environment, including Brexit, trade tensions, and the lowest projected global GDP growth rate since the 2008-09 market downturn.

Overview of WELS Benefit Plans investment returns

Reduced market volatility and robust consumer sentiment produced strong investment results for most investors, including for the WELS Benefit Plan trusts:

- The WELS VEBA Plan trust achieved a return of +13.8%.
- The WELS Pension Plan trust achieved a return of +17.9%.
- The WELS Shepherd Plan trust achieved a return of +19.2%.*

Investment gains in the WELS VEBA Plan and WELS Pension Plan trusts are meaningful blessings in the work of each Plan's respective Commission, as the additional assets are used to pay for benefits and to offset the contributions charged to sponsoring organizations.

A look ahead

The 10-year U.S. bull market since the 2008-09 downturn marks the longest bull market since World War II. Equities begin 2020 at relatively high valuations, which, coupled with minimal projected economic growth, has caused economists to question if another downturn may be on the horizon.

As prudent fiduciaries of the assets entrusted in their care, the Commissions endeavor to maintain broadly diversified portfolios with moderate return expectations. Optimization of the return, risk and cost profiles of each trust's holdings is a continued focus of the Commissions and is expected to preserve Plan assets available for benefits.

Detailed financial results for each plan are provided on the following pages.

* Note that the Shepherd Plan trust is the collection of all the individual participant accounts with investments selected by participants from the Shepherd Plan fund lineup.

WELS VEBA

Summary financial results

Condensed statements of net assets available for benefits and benefit obligations for the year ended December 31:

	2019	2018
ASSETS		
Cash and investments	\$39,388,897	\$33,568,896
Receivables and other assets	\$1,572,693	\$1,181,912
Total assets	\$40,961,590	\$34,750,808
LIABILITIES		
Total liabilities	\$1,035,555	\$930,963
Net assets available for benefits	\$39,926,035	\$33,819,845
BENEFIT OBLIGATIONS		
Total benefit obligations	\$4,556,267	\$4,314,251
Excess of net assets available for benefits over benefit obligations	\$35,369,768	\$29,505,594

Condensed statements of changes in net assets available for benefits and benefit obligations for the year ended December 31:

	2019	2018
ADDITIONS		
Contributions	\$53,521,035	\$53,336,819
Net investment income (loss)	\$4,323,297	(\$1,021,467)
Total additions	\$57,844,332	\$52,315,352
DEDUCTIONS		
Benefit payments	\$45,925,675	\$44,495,702
Insurance premiums	\$2,584,583	\$2,259,283
Benefit administration expenses ¹	\$2,426,193	\$2,520,153
Other administrative expenses ²	\$1,043,707	\$1,123,302
Total deductions	\$51,980,158	\$50,398,440
Increase in net assets available for benefits over benefit obligations	\$5,864,174	\$1,916,912
Excess of net assets available for benefits over benefit obligations at beginning of year	\$29,505,594	\$27,588,682
Excess of net assets available for benefits over benefit obligations at end of year	\$35,369,768	\$29,505,594

¹ "Benefit administration expenses" include amounts paid to Anthem, Express Scripts and Vision Service Plan for claims processing, network and health management services.

² "Other administrative expenses" include amounts paid to third-party professional service providers and to WELS for internal administration service costs.

The complete audited financial statements are available upon request from the WELS Benefit Plans Office.

WELS PENSION PLAN

Summary financial results

Condensed statements of net assets available for benefits for the year ended December 31:

	2019	2018
ASSETS		
Cash and investments	\$225,267,529	\$188,395,484
Receivables and other assets	\$197,605	\$121,740
Total assets	\$225,465,134	\$188,517,224
LIABILITIES		
Total liabilities	\$175,284	\$720,473
Net assets available for benefits	\$225,289,850	\$187,796,751

Condensed statements of changes in net assets available for benefits for the year ended December 31:

	2019	2018
ADDITIONS		
Contributions	\$18,160,489	\$16,125,944
Net investment income (loss)	\$34,549,237	(\$11,010,711)
Other	\$14,476	\$24,292
Total additions	\$52,724,202	\$5,139,525
DEDUCTIONS		
Benefit payments	\$14,963,296	\$14,076,657
Administrative expenses ¹	\$267,807	\$263,054
Total deductions	\$15,231,103	\$14,339,711
Increase (decrease) in net assets available for benefits	\$37,493,099	(\$9,200,186)
Net assets available for benefits at beginning of year	\$187,796,751	\$196,996,937
Net assets available for benefits at end of year	\$225,289,850	\$187,796,751

¹ "Administrative expenses" include amounts paid to third-party professional service providers and to WELS for internal administration service costs.

WELS SHEPHERD PLAN

Summary financial results

Condensed statements of net assets available for benefits for the year ended December 31:

	2019	2018
ASSETS		
Investments	\$156,340,476	\$124,131,704
Net assets available for benefits	\$156,340,476	\$124,131,704

Condensed statements of changes in net assets available for benefits for the year ended December 31:

	2019	2018
ADDITIONS		
Contributions	\$10,715,886	\$10,044,095
Net investment income (loss)	\$24,879,431	(\$11,485,167)
Transfers and rollovers	\$3,309,012	\$5,230,829
Total additions	\$38,904,329	\$3,789,757
DEDUCTIONS		
Benefit payments	\$5,877,303	\$6,282,121
Administrative expenses ¹	\$818,254	\$752,048
Total deductions	\$6,695,557	\$7,034,169
Increase (decrease) in net assets available for benefits	\$32,208,772	(\$3,244,412)
Net assets available for benefits at beginning of year	\$124,131,704	\$127,376,116
Net assets available for benefits at end of year	\$156,340,476	\$124,131,704

¹ "Administrative expenses" include amounts paid to the Plan's third-party administrator, record keeper, trust custodian, fiduciary manager, and investment advisor.

The WELS team

THE VEBA COMMISSION

WELS VEBA is overseen by the VEBA Commission. The VEBA Commission is composed of six members: one Pastor, one Teacher, and four lay members.

Mr. Chuck Adrian

Chairman and Lay Member
De Pere, WI

Mr. Jon Wirkkula

Vice-Chairman and Lay Member
Germantown, WI

Mr. Robert Bullens

Secretary and Lay Member
Trego, WI

Mr. Douglas Dast

Teacher
Bay City, MI

Mr. Kyle Koltz

Lay Member
Oconomowoc, WI

Rev. Joel Sauer

Pastor
Sturgeon Bay, WI

THE RETIREMENT PROGRAM COMMISSION

The WELS Pension Plan and WELS Shepherd Plan are overseen by the Retirement Program Commission. The Retirement Program Commission is composed of six members: one Pastor, one Teacher, and four lay members.

Mr. David McCulloch

Chairman and Lay Member
Suttons Bay, MI

Mr. Thomas Medema

Vice-Chairman and Lay Member
Appleton, WI

Mr. James Brenn

Secretary and Lay Member
Bonita Springs, FL

Mr. James Hahm

Teacher
Hartland, WI

Rev. Philip Hoyer

Pastor
Jacksonville, FL

Mr. Lee Miller

Lay Member
Essexville, MI

THE WELS ADVISORS

The WELS Benefit Plans Office serves WELS/ELS workers, their family members and their calling/hiring bodies through administration of WELS VEBA, the WELS Pension Plan, and the WELS Shepherd Plan.

Ms. Christy Hitter

Membership Manager

Mr. Joshua Peterman

Director of Benefit Plans

Mr. Todd Poppe

WELS CFO and Treasurer
Ex-officio Commission Member

Ms. Lori Schrank

Claims Manager

OUR AUDITORS AND CONSULTANTS

To provide and manage WELS VEBA, the WELS Pension Plan, and the WELS Shepherd Plan we use a number of auditors and consultants.

Arthur J. Gallagher & Co.

Benefits Consultant

Baker Tilly Virchow Krause, LLP

Auditors

Marquette Associates, Inc.

Investment Consultant

Willis Towers Watson

Actuarial Consultant



“
*Walking together – our
plan, for your benefit.*
”



ABOUT THIS REPORT

This report describes the benefit plans available to you as an employee of WELS or ELS. The details of these plans are contained in the official Plan Documents, including some insurance contracts. This report is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) (as described by the Employee Retirement Income Security Act). If there is ever a question about one of these plans, or if there is a conflict between the information in this report and the formal language of the Plan Documents, the formal wording in the Plan Documents will govern. Please note that the benefits described in this report may be changed at any time and do not represent a contractual obligation on the part of WELS.

WELS Benefit Plans Office
N16W23377 Stone Ridge Dr, Waukesha, WI 53188

Email: bpo@wels.net

Phone: 414-256-3299 (available 8:00 a.m.-4:30 p.m. CT)

Toll Free: 1-800-487-8322 (available 8:00 a.m.-6:00 p.m. CT)

Fax: 262-522-2802 (available 24 hours a day)



WELS Benefit Plans
Wisconsin Evangelical Lutheran Synod