



Concordia Retirement Savings Plan 403(B)

A Savings Plan to Help Supplement Your Retirement Income

You are dedicated to helping others. Now, we're asking you to spend some time focusing on you and your retirement. Being ready for retirement can reduce personal stress, allowing you to focus on ministry, family and yourself!

Take advantage of the CRSP 403(b) if it's offered by your employer!

There are many advantages to savings for retirement with the CRSP 403(b):

- **Every penny counts.** The sooner and more you save, the more likely you are to be prepared for retirement. Even if you start small – saving 2% or 3% of pay – it can really add up over time.
- **Save on taxes.** You can contribute on a pre-tax basis (lowering your taxable income now) or an after-tax Roth basis (providing tax-free income on qualified distributions).
- **It's flexible.** Because you can start, stop or change your contributions at any time, your savings amount can be adjusted to fit your budget as needed.
- **Professional help.** Whether you are a savvy investor or overwhelmed by the investment process, assistance is available for you.
 - > If you are uncertain about investing, you can use the services of ProManage. They will diversify your portfolio, monitor your CRSP account, and make annual adjustments as needed.
 - > Our Financial Wellness Educators are available to help you with your CRSP 403(b) savings questions or general retirement planning. Contact an educator at MoneyMatters@ConcordiaPlans.org.
- You can find in-depth fund information, financial planning tools and the ability to make your own investment allocations through Fidelity's website, [NetBenefits.com/atwork](https://www.fidelity.com/atwork).

What if my employer isn't offering the CRSP 403(b)?

You can encourage your employer to offer the CRSP 403(b) by reminding them about the advantages of offering the plan, including:

- Easy administration and secure online contribution remittance.
- Assistance with IRS compliance and requirements.
- Flexibility to offer employer contributions (matching or fixed amount) if desired.
- Can elect to offer to part-time workers.
- AutoSave is available for automatic enrollment and auto escalation.

If you're not sure if the CRSP 403(b) is available to you, you can call Concordia Plans or check with your employer.

Be sure to visit ConcordiaPlans.org/myaccount to learn more about the CRSP, view up-to-date information about your benefits, view your personal statement of benefits and more!



Be prepared!
Visit through ConcordiaPlans.org/myaccount.