



How do you climb a mountain? One step at a time!

Climbing a mountain is a challenge – having the right supplies, planning for emergencies and staying on the trail, but WOW – the feeling of accomplishment when you reach the top.

Retirement planning is like climbing a mountain. It's a challenge, and you need to have the right financial tools, plan for economic storms and stay on the savings path to retirement. You may have to sacrifice – but WOW – the feeling when you can relax and enjoy your retirement will be worth it.

- **Take the first step and save for retirement!** The Concordia Retirement Savings Plan 403(b) makes saving easy. Visit ConcordiaPlans.org/Save to access the simple, online form to start saving today. Already saving? You can use the same form to increase your savings amount.
- **Have the right tools.** Our Financial Navigator, ConcordiaPlans.org/Navigator, will help you reach the top. By answering a few easy questions, it will lead you to the right resource.
- **Stay on the path.** Financial Wellness Educators are standing by to walk with you on your financial journey and to help plan for retirement or your everyday financial needs. Email an educator at MoneyMatters@ConcordiaPlans.org.
- **Check your map.** It's good to stop and check where you are so you know what adjustments are needed to reach your retirement mountaintop. Visit the member portal ConcordiaPlans.org/MyAccount where you can access retirement planning tools and view your current benefits through the Concordia Retirement Plan and the CRSP 403(b).



Your mountaintop awaits! The view you'll see is up to you! Take steps today so you'll be able to enjoy your retirement.