

Who knew saving for retirement could be **this** easy?

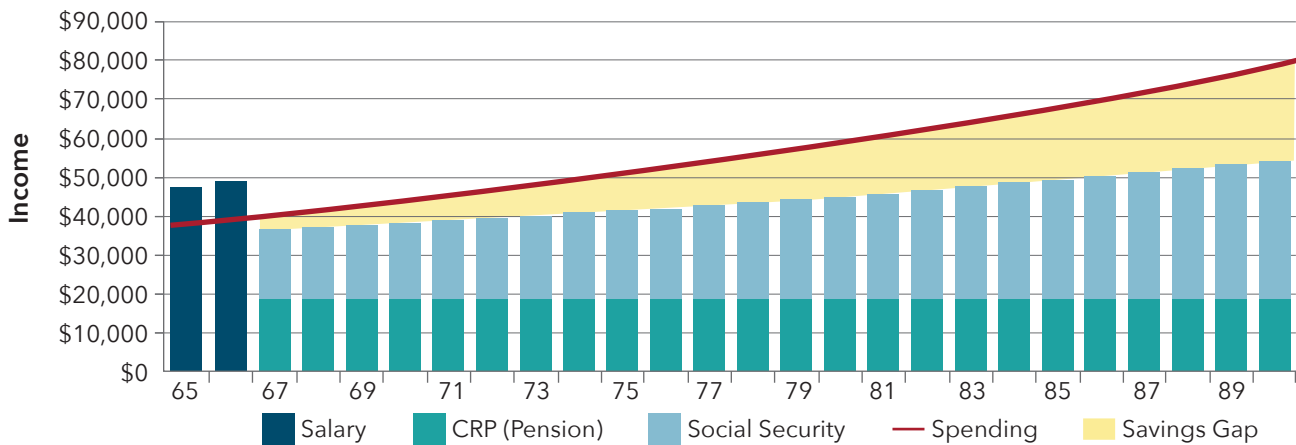
SAVE FOR RETIREMENT – WITHOUT LIFTING A FINGER!

Your employer is making saving easier by enrolling you in the Concordia Retirement Savings Plan 403(b)! AutoSave automatically puts aside a percentage of your paycheck each pay period to help you save for retirement. Without lifting a finger, you'll be building up a personal retirement savings!

If you decide AutoSave isn't right for you, simply opt-out of the program.

WHY IS SAVING FOR RETIREMENT SO IMPORTANT?

Your retirement paycheck will include a pension benefit from the Concordia Retirement Plan and Social Security benefits. These income sources will provide you income for life, but will likely remain constant or only increase slightly. On the other hand, expenses – like housing and health care – will continue to increase year after year.



DON'T WORRY – THE CRSP 403(b) CAN HELP!

The CRSP 403(b) allows you to save with:

Convenience.

Your savings will be taken straight out of your paycheck and placed in your CRSP retirement account.



Confidence.

Investment advisors at ProManage are helping direct your investments; you can be assured your savings are being professionally managed.



Compounding.

While you continue to serve in His name, your money will be growing to provide you with necessary income in retirement.



For more information on the benefits of saving, visit ConcordiaPlans.org/CRSP.