



# Concordia Retirement Savings Plan 403(b)

Don't miss out – you are eligible to save!

When someone mentions retirement, you may think, “I’ll never be able to retire.” Not true! With a little planning now, including saving in the Concordia Retirement Savings Plan 403(b), you can have the financial flexibility needed to retire on your own terms.

**SAVE TODAY!** Go to [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal) or [ConcordiaPlans.org/CRSP](https://ConcordiaPlans.org/CRSP) to save online or access a savings form.

## WHY SAVE IN THE 403(B)?

- **Tax Advantages.** You can save with pre-tax dollars (lowering your taxable income now) or on an after-tax Roth basis (tax-free withdrawals during retirement). Pre-tax 403(b) contributions are also exempt from SECA taxes for ministers of religion.
- **Lower Fees.** The funds offered through the 403(b) include institutional share classes not normally available to individual investors and tend to have lower overall expenses. Lower fees mean more money stays in your retirement account.
- **Ease + Flexibility.** The contributions come directly from your paycheck, and you can start, adjust or stop contributions when needed. You can contribute up to the IRS annual contribution limits, which are available on our website at [ConcordiaPlans.org/CRSP](https://ConcordiaPlans.org/CRSP).
- **Professional Guidance.** Whether you’re a little nervous about the investment process or a savvy investor, help is available for you.
  - The ProManage PROgram™ will take your individual data and create a diversified investment portfolio for you for a low monthly fee – all you have to do is save!
  - For a more hands-on approach to investing, visit our website at [ConcordiaPlans.org/CRSP](https://ConcordiaPlans.org/CRSP) for financial planning tools, fund information and more.
  - Fidelity Retirement Planners are available to provide investment advice at no additional cost. Call 877-902-0007 for more information.
  - From adjusting your budget so you can start saving to reviewing your retirement plans, CPS Financial Educators are ready to answer your questions. Email [MoneyMatters@ConcordiaPlans.org](mailto:MoneyMatters@ConcordiaPlans.org) for a virtual one-on-one appointment.



## QUESTIONS?

- [ConcordiaPlans.org](https://ConcordiaPlans.org)
- [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org)
- 888-927-7526

NOTE: This letter serves as the Universal Availability Notice, which must be provided annually pursuant to IRS 403(b) regulations. Concordia Plans does not provide legal, tax, or financial advice. For advice, please see your financial consultant or tax advisor.

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