Do I really need to save NOW for retirement SOMEDAY?

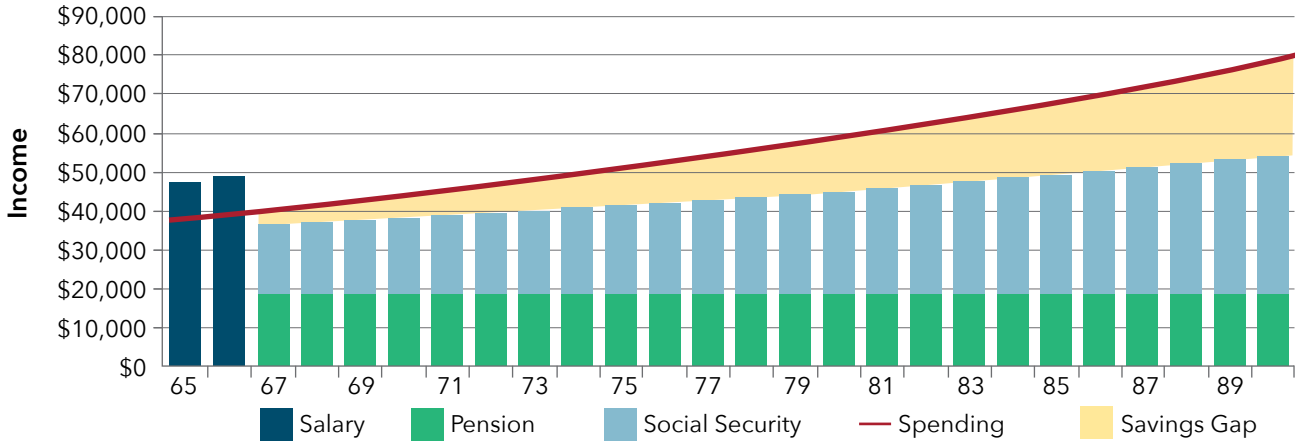
Your Retirement Paycheck

Your monthly retirement paycheck will include income from the following sources:

- Pension benefits from the Concordia Retirement Plan will provide monthly income.
- Social Security retirement benefits will provide monthly income that may periodically increase (due to small cost-of-living adjustments), but won't keep up with rising expenses.

The Gap

Personal living expenses along with health care expenses will increase during your retirement, creating a **gap between your income and your spending**. That's where the Concordia Retirement Savings Plan 403(b) comes in – it helps you fill the savings gap.



Consider your expenses:

Adding to the Gap:

A longer life expectancy raises the risk of outliving your savings. You may need to plan for two decades or longer of living expenses.

As you age, you will likely require more health care services, and Medicare and supplemental plan premiums also will continue to increase throughout retirement.

CONCORDIA PLAN SERVICES

The Solution is to Save NOW

The Concordia Retirement Savings Plan 403(b) is a convenient way for you to save for retirement with benefits today and in the future, including:

- Tax advantages including pre-tax and after-tax Roth options as well as potential SECA tax savings for ministers of religion.
- Easy to set up with flexibility to change your savings amount at any time.
- A low-cost, dynamic default investment program managed by professionals (no need to stress over choosing your own investments).
- Finding the right educational resources to help you plan for your retirement is easy with **ConcordiaPlans.org/Navigator**.
- Your 403(b) funds can stay invested and keep working for you during retirement.

What you save will have an impact: small steps are key

Even though $20 doesn't go as far as it used to, when you are saving for retirement **even small amounts grow over time.** Putting $20 per week in your Concordia Retirement Savings Plan 403(b) account adds up and can make a big difference in your retirement income.

This chart is based on saving $20 per week and earning a 6% rate of return on investments.



Start today!

It's easy, visit: **ConcordiaPlans.org/403b**

You also can contact a Financial Educator at **314-885-6865** for additional information on how you can start saving for retirement today!