



## Need help choosing your coverage?

## Talk through your benefit options with CPS educator Paul Endorf.

Health and financial topics can be complicated. Sometimes walking through your choices with someone from Concordia Plans can take a big weight off your shoulders.

Hi! I'm Paul Endorf, the CPS Financial Educator dedicated to serving seminarians as well as the faculty/staff at Concordia Seminary, St. Louis. I'm available to meet with you one-on-one to discuss your Concordia Health Plan coverage or help you with your financial needs.

## I can:

- Help compare medical insurance coverage options.
- Discuss personal finance basics such as budgeting, goal setting and debt management.
- Evaluate financial risk protection needs such as insurance, basic estate planning and personal spending accounts.
- Explain retirement readiness which includes our pension benefit and retirement savings plan.
- Answer questions or concerns regarding self-employment taxes.



Paul joined Concordia Plans in 2022 as a Financial Educator working primarily with Seminary Students. Paul received his bachelor's degree in Secondary Education from Concordia University, Nebraska and a master's degree in Educational Administration from University of Missouri-St. Louis. He taught business classes for 15 years at Lutheran North High School in St. Louis. Using his experience in the classroom along with knowledge of Concordia Plans, he is able to help educate workers to help them improve their overall financial health.

Paul and his wife, Katie, a Lutheran educator, have three daughters and are active members of The Lutheran Church of Webster Gardens in St. Louis, Mo.

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