

Are you making the most of your 401(k)?



September 5th is National 401(k) Day. This day is all about **raising awareness about the significance of your retirement savings plan.** It's estimated that 79% of Americans work for a company that offers a 401(k) plan, however only 41% take advantage of the benefit. **Don't let another day go by without learning about your retirement plan and securing your future.**

TIPS TO MAXIMIZE YOUR 401(K)

1 Start now

It's never too late to start saving for retirement, but the key to maximizing retirement savings is by starting as early as possible.

2 Compatible investments

The typical 401(k) plan allows you to select from a variety of investments that fit your investment preferences.

3 Avoid early withdrawals

Withdrawals result in penalty fees as well as tax payments which you likely avoided when initially saving the money.

4 Educate yourself

Take some time to learn about investment options, retirement savings strategies, and financial planning. Most employers offer workshops and webinars through a participant website, along with resources to help you make the most of your 401(k) plan.

5 Check in periodically

These long-term investments are easy to forget about, but you should monitor as you go in order to make adjustments as needed.

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