

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



September 10th 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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