

# Your 401k

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# Your 401k

## Why Be Involved

- Reflects your plan for the future
- Creates assets and wealth
- Company sponsored plan
- Employer match dollars
- Allows pre-tax income to be saved
- Allows you to borrow from yourself

# Your 401k

## How to Get Started

- Inquire about your eligibility from your Human Resources department
- Enroll online
- Set-up your contribution rate for payroll deduction based on your retirement savings plan

# Your 401k

## What are your Responsibilities

- Based on your budget determine how much to save
- Based on your risk profile select mutual funds to invest in Monitor your portfolio and make changes when necessary
- Keep your employer and your 401k plan advised of any changes in your personal information, such as name and address

# Your 401k

## Managing my retirement account

- Based on age and personal risk preference, determine your:
  - Asset Allocation
  - Portfolio Diversification
- Compare your investments to market index and other comparable investments to determine how well you are doing