

7 strategies

to strengthen your 401(k)



If you're contributing to an employer-sponsored 401(k) plan, consider taking these steps to help maximize your retirement benefits.

TAKE ADVANTAGE OF YOUR EMPLOYER MATCH

Try to contribute as much as necessary to get the maximum matching contribution from your employer.



REVIEW AND ADJUST YOUR PLAN ANNUALLY

Increase your contributions when possible – for example, after paying off a car, you can redirect those freed-up funds to your 401(k) – and set up an automatic 1% annual increase.



UNDERSTAND THE PROS AND CONS OF ALL AVAILABLE DISTRIBUTION OPTIONS

If you change jobs, consider all available options to determine what may be best for any retirement savings in your former employer's plan.*



MAX OUT CONTRIBUTIONS

If possible, contribute the annual maximum, which is \$24,500 for 2026. If you're age 50 or older, you can contribute an additional \$8,000. If you're age 60-63, your catch-up contribution limit is \$11,250, if permitted by your plan.



DIVERSIFY INVESTMENTS

Spreading your investments across different asset classes can help to reduce risk.



STAY INVESTED

Avoid panic selling. Staying invested through ups and downs can be beneficial to long-term growth.



WITHDRAW FUNDS WHEN IT'S TIME (AND ONLY WHEN IT'S TIME)

Taking distributions before age 59½ can result in penalties and taxes, but you must start taking withdrawals at age 73 (75 if born in 1960 or later) to avoid penalties.



*Be sure to consider all of your available options and the applicable fees and features of each option before moving your retirement assets.

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