

Making the Most of Your Employer Match

ARE YOU LEAVING MONEY ON THE TABLE?

3 tips to get the most from your retirement plan.

How a Company Match Works

When you contribute to your 401(k), your employer may match up to a certain percent of salary.

If you contribute less than your employer matches, you are missing out on **free money**.



3 TIPS TO ENHANCE RETIREMENT SAVINGS

You Can Save More Than the Match.

While your match may be 3-7% of salary, experts recommend saving 10-15%.

[How Much Can I Save?](#)

You Could Get Paid to Save for Retirement.

The Saver's Credit is a special tax credit offered by the IRS to give low- and moderate-income earners an extra incentive to save for retirement.

[Learn About Saver's Credit](#)

Catch-Up Contributions for Pre-Retirees.

If you are age 50 or older you can put away additional funds.

[How Much More Can I Save?](#)

To find out if your company offers a 401(k) match, ask your HR Department about your company's match formula. **Then strive to save up to (or more than) the match.**