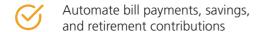




#### 1. Foundation: Money Habits



Keep 3–6 months of expenses in an emergency fund (high-yield savings account)

Track your net worth annually (assets minus liabilities)

Review your budget: spend freely on what you love, cut ruthlessly on what you don't

#### 2. Debt Management

Pay off high-interest credit card balances

Refinance student loans if rates are high

Use mortgage and business loans strategically (equity-building, not consumption)

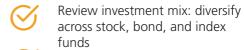
Review debt-to-income ratio to ensure healthy leverage

# 3. Retirement Plan Optimization (401(k), 403(b), 457, TSP)

Contribute at least enough to get the full employer match

Target 10–15% of income in contributions

Choose between Roth and Traditional contributions strategically



Rebalance at least once per year

Consolidate old accounts from prior employers

#### 4. Taxes

Review annual tax bracket and optimize contributions accordingly

Blend Roth and Traditional accounts to diversify tax risk

Explore Roth conversions during low-income years

Use tax-advantaged accounts (HSA, FSA, 529)

Harvest tax losses in taxable accounts when available

If charitably inclined, explore
Donor-Advised Funds (DAFs) or
Qualified Charitable Distributions
(OCDs)

#### 5. Insurance and Protection

Maintain adequate life, health, disability, and property insurance

Review insurance coverage annually to match current income and family needs

Consider Variable Universal Life
(VUL) or Indexed Universal Life
(IUL) for supplemental tax-free
growth and estate planning

Update beneficiary designations on all accounts and policies

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## 6. Estate and Legacy Planning



Have a current will and durable power of attorney



Consider a living trust for asset protection and ease of transfer



Align retirement plan beneficiaries with your estate plan



Review estate tax thresholds and gifting strategies



For executives and high-net-worth participants: explore GRATs, ILITs, and charitable trusts

### 7. Investments Beyond the Plan



Keep fees low by favoring index funds and ETFs



Diversify beyond core retirement plan funds if BrokerageLink or Mutual Fund Window is available



Monitor concentration in company stock (keep below 10%)



For executives: implement 10b5-1 plans or hedging strategies if holding large stock positions

#### 8. Career Stage Focus

#### **Early Career**



Build habits: save 10%+, automate, pay off bad debt



Focus on Roth contributions and compounding growth

#### **Mid Career**



Increase contributions toward \$23,000 annual max (plus \$7,500 if 50+)



Balance retirement savings with kids' education planning (529 plans)



Protect family with adequate insurance

#### **Executives and High Earners**



Max out plans and deferred comp programs



Integrate equity compensation with tax strategy



Consider advanced estate planning and insurance strategies

#### **Near Retirees**



Reduce portfolio risk gradually



Plan RMD strategy and taxefficient withdrawals



Optimize Social Security and Medicare elections



#### 9. Annual Review



Review contributions, allocations, and progress every year



Adjust financial plan for life changes (marriage, children, job change, business sale)



Update estate documents and beneficiaries as needed



Schedule an annual review with your Plan Participant coach

#### 10. Your Copilot on the Path

You do not need to navigate all of this alone. Plan Participant is your copilot to help:

- Build and review your personalized financial plan
- Maximize tax efficiency and retirement savings
- Integrate estate, insurance, and investment strategies into one roadmap
- Keep you accountable and on track through every stage of your career

Take the Next Step on Your Path

You have the knowledge. Now it is time to take action.

The difference between information and transformation is having a trusted partner by your side. At Plan Participant, we believe every participant deserves a personal financial copilot, someone who helps you navigate the complexities of saving, investing, tax planning, and legacy building.

Here is what you receive when you begin your journey with Plan Participant:

- A personalized financial plan tailored to your unique goals and circumstances
- Guidance to maximize your retirement plan and reduce taxes along the way
- Support integrating estate, insurance, and investment strategies into one clear roadmap
- A dedicated coach who keeps you accountable and on track during your accumulation years and beyond

Your financial journey does not have to be traveled alone.

Start today with your free consultation and discover how Plan Participant can be your copilot on the path to building wealth, protecting your future, and achieving financial freedom.

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#### **Disclosures**

This guide is for educational purposes only. It is not investment, tax, or legal advice. Plan Participant is not a registered investment adviser, brokerdealer, or fiduciary. Please consult a licensed financial advisor, tax advisor, or attorney before making any financial decisions.



### Have More Questions? Ask Henri.

Henri stands for Helping Everyone Navigate Retirement Insights. Henri is your educational guide here to simplify complex retirement topics and point you toward the right resources.

Reminder: Henri provides education only, not investment, tax, or legal advice. For personalized recommendations, we can connect you with a licensed professional in our network.

