



Hosted by Ameriwealth Financial Group, LLC

Episode 4

The Ameriwealth Talk Show — Episode 4 Checklist

Employer Retirement Plans: How to Get Ahead for 2026

Use this checklist as a simple guide to review your employer retirement plan and make sure you're on track. Most of this can be completed in 10–15 minutes.

1. Confirm Your Employer Retirement Plan

- Do I have a 401(k), 403(b), 457(b), or similar employer plan?
- Do I know where to log in and view my account?
- Does my plan offer Traditional (pre-tax), Roth, or both options?

2. Review How You're Contributing

- Is my money going in as pre-tax, Roth, or a combination?
- Do I understand that pre-tax helps lower taxes today but is taxed later?
- Do I understand that Roth is taxed today but may be tax-free later?
- Does my current contribution choice still make sense for my situation?

3. Check Your Employer Match

- Am I contributing enough to receive the full employer match?
- Do I understand that employer match dollars always go in as pre-tax, even if I contribute to Roth?

4. Be Aware of Withdrawal Rules (High Level)

- Do I know that taking money out too early can trigger taxes and penalties?
- Do I understand that pre-tax accounts may require withdrawals later in retirement?
- Do I know that Roth accounts have different withdrawal rules?
- Note: Withdrawals, penalties, and RMDs will be covered in a future episode.

5. Think Ahead to 2026

- Am I age 50 or older, or getting close?
- Could my income be above \$145,000 in the year before I turn 50+?



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- Do I understand that future catch-up contributions may need to be Roth?

6. Look at the Big Picture

- Do I have a mix of pre-tax and Roth savings?
- Do I understand how my employer plan fits with my IRAs or other accounts?
- Would a small adjustment now make things easier later?

7. Take One Simple Action

- Log in and review my account.
- Confirm contribution type and employer match.
- Make one small improvement, if needed.
- Save this checklist for future reference.

Reminder: You don't need to be perfect. Staying aware and making small, thoughtful adjustments over time can lead to meaningful long-term results

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