



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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