



# 401(K)



### EASY

Your savings are made by automatic deductions from your pay. You can contribute up to \$23,000 in 2024. 50+ can contribute an additional catch-up amount of \$7,500

### FREE MONEY

**We will match your contribution!**  
100% of the first 1% and 50% on the next 5% of your compensation.

### TAX BENEFITS

Contributions that are made with traditional pre-tax dollars lowers your taxable income now, but you'll pay taxes later in retirement. Roth contributions are taxed now but you won't pay taxes when you withdraw in retirement.

### AUTOMATIC

You don't have to do anything to start saving! Savings and annual increases will happen automatically unless you opt out.

### GENEROUS

Fully vested in your matching account after 2 years of service.

**DID YOU KNOW OSWALD FINANCIAL IS YOUR FINANCIAL ADVISOR, BUT THAT'S NOT THE SAME AS YOUR PLAN RECORD KEEPER?**



We focus on retirement readiness, and we tailor our strategy to meet your needs. Our money coaches sit down with you one-on-one to get the full picture of your situation and goals, so we can guide you through every stage of life's journey. Our goal is to alleviate the pressure and intimidation of money management by making the process easy.

-  **Group Education**
-  **Online Library**
-  **Individual Education Sessions**
-  **Enrollment Videos**

### Our Commitment to You

We are dedicated to helping you pursue your investment goals by providing personal attention and quality services.


### How We Help You

- Understand your goals
- Gather information about your situation
- Evaluate your situation
- Discuss options
- Create/implement your plan
- Monitor your plan
- Discuss updates and observations


### Your MAIN platform for your retirement plan

#### Services Include:

- Assisting with loan questions/requests
- Providing account statements to employees (paper or paperless)
- Aiding in fund allocation & deferral changes
- Keeping track of individuals' assets in the plan
- Maintaining a website & helps participants with navigation
- Maintaining a toll-free customer service line for plan participants
- Teaming up with Oswald to produce enrollment and education materials

 833-224-5660

 [info@oswaldfinancial.com](mailto:info@oswaldfinancial.com)

 800-338-4015

 [www.empowermyretirement.com](http://www.empowermyretirement.com)