

Maximize Your Employer Match in 2025

Leveraging your employer's retirement plan match is one of the easiest ways to boost your financial wellness. With over 50% of employers offering some level of matching, it's an opportunity you don't want to miss. Here's how to make the most of it.

Understand the Details of Your Plan

If you're unclear about your employer's retirement plan offerings, now is the perfect time to get the full picture. Reach out to your HR department for a detailed explanation of the benefits. Companies typically match contributions in various ways. Some may offer a dollar-for-dollar match, while others match a percentage of your contributions. Knowing the maximum match contribution your employer provides will help you decide whether to save only up to that point or beyond.

Go Beyond the Match

While it's essential to take full advantage of your employer's match, don't stop there. Contributing more than the match can significantly impact your retirement savings, thanks to compound growth. Contributions to retirement accounts, such as 401(k) plans, grow tax-free until withdrawal, allowing your savings to accumulate faster over time.

Confirm Your Enrollment

Don't assume you're automatically enrolled in your employer's retirement plan. While some companies auto-enroll new employees, others may require you to opt in. Double-check your status to ensure you're actively participating in the plan and receiving the employer match. Also, pay attention to any vesting schedules associated with the employer match. A vesting schedule determines how long you need to remain with the company to fully own the matching contributions. For example, if your employer uses a five-year vesting schedule, you'll need to stay employed for that period to keep all matching funds.

Secure Your Financial Future

Taking full advantage of your employer's retirement plan matching program is a simple yet powerful step toward financial wellness. These contributions can provide a substantial start on building a comfortable nest egg, especially when combined with your own efforts to save. Start the year off right by prioritizing your financial health. Make the most of your company's retirement plan in 2025 and set yourself up for a brighter future.

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For more information contact MCF at **retire@mcfadvisors.com** or 859.967.0990

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