

**401(k)**  
*Day*  
September 8



**PSCA**

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# Get in the Game

We all have dreams and visions for our golden years. To bring those dreams to life, you need the right strategy and tools in place.

Your first play? Dive into the 401(k) plan offered by your employer. Not just a savings account, it's your personal investment strategy, tailored to ensure you have the resources to enjoy every moment of your post-working life. A 401(k) lets you allocate part of your salary into individual retirement accounts, and here's the kicker: many employers chip in, matching your contributions, accelerating your savings journey.

Taking the first step is straightforward. Connect with your HR Department to explore your 401(k) opportunities. With user-friendly enrollment options, setting the stage for a dream retirement is just a few clicks or a call away.

Every second counts in the game of life. Embrace the power of the 401(k) and ensure that when the time comes, you're not just watching from the sidelines but actively living your dream retirement. The ball's in your court - make the play!



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# Why Sign Up?

Imagine the peace of mind and independence that comes from being well-prepared for the future. One of the most effective ways to ensure that you and your loved ones have a comfortable post-working life is by utilizing a tool already at your fingertips: the 401(k) plan offered by your employer.

Think of a 401(k) as your ticket to a brighter future, a path where you're in control. By setting aside a portion of your income, you're not just saving; you're investing in countless opportunities and memorable moments for your retirement days.

While Social Security can provide some assistance, a robust 401(k) amplifies your resources, especially with the added boost of an employer match. This isn't just about retirement; it's about having the freedom to enjoy the fruits of your labor.

Enrolling is a breeze, and with easy-to-use tools at your disposal, you can actively manage, diversify, and seek guidance on your savings journey. To unlock this empowering resource, reach out to your HR Department and get the details on how to get started. Shape your future the way you've always envisioned – it's a decision your future self will thank you for!



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# Employer Match

Consider the “Employer Match” as a clear signal from your employer: “We value you, today and into the future.” It’s not just a benefit; it’s a commitment to your long-term success.

New to the company? Amidst the excitement of a fresh start, it can be easy to miss the potential of your 401(k) savings opportunity, especially with the added bonus of your employer’s match.

The more they match, the greater your savings. This isn’t just about numbers; it’s about securing your future.

Want to know more? Reach out to your HR team for the specifics of your “Employer Match.” Take advantage of this opportunity to grow your savings. It’s an investment in your future that you shouldn’t pass up.



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## Vesting

### [Opening Scene]

Camera focuses on Participant A, proudly donning an elaborate vest. The scene has a vibrant atmosphere with bright lighting.

**Participant A:** (Grinning, hands on hips) Yes, I am so excited to be vested!

Camera slowly zooms out, revealing others in the background, each wearing their unique vests. They chat animatedly, show off their vests, and occasionally give each other a thumbs up.

### [Transition Scene]

Camera pans to Participant B, looking puzzled. B points at the vests with a mix of curiosity and amusement.

**Participant B:** What's with the vests? Is this the latest fashion trend I missed out on?

**Participant A:** (Chuckling) This isn't about fashion! It symbolizes how much money we have vested in our retirement accounts. Just look at all of us proudly vested!

### [Explanation Scene]

**Participant B:** I'm still not following.

**Participant A:** Alright, let me break it down. When you defer money to our 401k (or 403b) at (insert company name), they match the contribution up to (insert company match). That match gets added to your account. With each year you stick around, you get ownership of a larger chunk of that match. And after (insert years), you're 100% vested, meaning you own every single cent in your account. I've hit that 100% mark, which is why we're all celebrating with these awesome vests!

### [Closing Scene]

Camera pulls back, showing everyone in their vests. Some are high-fiving, while others are posing for the camera. The mood is upbeat and festive.

**Participant B:** Ah, got it now! So, where can I get one of those vests?

**Participant A:** Just stick around and make those contributions. Soon, you'll be part of the vested crew too!  
Camera fades out with participants laughing and chatting, celebrating their vested status.



# Invest in You