

Simple Steps to Building Wealth

► **STEP 1 - 401(k) to the MATCH**

We never want to pass up free money. Even if it is only a 50% match, how long would it take to turn \$100 into \$150? At 10% annual returns, it would take more than 4 years. With an employer match, it is instantaneous. Grab the free money.

Take Action - Contact your employer to sign up

► **STEP 2 - 'Retire' debt with interest rates higher than ____%**

Where else can you get guaranteed 'investment' returns outside of employer matching contributions? On debt! You are able to earn a guaranteed rate of return equal to the interest rate on your debt by paying down the balance. For most people, the rate you plug in here should be somewhere between 4-6%.

Take Action - Review your credit account statements

► **STEP 3 - H.S.A. to the MAX**

The magic of HSAs are that they are potentially the only money the government won't tax at some point in your life. Money goes in pre-tax, and comes out tax-free if used for 'qualified' expenses. Magic! As you build your HSA balance to more than your annual out-of-pocket maximum, you should invest the excess and watch it grow tax-free!

Take Action - We recommend LivelyHSA or Fidelity HSA

► **STEP 4 - Roth IRA to the MAX**

A Roth IRA grows tax-free forever, and direct contributions are available any time penalty- and tax-free, making a Roth IRA an efficient savings vehicle for nearly everyone. Money goes in after-tax, but if you play by the rules, will never be taxed again – no matter how big your Roth IRA account balance becomes.

Take Action - Contact us to set up and manage a Roth IRA

► **STEP 5 Considerations:**

- 401k to the MAX
- 529 College Savings
- Non-Tax-Sheltered Investment Account
- Investment Property
- ESPP
- Donor-Advised Fund

Not all strategies may be suitable for all investors. Investing involves risk, including loss of value. No investing strategy can assure a profit or protect against loss in a down market.

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