



**PLATTE RIVER**  
PRIVATE WEALTH

# AIM TO MAXIMIZE YOUR MATCH

## *DON'T LEAVE MONEY ON THE TABLE*

Your employer is investing in your future by matching your 401(k) contributions dollar-for-dollar, up to \$6,000 per year. **That's money—just for saving.**

Make sure you're contributing enough to take full advantage of this benefit.



## **YOUR EMPLOYER IS INVESTING IN YOUR FUTURE. ARE YOU?**

At Morrow Meadows, your financial future is a shared priority.

That's why the company offers a generous 401(k) match—dollar-for-dollar up to \$6,000 per year. It's one of the most powerful benefits available to you, and it's designed to help you build long-term wealth with less effort.

But here's the catch: you only receive the full match if you contribute enough. If you're not contributing the full matched amount, you could be leaving money on the table every year.

## **What Does “Free Money” Really Mean?**

Let's break it down with a simple example:

- If you earn \$60,000/year and contribute 6% (\$3,600), Morrow Meadows will match that with another \$3,600.
- If you contribute less—say 3%—you'll only receive a \$1,800 match, missing out on the other half.

That's \$3,600 of money you could be earning just by saving for your own retirement.



## SMALL CHANGES, BIG IMPACT

If contributing 6% feels like a stretch right now, don't worry. You can increase your contribution rate gradually. Many employees start at 3% or 4% and bump it up by 1% each year. Some plans even allow you to set automatic annual increases, so your savings grow without you having to think about it.

Here's how a small increase can add up:

- A 1% increase on a \$60,000 salary = \$600/year
- That's just \$50/month—less than the cost of a weekly dinner out

Over time, that extra \$600/year could grow, helping you work toward your financial goals.

## WHY IT MATTERS

Maximizing your match isn't just about numbers—it's about taking full advantage of the benefits you've earned. It's a smart, simple way to help build financial confidence and works toward not leaving opportunities behind. Think of it this way: if someone offered you \$6,000 a year to invest in your future, would you say no?

## NEED HELP?

If you're unsure how to adjust your contribution or want to talk through your options, our team is here to help. We'll walk you through the numbers, answer your questions, and help you make a plan that fits your life and goals.

Your future self will thank you.

## TAKE ACTION TODAY

- 1 Log in and review your current contribution rate.
  - a. Log in to your account at *empowermyretirement.com*.
  - b. Go to your plan website and select *Register*.
  - c. Choose the *I do not have a PIN* tab.
  - d. Follow the prompts to create your *username and password*.
- 2 Aim to capture the full match.
- 3 Consider setting up automatic increases to grow your savings over time.

## We're Here to Help!

Our team is dedicated to helping you navigate your 401(k) and what works best for you.



To get started, **scan the QR Code** above or visit **[platteriverpw.com/morrow](https://platteriverpw.com/morrow)**

### IMPORTANT DISCLOSURES

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