

# Make the Most of Your Caterpillar 401(k) Plan

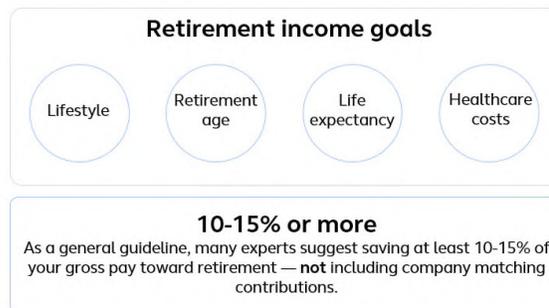
Understand your Plan and how to make the most out of it.

	Before-Tax	Roth
<b>Taxes</b>	Reduces taxable income	Does not reduce taxable income
<b>2024 Employee Limits</b>	\$23,000 if under age 50 \$30,500 if age 50 and over	
<b>Distributions</b>	Distributions after age 59½ taxed as current income	Qualified distributions tax-free
<b>Penalties</b>	Prior to age 59½ subject to 10% early withdrawal penalty	
<b>Rollovers</b>	Eligible for rollover to Traditional or Roth IRA	Eligible for rollover to Roth IRA

## 5 Keys to Make the Most of Your 401(k) Plan

1. Start early
2. Perfect your contribution strategy
3. Asset allocation
4. Avoid borrowing
5. Stay on track and get help

## How Much to Save?



## Help Options

Financial Education Center

Financial Health

Online Advice

Professional Management

[CatBenefitsCenter.com](https://CatBenefitsCenter.com)

Benefits Center: 877-228-4010 Mon-Fri, 8AM – 6PM CT

Information here is provided solely to supplement the Make the Most of Your Caterpillar 401(k) Plan presentation. This information should not be considered advice, and your information may warrant consideration of other alternatives. Please speak with your financial advisor and/or tax advisor.

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