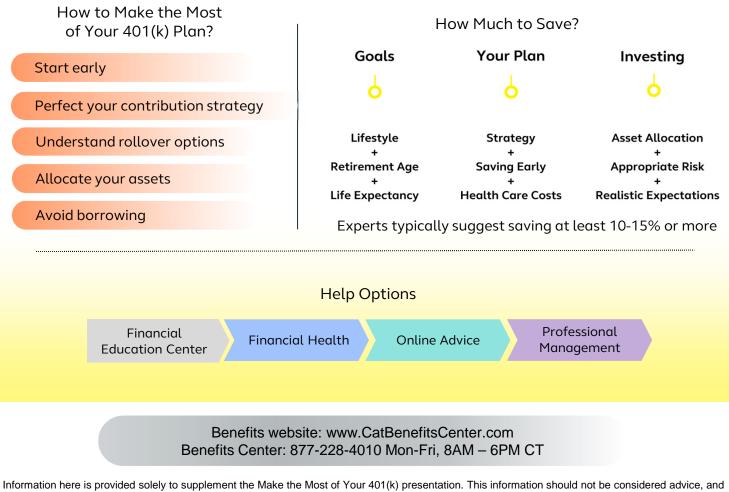
## Make the Most of Your Employer-Sponsored 401(k) Plan

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

	Before-Tax	Roth
Taxes	Reduces taxable income	Does not reduce taxable income
2025 Employee Limits	\$23,500 if under age 50 \$31,000 if age 50 and over	
Distributions	Distributions after age 59½ taxed as current income	Qualified distributions tax-free
Penalties	Prior to age 59½ subject to 10% early withdrawal penalty	
Rollovers	Eligible for rollover to Traditional or Roth IRA <sup>1</sup>	Eligible for rollover to Roth IRA

<sup>1</sup> If rolling over from a before-tax 401(k) to a Roth IRA, this would be considered a conversion and can create major tax implications.



your information may warrant consideration of other alternatives. Please speak with your financial advisor and/or tax advisor. Alight Financial Advisors LLC is a federally registered investment advisor Alight Financial Solutions LLC is a broker / dealer, member FINRA/SIPC Proprietary and Confidential – NOT to be redistributed Confidential and Proprietary

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