

Title:

Knowing Your 401k Plan.

Word Count:

337

Summary:

Taking full advantage of your 401k plan today can help you achieve financial goals sooner, and

401k ...

Keywords:

401k,plan,investing,ira,retirement,option,investment,employer,contribution,ira account

Article Body:

Taking full advantage of your 401k plan today can help you achieve financial goals sooner, and

401k plans differ greatly depending on the employer who sets the rules. The only way to get th

Things you should know:

- What is the maximum percentage of your salary you are able to contribute?
- Is your employer matching the contributions? If yes, what is your minimum contribution, before
- What are the number of years you have to be with the company (so called vesting) to be eligi
- How often can you switch among available investment options?
- Are earnings posted to your account on a weekly, monthly or quarterly basis? When do you get
- What methods can you use to access the account? By phone, on the internet or only in writing?
- Did you spread your money among different investments to reduce the risk?
- Did you learn enough about the investments you are using?

Do you know that 401k plans are not insured by the federal government, and its investments are

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