

Sasha Stewart

How You can become  
a 401k millionaire in  
three easy steps



# Our Objective

Learn a three-step guide about how you can use **employer-sponsored plans** to retire a millionaire and gain financial freedom.



# What is 401k plan?



It is a defined contribution plan



Employee can make contributions from his or her paycheck either before or after-tax



Employee often chooses the investments based on options provided under the plan



Sometimes employer offers **matching** to the employee's contributions up to a certain percentage.

# How you will become a millionaire



DECIDE HOW MUCH  
YOU WILL CONTRIBUTE



SELECT YOUR MUTUAL  
FUNDS



LEAVE YOUR MONEY  
ALONE TO GROW

# Decide how much you will contribute



Take full advantage of your employer`s 401k plan match



Family conversation to decide on your contribution amount



Do a quick budget check – what can you afford now?



Use online 401k Calculators to estimate your savings and their impact: Bankrate, Smart Asset, or a Nerdwallet calculators

# Select your mutual funds



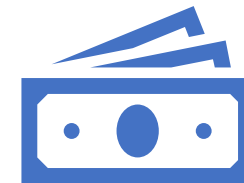
Call your company HR department, ask is a free 401k plan consultation is available



Take [Vanguard Investor Questionnaire](#) and assess your risk tolerance

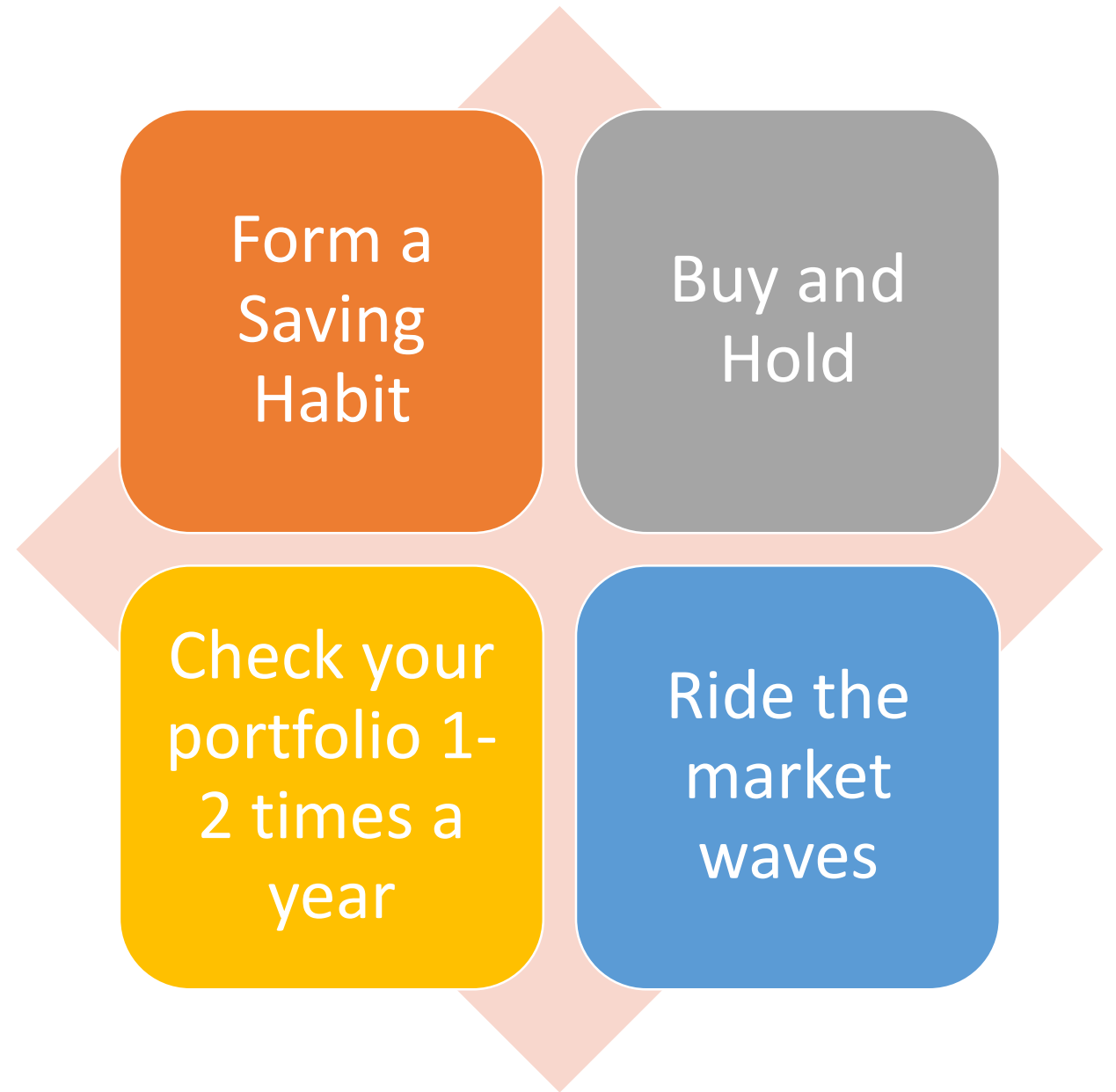


Find a Fee-Only Financial Advisor: Use NAPFA website to [find an Advisor in your area](#)



Ask for a free or a fee-only consultation to determine your 401k plan asset allocation

Leave your  
money alone  
to grow



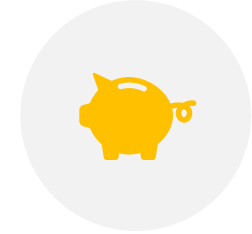
# Real Life Example



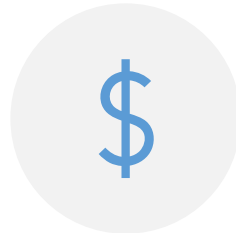
YOU ARE 30 YEARS  
OLD



YOUR ANNUAL SALARY  
= \$50,000 PER YEAR



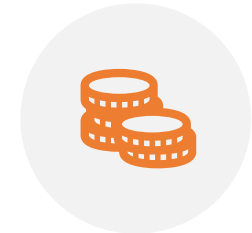
YOUR CURRENT  
RETIREMENT SAVINGS  
= \$0



YOU SAVE 10% OF  
YOUR PAY OR \$208 PER  
PAY PERIOD



YOU EARN 8% ON  
YOUR SAVINGS AND  
RETIRE AT 65



YOUR EMPLOYER  
MATCHES 50% UP TO  
6% OF YOUR SALARY



# Your Results at the age of 65 years old



**YOUR PERSONAL  
CONTRIBUTIONS = \$175,000**

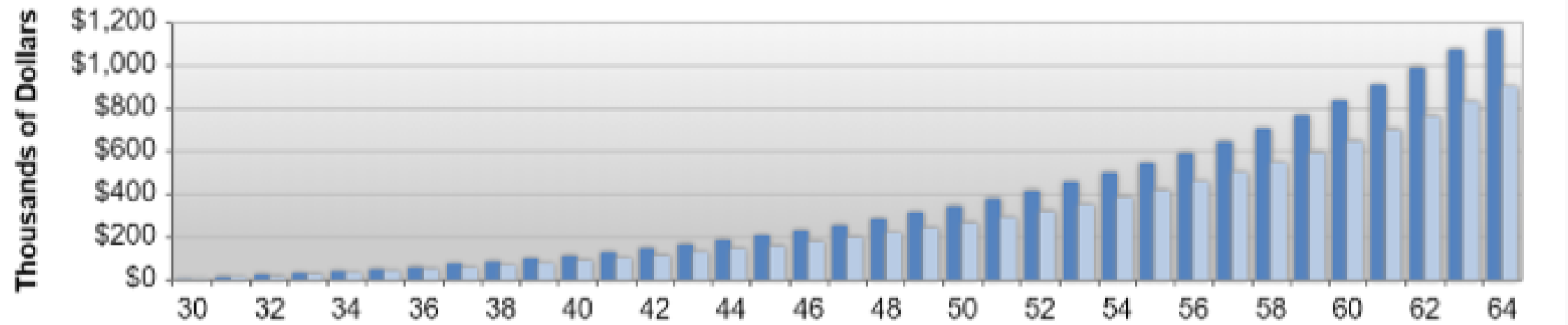


**YOUR EMPLOYER MATCH  
CONTRIBUTIONS = \$52,500**



**YOUR RETIREMENT PORTFOLIO  
VALUE = \$1,168,032**

## 401(k) Balance by Year



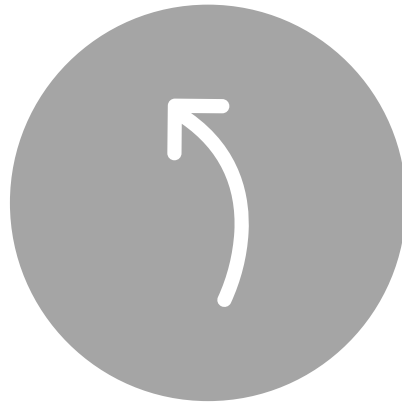
Your 401k Balance

- With employer match \$1,168,032
- Without employer match \$898,488

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