

401(k) Educational Guide

Introduction

At Next Play Wealth, we work with professionals who take their careers seriously and want their financial strategy to reflect the same discipline.

For many individuals, a 401(k), 403(b) or 457s become the largest investment accounts they will own outside of their home. Contributions happen automatically, growth compounds quietly, and years pass quickly.

Despite its importance, few professionals receive guidance on how their 401(k) should fit into their broader financial picture. This guide was created to provide clarity.

Inside, we walk through:

- How 401(k)s were designed to work.
- Contribution mechanics and employer matching.
- Pre-tax versus Roth considerations.
- Investment structure and risk alignment.
- The long-term impact of fees.
- Common planning oversights.
- Why coordination within a broader financial plan matters?

Our goal is simple: to help you understand whether your largest retirement account is working intentionally or simply operating on autopilot.

About Next Play Wealth

Next Play Wealth is a fiduciary and independent advisory firm focused on helping professionals and athletes build, manage, and preserve wealth with clarity and discipline.

We believe financial strategy should be:

- Coordinated.
- Tax-aware.
- Structured.
- Aligned with long-term goals.

A 401(k) is often the foundation, but it is only one component of a comprehensive plan.

Complimentary 401(k) Optimization Session

To support professionals who want greater clarity, we offer a complimentary 401(k) Optimization Session.

During this session, we review:

- Investment allocation and diversification.
- Expense ratios.

Following the discussion, you receive a personalized summary with key observations and potential opportunities to better understand your 401(k) plan.

Next Play does not sell a product or earn commissions as a result of our recommendations. We are here to work with your largest retirement account within your overall financial framework.

If you would like to schedule your 401(k) review session, please visit www.nextplaywealth.com/401k and schedule a complimentary meeting.

We look forward to hearing from you and assisting with your financial success.

A Note From the Founder

When I founded Next Play Wealth, my vision was simple: to bring structure, clarity, and intentional planning to professionals who are building meaningful careers and meaningful wealth.

In my experience, many successful individuals are disciplined in their work, but their financial strategy often develops reactively rather than intentionally. 401(k)s are the perfect example. They are powerful but rarely reviewed with the level of attention they deserve.

This guide is not meant to overwhelm you. It is meant to equip you. If it prompts thoughtful questions, that's a good thing. My hope is that it gives you greater clarity around how your retirement strategy works, and whether it aligns with your long-term goals.

If you would like a structured review of your current 401(k), we would be honored to assist.

Sincerely,



Carlos Donat Arjona
Founder, Next Play Wealth

Educational Disclaimer

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Readers are responsible for their own financial decisions and should consult qualified professionals before making decisions involving investments, taxes, insurance, legal matters, estate planning, employee benefits, or other financial matters.

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Contents

Section 1 — Why 401(k)s Exist	5
Section 2 — Why Your 401(k) Deserves Attention.....	6
Section 3 — How Contributions Actually Work.....	7
Section 4 — Pre-Tax vs. Roth: What Most Professionals Miss	10
Section 5 — Understanding Your Investment Options	12
Section 6 — The Hidden Impact of Fees.....	15
Section 7 — Common Mistakes Professionals Make.....	17
Section 8 — Beyond the 401(k): Why Financial Planning Matters	18
Section 9 — Next Steps	20

Section 1 — Why 401(k)s Exist

The 401(k) is one of the most powerful wealth-building tools available to working professionals today. To use it effectively, it helps to understand where it came from and why it plays such a central role in long-term financial success.

Why Is It Called a 401(k)?

The name “401(k)” comes directly from Section 401(k) of the Internal Revenue Code, which was added under the Revenue Act of 1978.

This section allowed employees to defer a portion of their salary into a retirement account before taxes were calculated. The goal was simple: encourage Americans to save for retirement by offering meaningful tax advantages.

What began as a technical tax provision quickly evolved into the primary retirement savings vehicle for millions of workers.

From Supplemental Plan to Primary Retirement Vehicle

Before the 1980s, many workers relied on traditional pensions. Over time, employers shifted toward defined contribution plans like the 401(k), placing greater responsibility and greater opportunity in the hands of employees.

Today, for many professionals, the 401(k) becomes:

- Their most consistently funded investment account.
- Their largest long-term asset outside of a home.
- The foundation of their retirement savings.

Yet despite its importance, many people fire and forget; they treat it as an automatic payroll deduction rather than a strategic financial tool.

Why the 401(k) Deserves Attention

Long-term wealth is often built through consistent, disciplined investing, not complexity.

In *The National Study of Millionaires* by Ramsey Solutions, the researchers found:

“According to the survey, 8 out of 10 millionaires invested in their company’s 401(k) plan, and that simple step was a key to their financial success.”

Most millionaires did not build wealth through speculation or timing the market. They built it through steady contributions, long-term investing, and taking advantage of employer-sponsored retirement plans.

The 401(k) is not just a benefit, it is a long-term wealth-building engine if structured intentionally.

Why This Matters for You

For high-performing professionals, a 401(k) can quietly grow into one of the largest components of net worth.
Small decisions such as contribution rates, investment selections, and tax positioning compound over decades.

The 401(k) was designed to create opportunity. How effectively it works depends on how strategically it is used.

Section 2 — Why Your 401(k) Deserves Attention

For many professionals, a 401(k) becomes their largest investment account outside of their home.

Yet in most cases, it receives the least intentional oversight.

Contributions are automatic.

Investments are selected once.

Years pass without review.

While automation is helpful, it is not the same as strategy.

Small Decisions Compound Over Time

A 401(k) works because of consistency and compounding yet compounding magnifies both strengths and weaknesses.

Over 20 to 30 years, the following decisions matter:

- Whether you are capturing the full employer match?
- Whether your allocation reflects your actual risk tolerance?
- Whether your investment costs are reasonable?
- Whether your contribution type (pre-tax vs. Roth) aligns with your tax situation?

These are not dramatic decisions. They are incremental ones. And incremental decisions, repeated over decades, shape outcomes.

Income Growth Changes the Equation

Early in a career, simplicity often works.

As income increases, strategy should evolve.

Higher earners frequently face:

- Greater tax exposure.
- Larger bonus compensation.
- More complex overall financial lives.

Yet many continue using the same 401(k) elections they made years earlier.

A retirement strategy that was appropriate at one income level may not be optimal at another.

Periodic Review Is a Discipline

The goal is not constant adjustment.

The goal is intentional review.

Your 401(k) should reflect:

- Your current earning stage.
- Your long-term objectives.
- Your broader financial structure.

When it is aligned, it becomes a powerful wealth-building tool. When it is ignored, it becomes a missed opportunity for optimization.

Section 3 — How Contributions Actually Work

A 401(k) is funded through salary deferrals, meaning you elect to have a portion of your paycheck deposited directly into the plan before it reaches your bank account.

Because contributions happen automatically through payroll, the process is efficient and consistent. But understanding how those contributions function is important.

Salary Deferrals

When you enroll in a 401(k), you choose a percentage of your compensation to contribute.

Those contributions may be:

- **Pre-tax**, reducing your taxable income today.
- **Roth**, made after taxes but eligible for tax-free withdrawals in retirement.

The IRS sets annual contribution limits, which are periodically adjusted for inflation.

Contributing up to the allowable maximum can meaningfully accelerate long-term growth, particularly during peak earning years.

Catch-Up Contributions

Individuals age 50 and older are permitted to make additional “catch-up” contributions beyond the standard annual limit.

At the time of this writing, under recent legislative updates, individuals aged 60 through 63 are eligible for an even higher catch-up contribution limit during those years. This provision allows those approaching retirement to increase savings during the final stretch of their careers.

These amounts vary annually; therefore, you should make sure you check the annual maximum amount based on your age and ability to contribute.

For professionals in higher earning years, these expanded limits can create meaningful additional tax-advantaged savings capacity.

Employer Matching

Many employers offer a matching contribution as part of your overall compensation package. The structure of that match can vary significantly from one company to another.

Understanding how your match works is essential to optimizing your contribution rate.

Example 1: Straightforward Match Structure

Some plans offer a simple structure such as:

100% match on the first 4% of compensation contributed

If you earn \$200,000 and contribute 4% (\$8,000), your employer contributes an additional 4% (\$8,000).

If you contribute less than 4%, you do not receive the full match.

Example 2: Layered or Tiered Match Structure

Other plans use a more detailed formula, such as:

- 100% match on the first 3% contributed, and
- 50% match on the next 2% contributed.

If you contribute 5%:

- The first 3% is matched dollar-for-dollar.
- The next 2% is matched at 50%.
- Total employer contribution equals 4%.

Contributing less than 5% would mean not receiving the full available employer contribution.

Matching formulas can become even more complex, including discretionary matches, profit-sharing contributions, or annual true-up provisions.

Timing Matters: Front-Loading Contributions

One detail that is often overlooked involves when contributions are made.

Some professionals attempt to “max out” their 401(k) early in the year by contributing aggressively in the first few months. While this may feel efficient, it can unintentionally reduce employer matching in certain plans.

Many employers calculate matching contributions on a **per-pay-period basis**, not annually.

If you reach the annual contribution limit mid-year and stop contributing, you may receive no employer match for those pay periods.

Unless the plan includes a **true-up provision**, you could miss part of your available match.

Plans With Annual True-Up

Some employers include an annual “true-up” feature.

A true-up ensures that if you qualify for the full annual match based on your total yearly contributions, the employer will make up any shortfall at year-end, even if you front-loaded contributions earlier in the year.

Other firms structure their plans so that qualified employees receive the full annual match regardless of contribution timing.

Because matching structures differ widely, reviewing your plan’s specific language is important before adjusting contribution strategy.

Vesting Schedules

Employer contributions may be subject to a vesting schedule.

Vesting determines when employer-funded dollars become fully yours. Plans may use:

- **Cliff vesting:** ownership occurs all at once after a set period.
- **Graded vesting:** ownership increases gradually over time.

If you change employers before becoming fully vested, a portion of employer contributions may be forfeited.

What Happens When You Change Jobs?

When leaving an employer, you typically have several options:

- Leave the assets in the existing plan (which could lead to potentially having a different fee structure).
- Roll them into a new employer’s 401(k).
- Roll them into an Individual Retirement Account (IRA).

Each option carries different investment flexibility, fee structures, and potential tax considerations.

Transition points are often overlooked, yet they can meaningfully affect long-term outcomes.

Section 4 — Pre-Tax vs. Roth: What Most Professionals Miss

One of the most important decisions within a 401(k) plan is how contributions are taxed.

Many employees select either pre-tax or Roth contributions when they first enroll and rarely revisit the decision. Yet this choice can have meaningful long-term implications.

Pre-Tax Contributions

Pre-tax contributions reduce your taxable income today.

For example, if you earn \$250,000 and contribute \$20,000 on a pre-tax basis, your taxable income is reduced by that amount in the current year. This provides an immediate tax benefit. However, pre-tax contributions, and all investment growth, are taxed as ordinary income when withdrawn in retirement.

Pre-tax contributions may be particularly attractive during high-income years when lowering current taxable income is valuable.

Roth Contributions

Roth contributions are made with after-tax dollars.

There is no immediate tax deduction. However, qualified withdrawals in retirement, including all investment growth, are tax-free.

This structure provides long-term tax certainty. You pay taxes now in exchange for tax-free income later.

Roth contributions may be appealing if:

- You expect to be in a higher tax bracket in the future.
- You anticipate rising income over time.
- You value long-term tax diversification.

Required Minimum Distributions (RMDs)

Traditional pre-tax 401(k) accounts are generally subject to Required Minimum Distributions, commonly called RMDs.

Pre-tax contributions can be valuable because they may reduce taxable income during working years. However, those dollars are not tax-free forever. In most cases, withdrawals from pre-tax retirement accounts are taxable as ordinary income.

Beginning at a certain age under current law, the IRS requires account holders to withdraw at least a calculated minimum amount from certain pre-tax retirement accounts each year. The required amount is generally based on the account balance and life expectancy tables.

This can surprise retirees who spent decades building pre-tax retirement savings but did not fully consider how future withdrawals would affect taxable income.

For example, someone with a large pre-tax 401(k) balance may eventually be required to withdraw a meaningful amount each year, even if they do not need the full amount for living expenses. Those withdrawals may increase taxable income and can affect broader retirement planning decisions.

RMDs may impact:

- Taxable income in retirement.
- The timing of withdrawals from retirement accounts.
- Roth versus pre-tax contribution decisions.
- Roth conversion planning before RMD age.
- Charitable giving strategies.
- Coordination with Social Security, pensions, and other income sources.

RMDs are not necessarily a problem. They are a reminder that tax deferral is not tax elimination.

The goal is not to avoid pre-tax savings altogether. The goal is to understand how today's contribution decisions may affect tomorrow's retirement income, tax flexibility, and withdrawal strategy.

What Most Professionals Overlook

The pre-tax versus Roth decision is rarely static.

Tax strategy evolves as income changes.

Factors that influence contribution strategy include:

- Current marginal tax bracket.
- Expected future earnings.
- Anticipated retirement income sources.
- State tax considerations.
- Other taxable or tax-advantaged accounts.

For higher-earning professionals, contribution type can meaningfully affect long-term after-tax wealth, yet many individuals continue contributing the same way for years without reevaluating whether it aligns with their broader financial picture.

Tax Diversification

Rather than viewing pre-tax and Roth as an either/or decision, many professionals benefit from tax diversification, contributing to both over time.

Holding assets in multiple tax categories can provide flexibility in retirement when managing taxable income.

This flexibility may help:

- Manage tax brackets.
- Control Medicare premium thresholds.
- Reduce the impact of required minimum distributions.
- Adapt to future legislative changes.

While no strategy eliminates uncertainty, diversification across tax treatments can create meaningful optionality.

The Bigger Picture

Choosing between pre-tax and Roth contributions is not simply about this year's tax return.

It is about long-term positioning.

A 401(k) contribution strategy that is coordinated with income trajectory, projected retirement needs, and broader tax planning can create meaningful advantages over time.

Section 5 — Understanding Your Investment Options

Once contributions are made, the next decision is how those dollars are invested.

Most 401(k) plans offer a menu of investment options, which may include:

- Target-date funds.
- Broad market index funds.
- Actively managed mutual funds.
- Bond funds.
- Company stock (in some plans).
- Stable value or money market options.

The structure you choose determines how your money grows and how much risk you assume along the way.

Target-Date Funds: Simplicity and Automation

Target-date funds are among the most common investment options inside 401(k) plans. In many plans, they are also used as the default investment option for participants who do not make their own investment selection.

They are designed to automatically adjust the mix of stocks and bonds over time based on an assumed retirement year. Generally, the fund starts with a higher allocation to stocks when retirement is further away and gradually becomes more conservative as the target retirement date approaches.

For many investors, target-date funds can provide:

- Diversification.
- Automatic rebalancing.
- Simplicity.
- A hands-off investment approach.

They can be appropriate for individuals who want a straightforward option and do not want to actively manage their investment allocation.

However, target-date funds are built around broad assumptions, primarily age and an estimated retirement year. They do not know your full financial picture. Two people planning to retire in the same year may have very different income levels, savings rates, outside investments, pensions, Social Security expectations, tax situations, and comfort with risk.

Target-date funds generally do not account for:

- Income level.
- Other investment accounts.
- Spouse or household assets.
- Risk tolerance.
- Career stability.
- Tax considerations.
- Cash reserves.
- Retirement income needs.
- Whether the investor is ahead of or behind on retirement savings.

Another important point is that not all target-date funds are built the same way. Some remain more aggressive near retirement, while others become conservative more quickly.

A target-date fund can be a useful starting point, but it should not automatically be assumed to be the best fit for every investor. The right question is not simply, “What year do I plan to retire?” The better question is, “Does this investment strategy fit my broader financial plan?”

In other words, target-date funds are generalized solutions. They may be appropriate, but they are not personalized strategies.

Index Funds vs. Actively Managed Funds

Many plans offer a combination of:

- Low-cost index funds: designed to track a market benchmark.
- Actively managed funds: where managers attempt to outperform a benchmark.

Index funds typically offer:

- Lower expense ratios.
- Broad market exposure.
- Consistent benchmark alignment.

Actively managed funds may offer:

- Tactical positioning.
- Specialized strategies.
- Potential outperformance (with higher fees).

The appropriate choice depends on cost, diversification goals, and overall portfolio structure.

Asset Allocation: The Core Driver of Outcomes

Asset allocation (the mix between stocks, bonds, and other asset classes) is one of the primary drivers of long-term performance and volatility.

An allocation should reflect:

- Time horizon.
- Comfort with market fluctuations.
- Income stability.
- Broader financial assets.

Two professionals the same age may require very different allocations depending on their financial circumstances, yet many individuals remain in default allocations for years without reassessment.

Company Stock Considerations

Some employers offer company stock within their 401(k) plans or through separate employee stock purchase plans.

Owning stock in the company you work for can feel familiar and reassuring. Employees may believe in the company, understand the brand, and feel confident in its long-term potential. In

some cases, employers may also encourage stock ownership or offer opportunities to purchase shares at a discount.

However, company stock should be evaluated carefully because concentration risk can build quietly over time.

For employees, the risk is not only the investment itself. The broader issue is that several parts of your financial life may already be connected to the same company. Your paycheck, bonus, career progression, benefits, and retirement savings may all be tied, directly or indirectly, to the financial health and stock performance of your employer.

That does not mean company stock is always inappropriate. It means the amount should be intentional.

A few questions to consider:

- How much of your total net worth is tied to your employer?
- How much of your 401(k) is invested in company stock?
- Do you also own company stock through an employee stock purchase plan, restricted stock units, stock options, or a brokerage account?
- Would a decline in the company's stock price affect your job, compensation, and retirement savings at the same time?
- Does the position still fit your retirement timeline, risk tolerance, and broader financial plan?

Company stock can create wealth, but it can also create unintended concentration. The goal is not necessarily to avoid it altogether. The goal is to make sure the exposure is measured, diversified, and aligned with the rest of your financial life.

Diversification remains a core principle of long-term risk management.

Section 6 — The Hidden Impact of Fees

Investment returns often receive the most attention.

Fees rarely do.

Yet over long periods of time, fees can meaningfully affect outcomes, not because they are dramatic in any single year, but because they compound.

Understanding Expense Ratios

Most mutual funds and exchange-traded funds (ETFs) inside a 401(k) charge an expense ratio, an annual percentage deducted from the assets invested in that fund.

For example:

- A fund with a 0.10% expense ratio costs \$100 annually for every \$100,000 invested.
- A fund with a 1.00% expense ratio costs \$1,000 annually for every \$100,000 invested.

On the surface, the difference may not seem significant.

Over decades, it can be.

The Compounding Effect of Costs

Fees reduce returns before growth compounds.

A difference of even 0.50% to 1.00% annually, applied consistently over 20 to 30 years, can translate into a substantial difference in long-term account value.

The goal is not to eliminate fees entirely; investment management and plan administration have real costs.

The goal is to ensure that fees are reasonable relative to:

- The strategy being implemented.
- The value being provided.
- The alternatives available within the plan.

Plan-Level vs. Fund-Level Fees

In addition to fund expense ratios, some plans may include:

- Administrative fees.
- Recordkeeping fees.
- Advisory or consulting fees.

Many participants are unaware of the total cost structure of their plan. A periodic review helps ensure that costs are transparent and aligned with the value received.

Cost Is Not the Only Factor, But It Is a Controllable One

Markets are unpredictable.

Fees are not.

While no one can control short-term market performance, investors can evaluate:

- The cost of funds selected.
- Whether higher-fee funds justify their structure.
- Whether lower-cost alternatives are available.

Over long time periods, cost discipline can enhance efficiency without increasing risk.

Section 7 — Common Mistakes Professionals Make

Most 401(k) mistakes are not dramatic, they are subtle, incremental, and often unintentional. Over time, however, small oversights can meaningfully affect long-term outcomes.

Below are some of the most common patterns we see among working professionals:

1. Treating the 401(k) as “Set It and Forget It”

Many individuals enroll in their 401(k), select a contribution rate, choose investments, and rarely revisit those decisions.

As income grows, career paths change, and financial complexity increases, contribution and allocation decisions should be reviewed periodically.

2. Failing to Capture the Full Employer Match

Employer matching is part of your compensation.

Yet some employees contribute below the threshold required to receive the full match, often without realizing it.

Others unintentionally reduce matching by front-loading contributions without understanding how their plan calculates employer contributions.

3. Overconcentration in a Single Company

Holding employer stock inside a 401(k) can create unintended concentration risk.

If both income and retirement savings depend heavily on the same company, financial exposure may be greater than intended.

4. Ignoring Tax Positioning

Many professionals default to pre-tax contributions early in their careers and never revisit the decision.

As income increases and tax brackets change, contribution strategy may warrant reassessment.

Failing to coordinate pre-tax and Roth contributions with broader tax planning can limit flexibility later.

5. Evaluating Investments Without Considering the Full Household Picture

A 401(k) does not exist in isolation.

Decisions inside the plan should reflect:

- Other investment accounts.
- Real estate holdings.
- Business ownership.
- Overall income stability.

Age alone is not a strategy.

6. Overlooking Fees

Small differences in expense ratios may seem minor in the short term; however, over decades, they compound.

Understanding what you are paying for and whether it is reasonable, is part of responsible oversight.

7. Never Reviewing the Plan After Major Life Changes

Career transitions, income increases, bonuses, business ventures, and approaching retirement all warrant review.

Many professionals continue using settings selected years earlier, without adjusting for changing circumstances.

Most Mistakes Are Preventable

The majority of 401(k) inefficiencies are not caused by poor judgment; they are caused by inattention.

A periodic, structured review can identify whether your current setup reflects your present financial reality.

The objective is not complexity.

It is alignment.

Section 8 — Beyond the 401(k): Why Financial Planning Matters

By this point, it should be clear that a 401(k) is a powerful retirement savings vehicle, but it was never designed to be a complete financial plan.

For many professionals, their 401(k) becomes the centerpiece of retirement savings simply because it is automatic and tax advantaged. Yet retirement success, and broader financial security, depends on more than a single account.

Even a well-funded, properly allocated, and cost-efficient 401(k) does not answer the most important financial questions:

- When can you retire?
- How much income will you need to maintain your lifestyle?
- How will withdrawals be taxed?
- What happens if markets decline near retirement?
- How do bonuses, equity compensation, or business income affect your long-term strategy?

A retirement account is a tool. A financial plan is the blueprint.

Financial Planning Creates Control

Consistent contributions build wealth. Planning determines whether that wealth is sufficient (and sustainable).

Without projections and coordination, it is difficult to know:

- Whether your current contribution rate is appropriate.
- Whether you are saving more than necessary or less than required.
- Whether your tax strategy today creates unnecessary tax exposure later.
- Whether your accounts are structured efficiently across tax categories.

Markets fluctuate. Tax laws change. Careers evolve.

A structured financial plan does not eliminate uncertainty, but it provides a disciplined framework for decision-making.

It aligns:

- Retirement accounts.
- Taxable investments.
- Cash flow.
- Risk management.
- Long-term goals.

The result is not complexity.

It is clarity.

The Role of a 401(k) in a Larger Strategy

As discussed earlier, your 401(k) should support a defined objective, it should not operate in isolation.

When coordinated properly within a comprehensive financial plan, it becomes a powerful component of long-term wealth preservation and growth.

Without coordination, it is simply an account accumulating assets without a clearly defined destination.

Section 9 — Next Steps

If you've made it this far, you likely recognize that your 401(k) plays a significant role in your long-term financial picture and there may be challenges to address.

The question is not whether it matters. The question is whether it is structured intentionally and how can it be improved?

For many professionals, a brief, structured review can provide clarity around:

- Contribution alignment.
- Employer match optimization.
- Investment allocation.
- Fee awareness.
- Tax positioning.

A review does not require overhauling your strategy. It requires understanding it for the purpose of optimizing it.

A Structured 401(k) Optimization Session

At Next Play Wealth, we offer a complimentary 401(k) Optimization Session designed for professionals who want greater clarity around their retirement strategy.

During this session, we review:

- Investment allocation and diversification.
- Expense ratios.

Following the discussion, you receive a personalized summary with key observations and potential opportunities.

The purpose is not to sell a product. It is to ensure your largest retirement account is working as efficiently as possible within your overall financial framework.

If you would like to schedule your 401(k) review session, please visit
www.nextplaywealth.com/401k to schedule a complimentary review and meeting.

We look forward to hearing from you and assisting in your financial success.