

# Your 401(k) plan has TWO options



**(PRE-TAX)  
401(k)**



**ROTH  
(After Tax)  
401(k)**

# Pre-Tax 401(k) Savings Advantages!



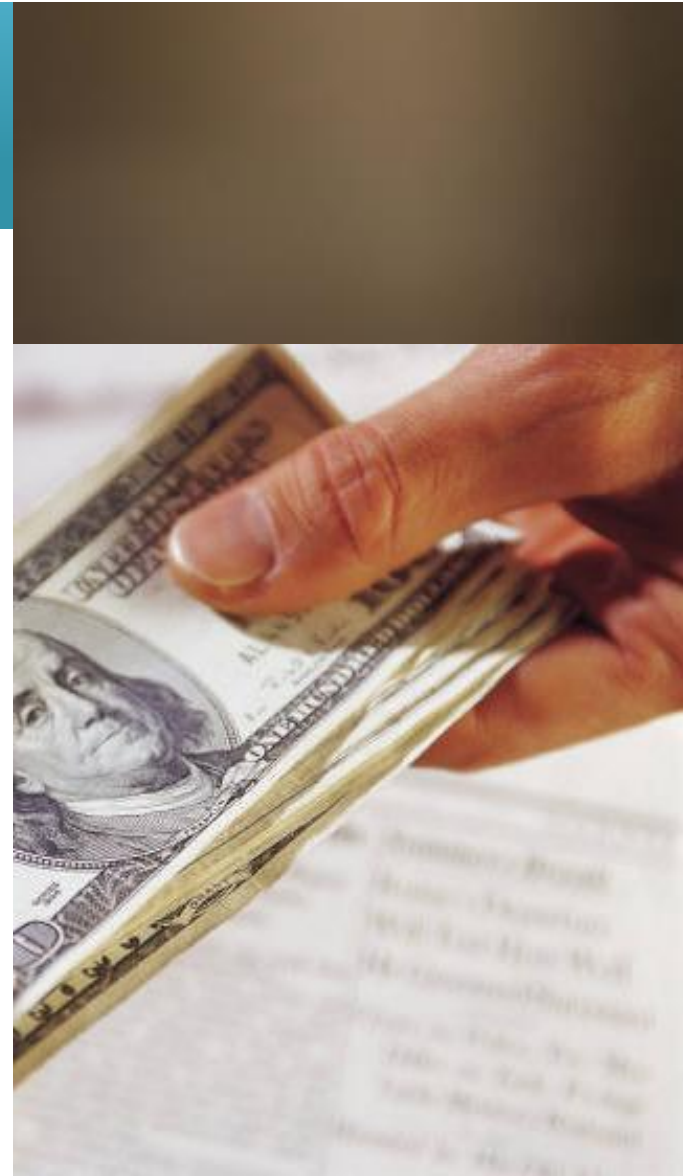
▲  
**The tax  
advantage**



▲  
**The take-home  
advantage**

# The Tax **ADVANTAGE**

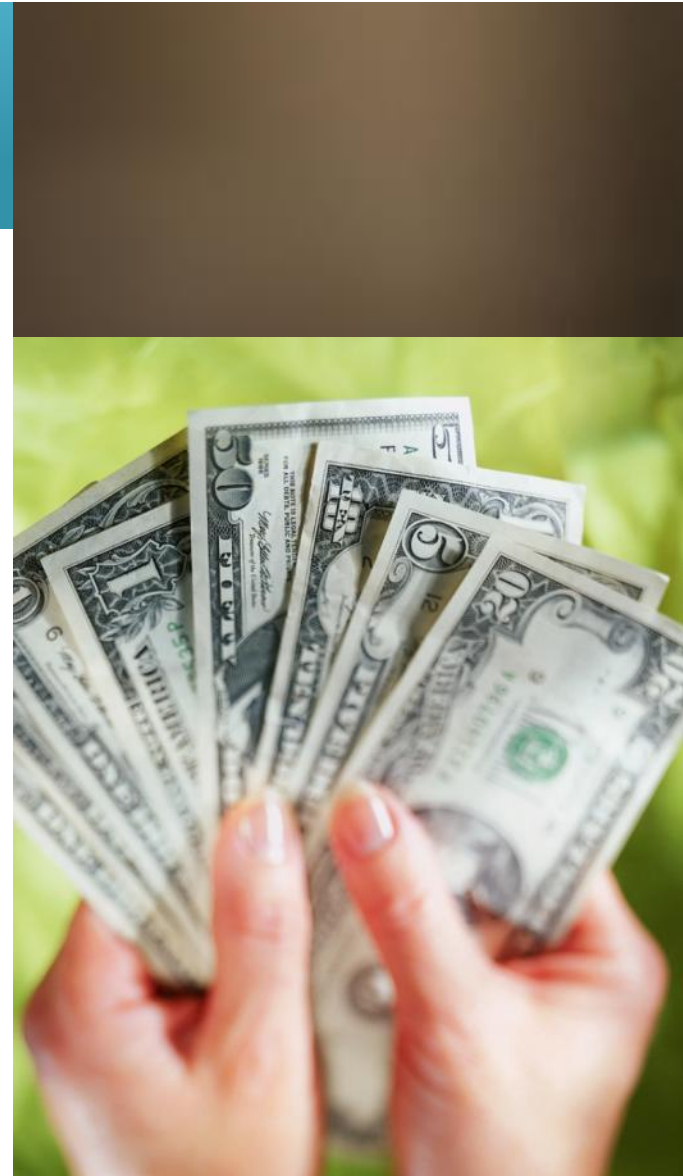
- You can save with tax-deferred dollars, which means you don't pay federal or state income taxes on the money you save until you withdraw it, generally at retirement.
- At retirement, you may be in a lower tax bracket. The growth and appreciation from the money you put away in your 401(k) will also be tax deferred, so your retirement nest egg grows faster.



# The Take-Home **ADVANTAGE**

	Without 401(k)	With 401(k)
<b>Weekly Gross Pay</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>401(k) ----- at 5%</b>		<b>\$50</b>
<b>Taxable Pay</b>	<b>\$1,000</b>	<b>\$950</b>
<b>Federal Income Tax (25%)</b>	<b>-\$250.00</b>	<b>-\$237.50</b>
<b>NET TAKE-HOME PAY</b>	<b><u>\$750.00</u></b>	<b><u>\$712.50</u></b>

**Saving \$50 per Paycheck, Reduces  
Your Take Home Pay To \$37.50!**



# Roth 401(k) Savings Advantages!



**Pay The Taxes Now!**

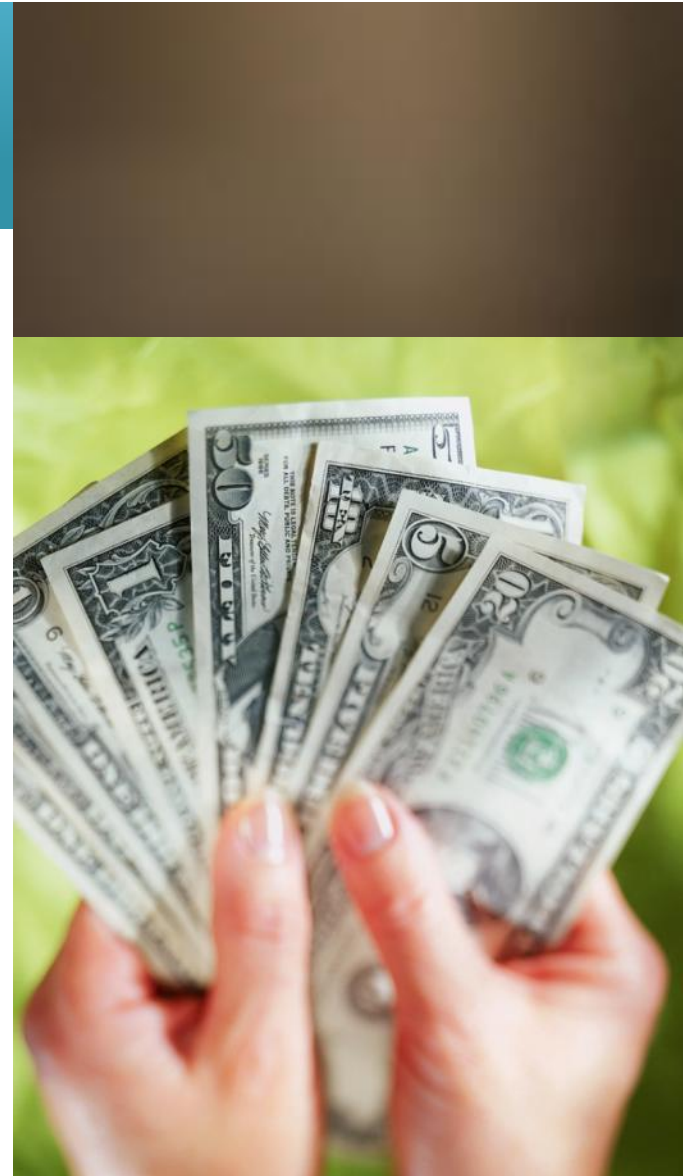


**No Taxes Later!**

# The Roth 401(k) **ADVANTAGE**

	Without Roth 401(k)	With Roth 401(k)
<b>Weekly Gross Pay</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Taxable Pay</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Federal Income Tax (25%)</b>	<b>-\$250.00</b>	<b>-\$250.00</b>
<b>401(k) ----- at 5%</b>		<b>\$50.00</b>
<b>NET TAKE-HOME PAY</b>	<b><u>\$750.00</u></b>	<b><u>\$700.00</u></b>

**Saving \$50 per Paycheck, Reduces  
Your Take Home Pay By \$50!**



# **So – Do You Invest In The Roth or the Pre-Tax?**

This depends on how many years until you retire, and what other investments and retirement savings you may already have in place. It also depends on whether you believe that your tax bracket during retirement will be higher than your tax bracket is today.

As your Licensed Fiduciary Investment Advisor,  
I am a phone call or email away!

# Managing Your 401(k) Account

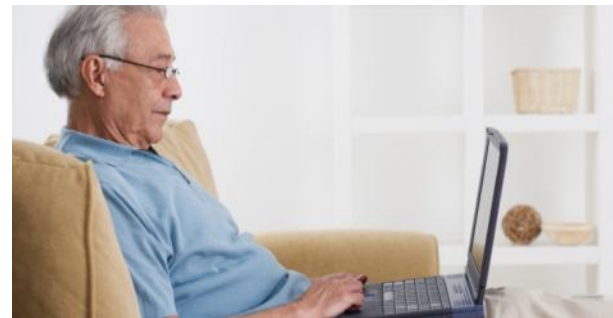
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24/7

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*By Computer*



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Select “Register for a new account” under the “New Users” Heading. Once Registration is complete, click “Retirement Services” located on the left menu. Click “Enroll Now” when prompted. Determine the amount (%) of your pay that you want to contribute to your plan. Select your investments in 1% increments making sure that the investment total is 100%.

*Always Remember:* **YOU ARE IN CONTROL!**





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**STONEHENGE**  
 RETIREMENT PLANNERS

Mark was born and raised in Brooklyn, New York. He earned his BBA from Baruch College, and his MBA from St. John's University. Mark provides expert fiduciary Retirement Planning services for both Plan Sponsors and Plan Participants in California and Arizona. He is the proud owner of Stonehenge Retirement Planners LLC, a FINRA Registered Investment Advisor firm, where he creates personalized Portfolio Management strategies with a focus on "stress-free" retirement solutions.

Mark has acquired many important financial designations and professional licenses, including: FINRA Series 7, 31, 65, & 66, Certified Financial Manager, Chartered Retired Planning Counselor, Certified Special Needs Advisor, and Investment Advisor Representative. His current licenses include: LTC, Life & Health Insurance (CA Lic. #0D00057), Medicare, Fixed Index Annuities, Property & Casualty Insurance, and Real Estate.

Mark married his college sweetheart, Linda Goldfinger, who works as a Gerontologist, assisting Alzheimer patients at the Alzheimer Association. Mark and Linda have three adult children, and three grandchildren. A former varsity High School and College basketball player, Mark also coached several championship basketball teams from elementary school, high school, and even his son's UCLA inter-mural teams. For relaxation, Mark and Linda can often be found calling bingo games or running the charity blackjack tables at the senior assisted living facilities near their home.

???Questions???

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