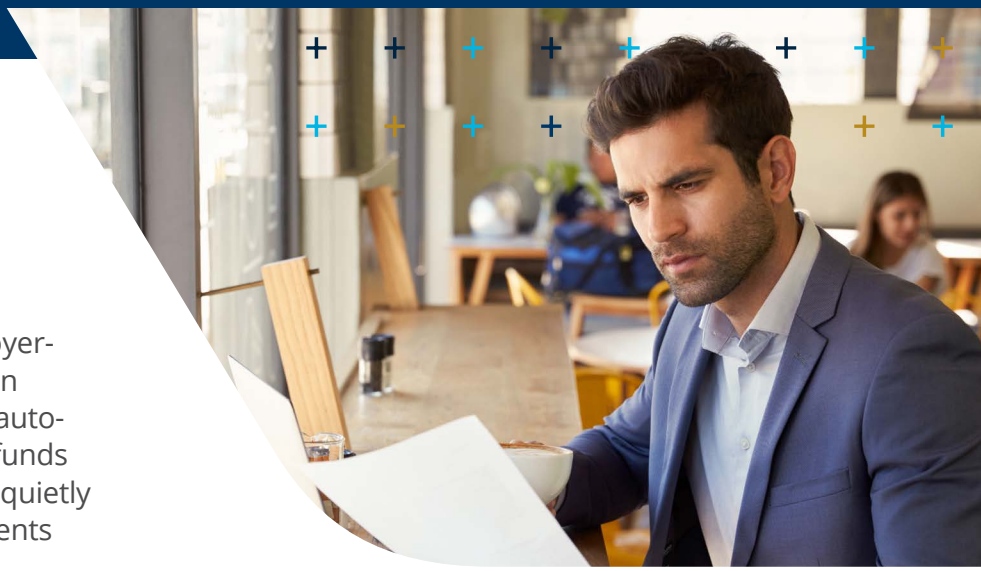
IMA Retirement



401(K) CHECK-INS CAN HELP YOU STAY ON TRACK

In many ways, saving through your employer-sponsored retirement plan has never been more convenient. Automatic enrollment, auto-escalating contributions, and target date funds can make saving feel almost effortless by quietly adjusting your contributions and investments over time.

While automatic features remain powerful allies in your savings strategy, you may also want to ensure your overall approach to retirement savings reflects any significant life events, like marriage, kids, job and income changes, and shifting financial priorities. Below are some ideas to consider for keeping your savings strategy aligned with your goals as life changes happen.

- **Increase your contributions as your earnings rise.** Increase your contribution rate to reflect raises and bonuses, so your long-term savings potential keeps pace with your earnings.
- **Reassess your savings rate as you pay down debt.** As credit card balances, personal loans, student debt, or other monthly obligations decline, you may gain added flexibility to increase retirement plan contributions.
- **Contribute enough to maximize your match.** If you haven't reviewed your elections in a while, you could be leaving part of an employer match on the table.
- **Revisit beneficiary designations after major life events.** If you experience changes in your marital status, dependents, or other personal circumstances, you may want to adjust your beneficiary elections.
- **Take advantage of catch-up opportunities.** For the 2026 tax year, participants aged 50 and older can contribute an additional $8,000 above the standard limit, with higher catch-up amounts — up to $11,250 — available for participants aged 60-63, subject to IRS limits and plan provisions.

Retirement planning is a long game, and even small misalignments can compound over time and meaningfully affect your retirement readiness. Decisions made in the final years leading up to retirement can be especially important with less time to course-correct.

Periodic plan check-ins can go a long way toward keeping your savings strategy aligned with the realities of your life. Even if you're using a target date fund or your plan's automatic features, taking the time for quarterly or annual reviews can help you stay on track toward meeting your retirement goals.

Let's Connect

Please visit your retirement plan provider's website at retirement@imacorp.com or speak with a financial professional by calling 877.305.1864 to learn more and discuss your options.

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Sources:
https://www.psca.org/news/psca-news/2025/6/automatic-features-have-tripled-in-use-since-2007

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