

# SMART 401(K) INVESTING DURING A FINANCIAL DOWNTURN

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human investing®

Thursday, April 30, 2020

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Over 10 years of experience working with companies and increasing the financial literacy of employees and committees

# WELCOME, THANKS FOR JOINING US



Taking inventory



Maximizing your 401(k)



Zooming out: Highest and best use for a dollar



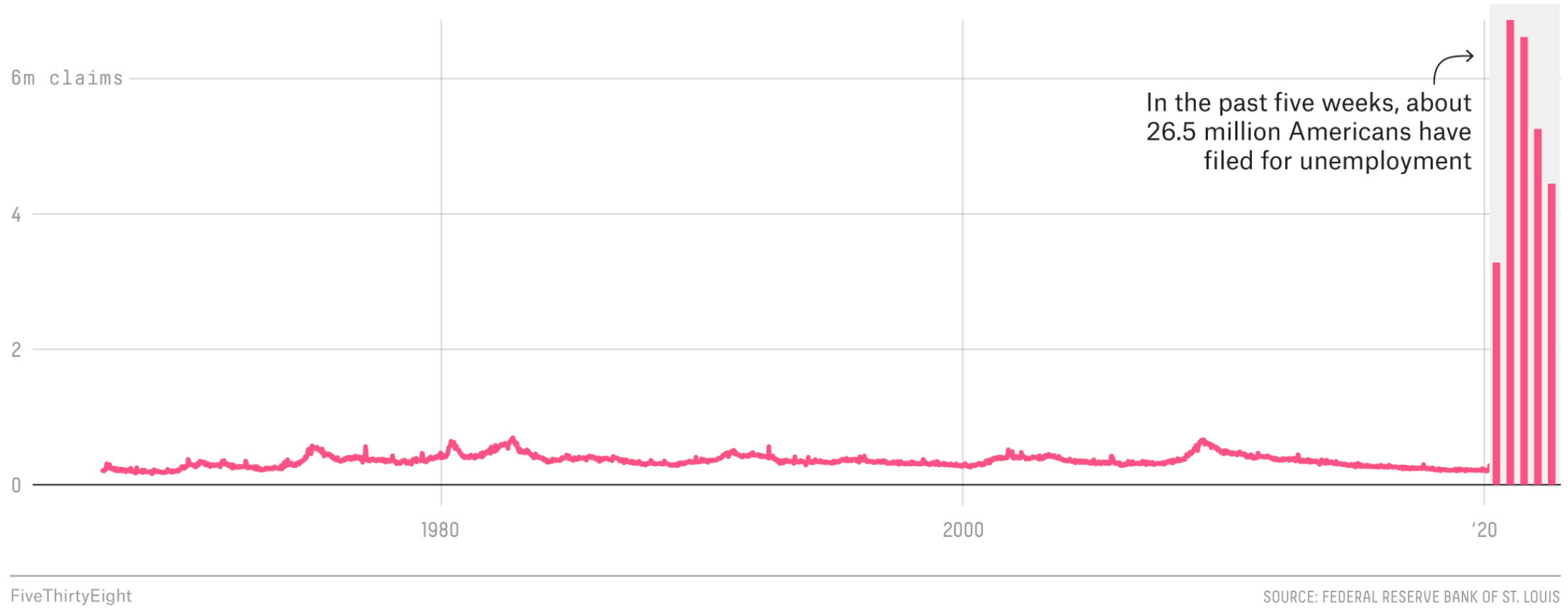
Action Plan



Q&A

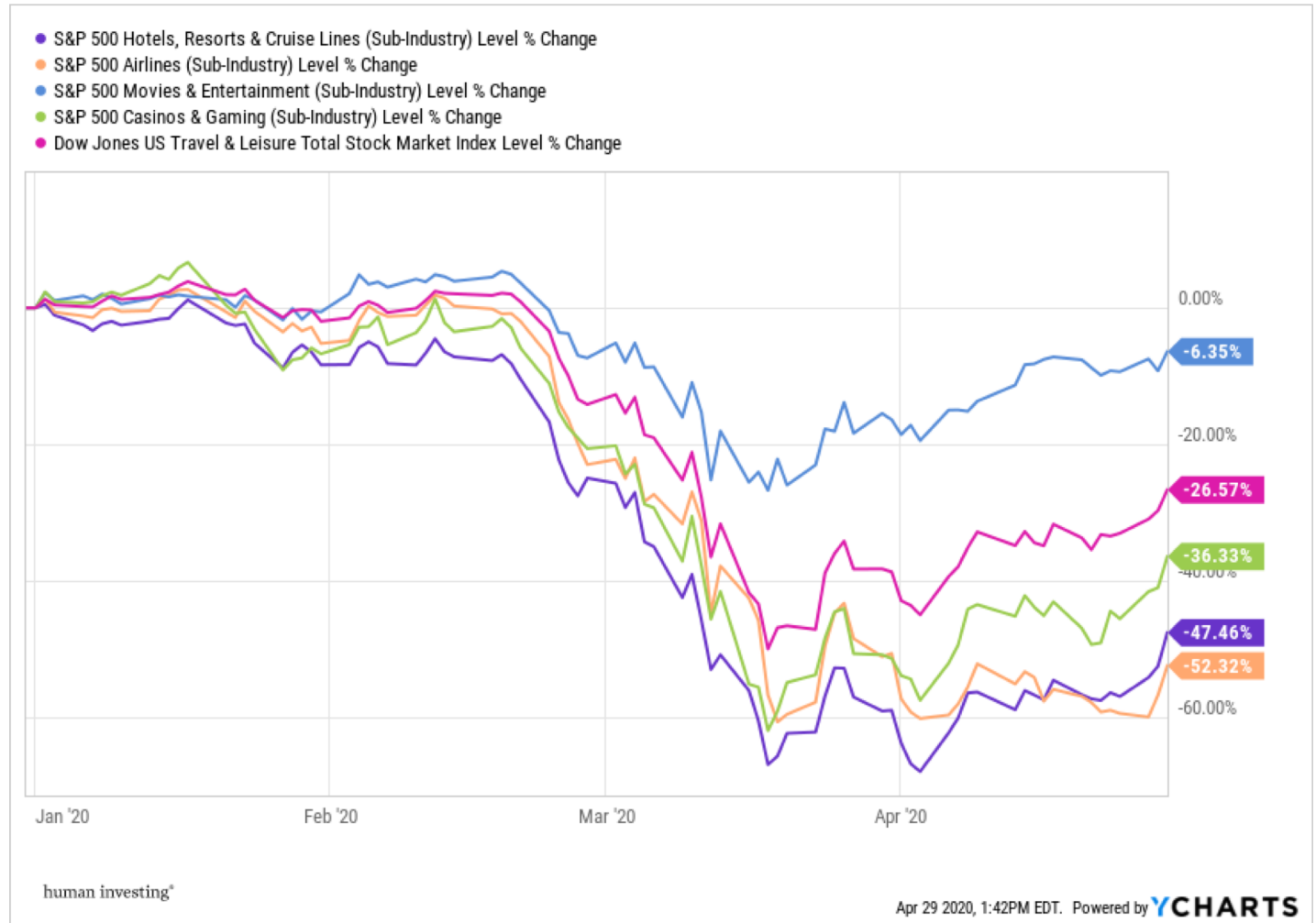
## The coronavirus has led to historic unemployment numbers

Weekly seasonally adjusted initial unemployment insurance claims, 1967-2020



# THE HARDEST HIT COMPANIES OF THE COVID-19 DOWNTURN:

- BOOKINGS
- ENTERTAINMENT
- AIRLINES
- CASINOS & GAMBLING
- HOTELS



# YET THE STOCK MARKET IS ONLY DOWN 8.5% THIS YEAR





# MAXIMIZING YOUR 401(K)

## Match company contributions

- Roth vs. Pre-Tax

## Simplify investing

- Target Date Funds
- Index Funds

## Understand plan rules

- Don't give away free money
- Ways to access dollars

## Compound interest

PRE-TAX 401k

NO TAXES NOW

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TAXED LATER

VS

ROTH 401k

TAXED NOW

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NO TAXES LATER





# MAXIMIZING YOUR 401(K)

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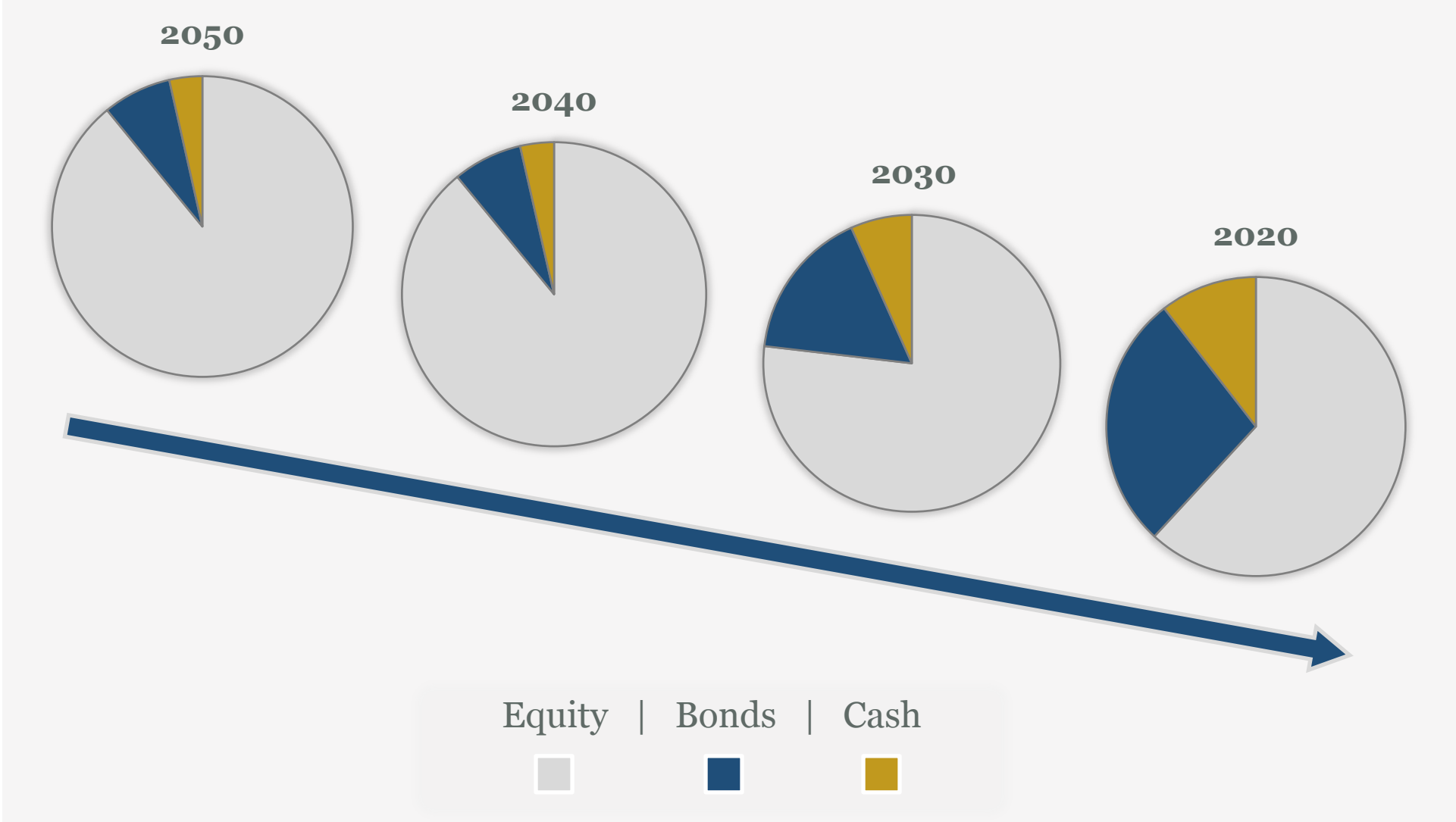
## Simplify investing

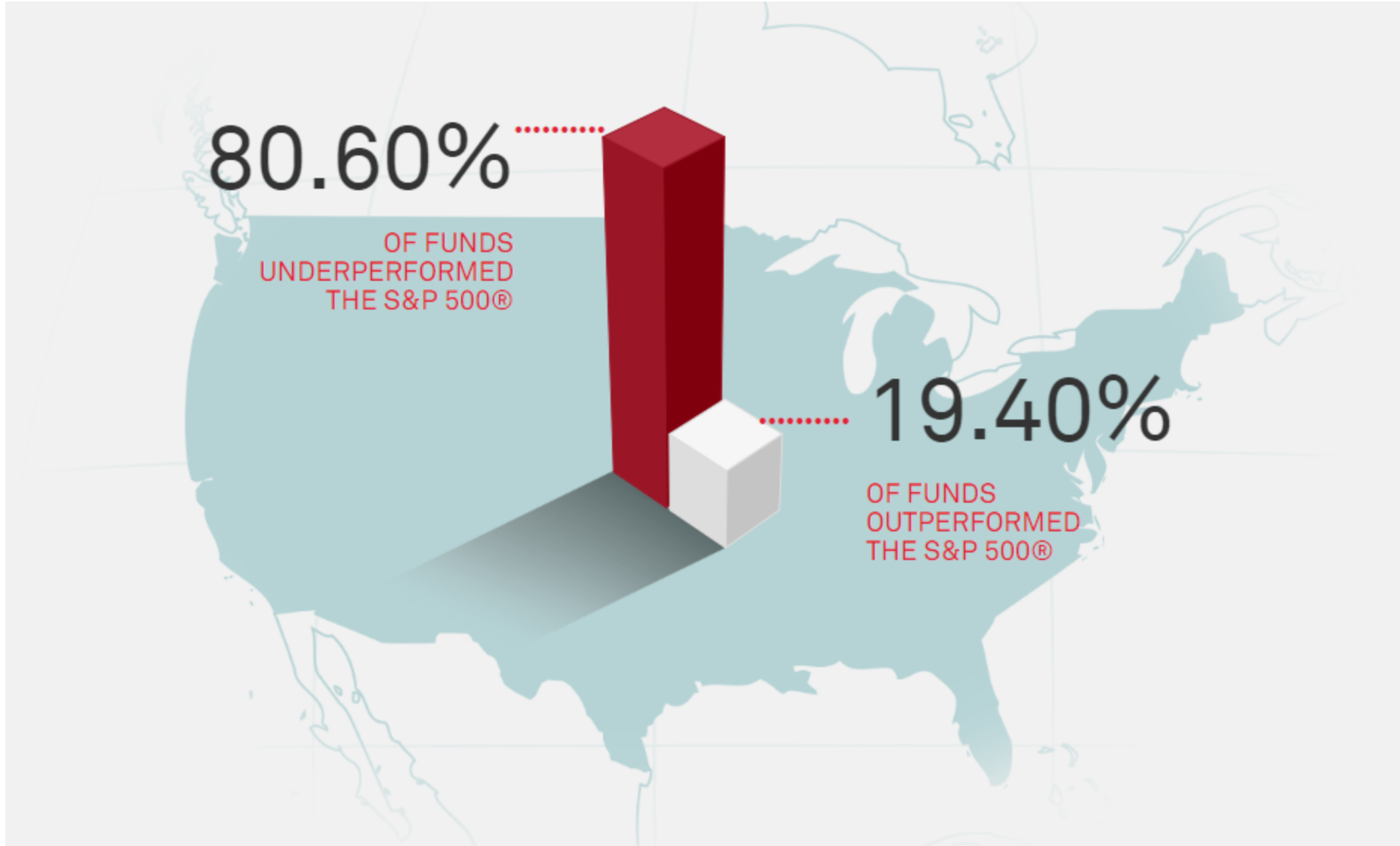
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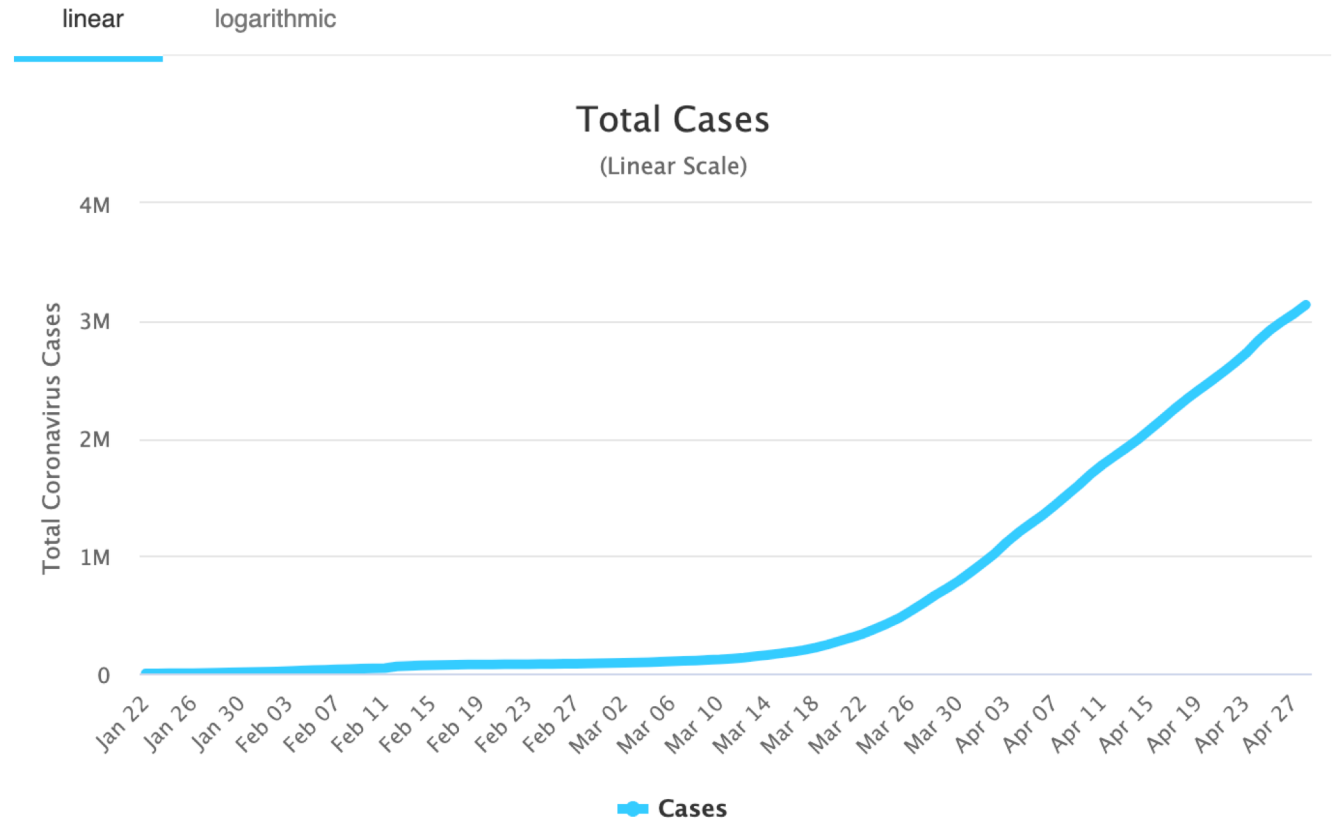
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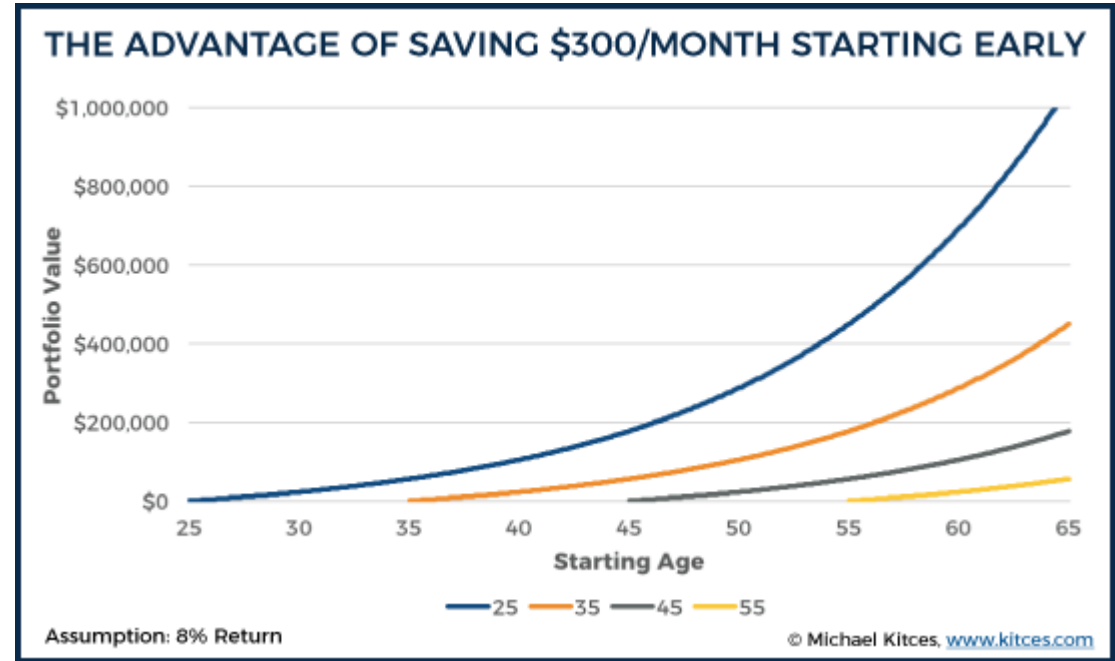


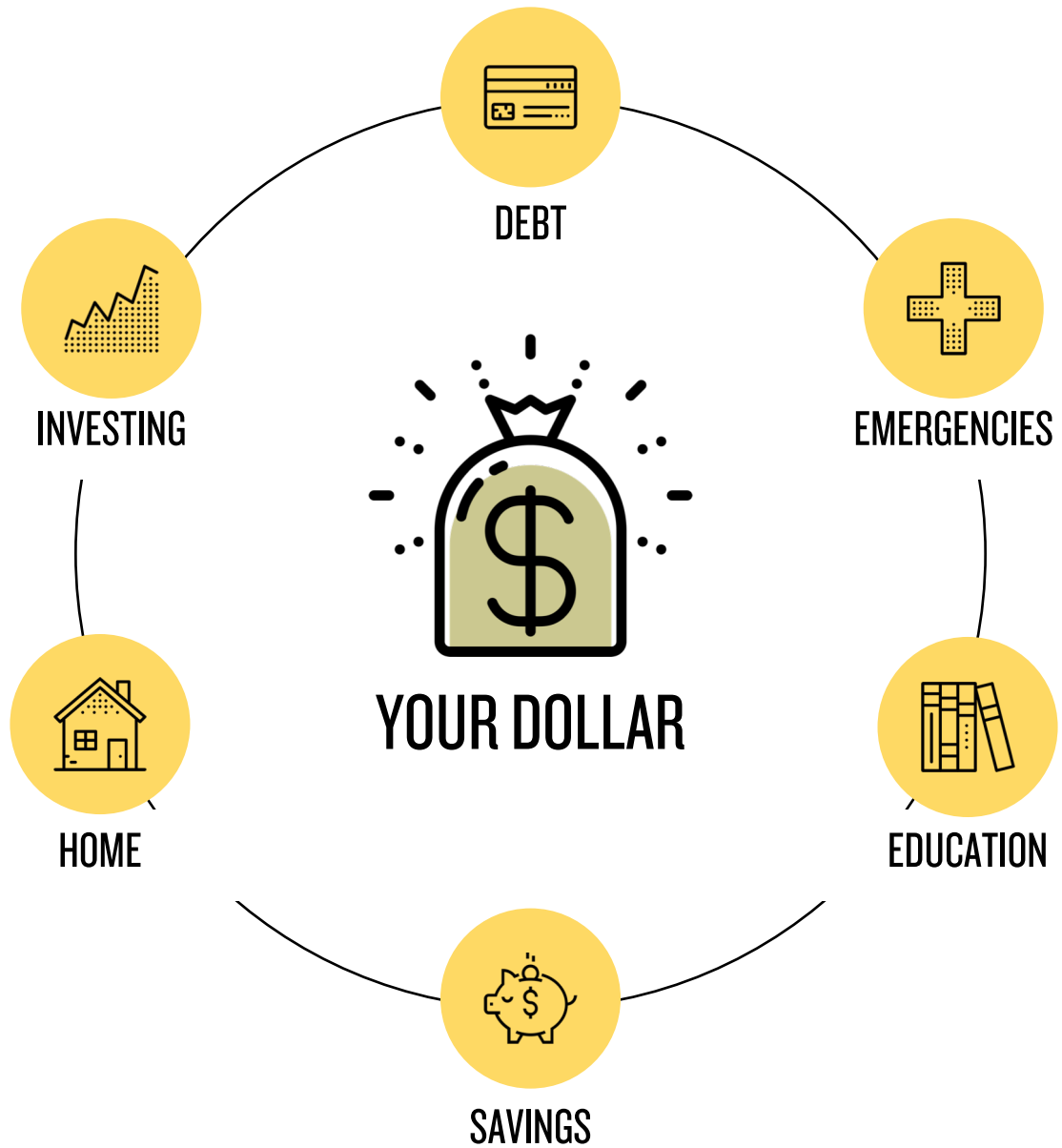
# MAXIMIZING YOUR 401(K): COMPOUND INTEREST





# MAXIMIZING YOUR 401(K): COMPOUND INTEREST







# ZOOMING OUT: HIGHEST AND BEST USE FOR A DOLLAR

**Recognizing where your 401(k) fits in  
your financial picture**

**Student loans**

**Credit card debt**

**Emergency fund**

**Other debt (house, medical, etc.)**





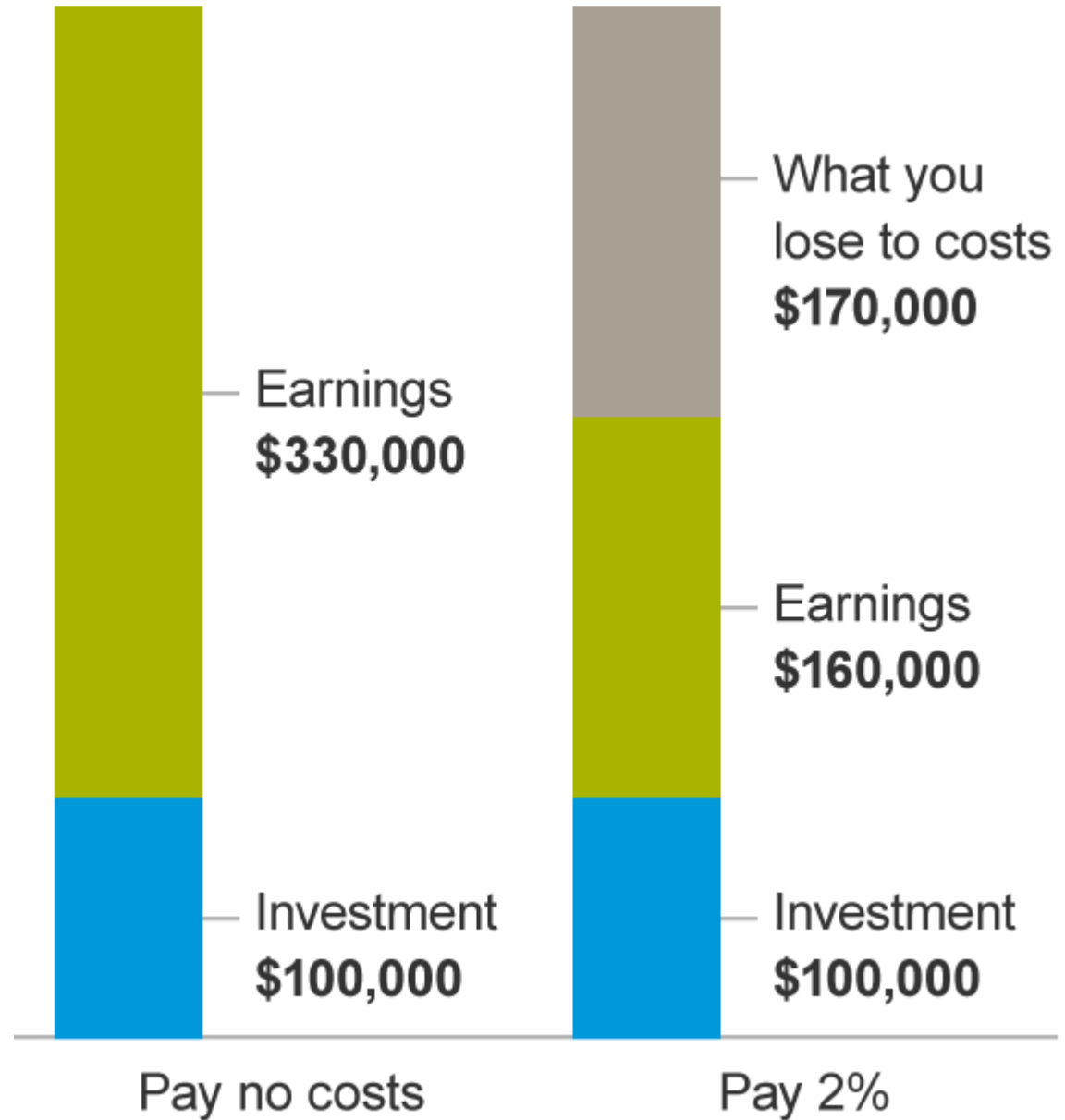
## ACTION PLAN

**Use a simple financial calculator to track your process for retirement savings**

**Make the “investing” piece of your retirement account the most turnkey part of your plan.**

**Extra Credit: Understand the cost of your investments**

# FEES KILL: COMPOUND INTEREST



# Q&A

# THANK YOU FOR JOINING US!

Webinar recap on  
[humaninvesting.com/webinars](https://humaninvesting.com/webinars)



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