



401(k) / 403(b) Match Worksheet

Find your match formula in your SPD - examples below are illustrative only.

Plan name: _____

Match formula (from SPD): _____

My current deferral %: _____

Match threshold % (to get full match): _____

Vesting schedule: _____

Match math (fill in YOUR numbers)

Example: 100% match on first 3% of salary

Salary: \$_____ Your deferral: _____% = \$_____/year

Employer match at 3%: \$_____/year

Example: 50% match up to 6%

Your deferral at 6%: \$_____ Employer adds 3%: \$_____

Checklist

- ☐ Logged into retirement portal and confirmed deferral %
- ☐ Compared deferral to match threshold
- ☐ Checked IRS 401(k)/403(b) contribution limits for this plan year (official IRS source)
- ☐ Checked catch-up contribution rules if age 50+ (IRS)
- ☐ Updated beneficiaries

- ☐ Reviewed fund expense ratios
- ☐ Noted vesting cliff / graded schedule before job change

Official resources

- IRS - Retirement plans
<https://www.irs.gov/retirement-plans>
- IRS - 401(k) contribution limits

<https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-401k-and-profit-sharing-plan-contribution-limits>

- IRS - 403(b) limits
<https://www.irs.gov/retirement-plans/403b-plan-contribution-limits>