


# 401(k) Match: Don't Leave Money Behind

Full voiceover transcript - educational content only

## Scene 1: Free money is part of your job

*Pixel Quest · Module 3 - Part 1*

Free loot alert - if your employer offers a retirement plan match, it's typically part of your compensation package - not a bonus, not a gift. A four oh one k lets you defer salary into investments. A four oh three b is the nonprofit cousin. Your Summary Plan Description tells you eligibility, match formula, vesting, and fees. Find it before your next paycheck.

## Scene 2: Reading match language

*Decode the formula*

One hundred percent match on the first three percent means if you contribute three percent of pay, they add three percent. Fifty percent up to six percent means if you put in six, they add three. Your plan's exact formula might include true-ups, safe harbor contributions, or caps. Examples are illustrative - your SPD is the source of truth.

## Scene 3: Are you capturing the full match?

*Check today*

Log into your retirement portal right now. What's your deferral percentage? Compare it to the match threshold. Many people contribute below the match limit without realizing it. Whether to increase contributions is a personal budget decision - but you should at least know what you're eligible for. No shame, just clarity.