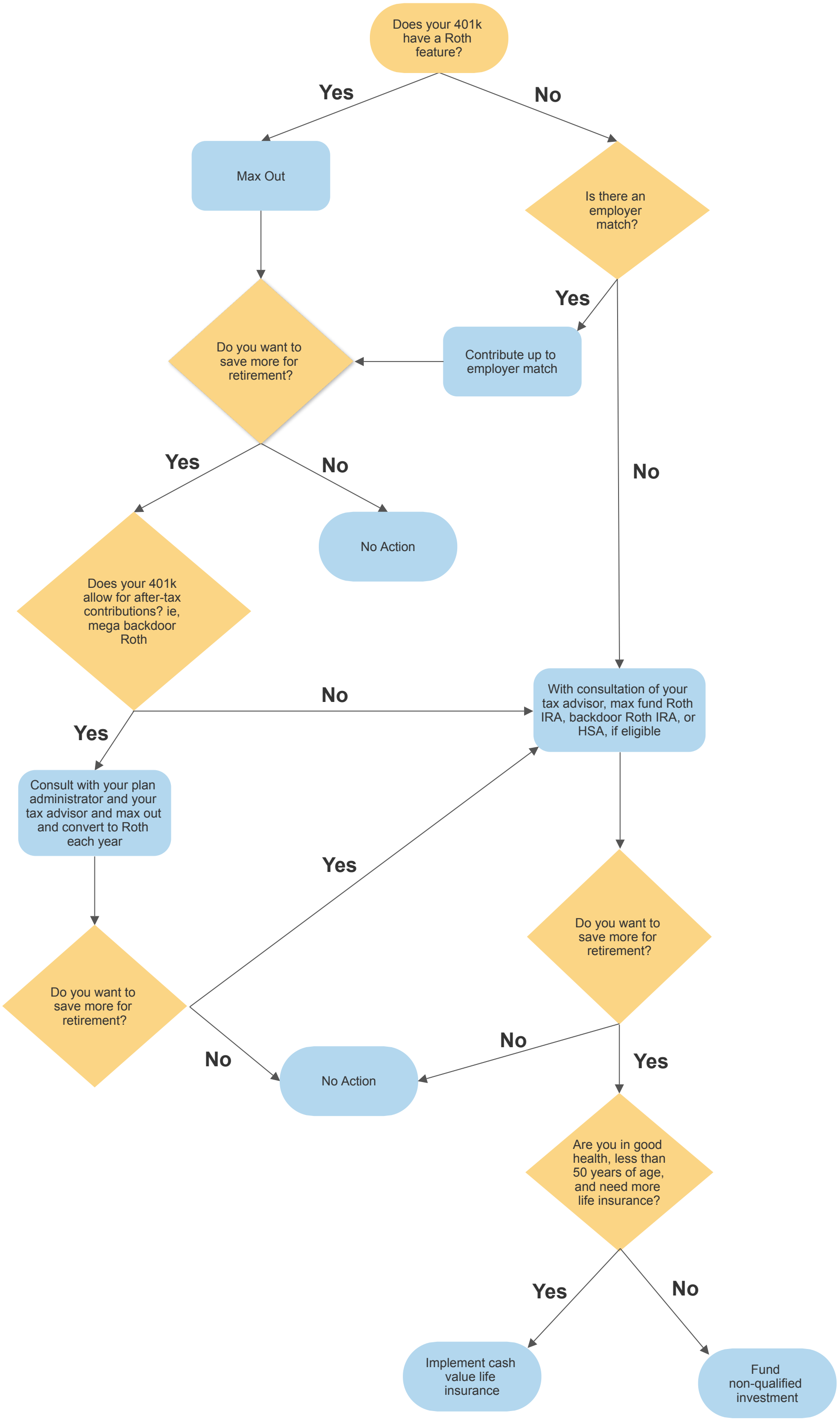
Does your 401k have a Roth feature?
Yes
No
Max Out
Is there an employer match?
Yes
Contribute up to employer match
Do you want to save more for retirement?
Yes
No
No
No Action
Does your 401k allow for after-tax contributions? ie, mega backdoor Roth
No
With consultation of your tax advisor, max fund Roth IRA, backdoor Roth IRA, or HSA, if eligible
Yes
Consult with your plan administrator and your tax advisor and max out and convert to Roth each year
Yes
Do you want to save more for retirement?
Do you want to save more for retirement?
No
No
Yes
No Action
Are you in good health, less than 50 years of age, and need more life insurance?
Yes
No
Implement cash value life insurance
Fund non-qualified investment