

In today's video, we'll show

five strategies that can help
boost your retirement savings.

Keep in mind

each of these strategies may not align
perfectly with your financial goals.

So if you have questions,

don't hesitate to seek advice
from your financial advisor.

First, maximize tax advantaged
contributions to your IRAs and 401K plans.

In 2025, you and your employer
can contribute up to a total of \$70,000

to your traditional 401K,
and you can contribute \$7,000 to an IRA.

Second,
take advantage of catchup contributions.

If you're over the age of 50,
you can exceed the standard

annual contribution
limits of your IRA and 401 K accounts.

Third, explore your HSA
investment options.

HSA account
holders can invest funds in stocks, bonds,

mutual funds, or ETFs,
potentially providing

extra funds for health care costs now
and after age 65.

Fourth, consider a Roth conversion

rolling over funds from your traditional
401k account into a Roth IRA can provide

a bucket of tax free income in retirement
Fifth, assess your annuity options.

An annuity can provide market upside
and a level of income in retirement

after you've maximized,

your 401K and IRA options.

Whether your retirement date is fast
approaching or a few years

away, consult a financial advisor
to maximize your savings potential

and make sure your money will
serve you well in retirement.