

FREE PREVIEW
THE 2-HOUR
401(k) MAXIMIZER

The opening chapters — free to read and share
Tony Doble

If these pages help, the complete 14-step guide is on Amazon.

A Note Before You Begin

This book is for educational and informational purposes only. It is not financial, investment, tax, or legal advice, and it is not a substitute for personalized guidance from a qualified professional.

Every financial situation is different. Before making decisions about your 401(k), retirement, taxes, or investments, please consult a licensed financial advisor, tax professional, or attorney who can account for your specific circumstances.

The author makes no guarantees regarding financial outcomes and disclaims any liability arising from the use of the information in this book. All investments carry risk; values can rise and fall, and past performance does not guarantee future results.

Contribution limits, tax figures, and rules cited in this book reflect 2026 and are subject to change. Always verify current figures with the IRS or your plan administrator.

Before We Begin

Take a moment and think back.

What's one recent purchase that actually brought you joy? Maybe it was dinner with people you love. A book that lit something up in you. Or finally saying yes to the extra guac — because you could.

Those moments matter. They're not just spending. They're a glimpse into what you actually value.

And here's what I know after twenty-plus years sitting across the table from hardworking people who felt behind: when your money starts reflecting what you care about, something shifts. Not just in your finances — in how you feel about your life.

That shift is what this book is for.

No spreadsheets. No shame. No guilt trips about what you should have done five years ago.

Just a clear, practical path to understanding your 401(k) — and making it work for the life you actually want to build.

Here's what I want you to know before you turn the first page:

You don't need to already know this stuff. Most people don't. I've talked to doctors, teachers, executives, and first-time employees who all said the same thing: "Nobody ever explained this to me."

You're not behind. You're here. And that counts.

Money is your fuel. Your vision is the roadmap. This book is the GPS. Let's go.

The One Idea Worth Everything

I'm going to do something unusual and share the best tip in this entire book before we get into the steps.

Honestly, I'm not sure I'm supposed to lead with the best stuff. But here's the truth: if you only take one thing from these pages, I want it to be this.

You don't need to make drastic changes to build real retirement wealth.

Small shifts — specifically, 1% improvements in a few key areas — can create six-figure differences over a career. Not dramatic life overhauls. Not a higher-paying job. Just a 1% move in the right direction.

I tested this across 40 different scenarios. The pattern held every time.

Three 1% Shifts. One Big Difference.

Assume a \$75,000 salary and a 30-year career.

Shift 1: Capture your full employer match

If your employer matches up to 5% but you're only contributing 4%, you're leaving free money behind every single paycheck. Close that gap by 1%. On \$75,000, that's one shift that could add \$150,000+ to your retirement over 30 years.

Shift 2: Give yourself a 1% raise

Increase your contribution by just 1% — about \$60 more per month on a \$75,000 salary. Over 30 years at

7% returns? That one decision adds over \$60,000 to your balance.

Shift 3: Improve your investment return by 1%

Moving from a 7% to an 8% average return — through smarter fund selection or lower fees — can add \$130,000+ to your retirement. Same contribution. One small strategic shift.

Three 1% shifts. Applied over a career. That's the difference between a retirement that worries you and one that actually gives you options.

This is what's possible. And you're about to learn exactly how to do it.

STEP 1

The Big Picture

What a 401(k) actually is — and why it's one of the most powerful things you already have access to

If you've ever opened your 401(k) statement and felt more confused than confident — you're not alone. Most people feel that way. It's not a lack of intelligence. It's a lack of explanation.

Let me fix that right now.

What Is a 401(k)?

Your 401(k) is a retirement savings account offered through your employer. Every paycheck, a percentage of your income goes directly into the account — before you ever see it. It's invested, it grows over time, and when you retire, it's there waiting for you.

But here's what most people miss: it's not just a retirement account sitting somewhere collecting dust. It's a wealth-building machine with some remarkable built-in advantages.

The \$5 Decision

Let me show you what actually happens when you contribute.

Imagine you have a five-dollar bill. You could spend it on a coffee — gone in minutes. Or you could put it in your 401(k). Here's what happens when you invest it:

First, your employer matches it. Dollar for dollar. Before your money has earned a single return, it's already worth \$10. That's an instant 100% return — something no coffee can offer.

Then that \$10 gets invested in the market. Say you earn 10% that year. You now have \$11.

That \$1 in earnings then earns more the following year. And the year after that.

That's compound interest. Your money earning returns on its returns. Like a snowball rolling downhill — it builds on itself, growing faster the longer it rolls.

Quick math worth knowing

A single \$5,000 investment at 8% annual return:

5 years: \$7,449 | 10 years: \$11,098 | 20 years: \$24,634

That's not magic. That's just time doing its job.

Seven Things Your 401(k) Does That Most People Don't Know

1. **It invests automatically.** Your contributions come out of your paycheck before you see them. You never have to decide to invest — it just happens. This removes the single biggest obstacle most people face: talking themselves out of it.
2. **It grows without being taxed.** Your money compounds without Uncle Sam taking a cut each year. That's a significant advantage over regular investment accounts.
3. **Your employer often adds free money.** Many employers match a percentage of your contributions. This is part of your compensation — and leaving it unclaimed means you're taking a pay cut without knowing it.
4. **Time is your biggest advantage.** The earlier you start, the more years compound interest has to work.

Someone who starts at 25 will typically end up with far more than someone who starts at 35 — even if they contribute the exact same amount over their career.

5. **It gives you investment choices.** From index funds to target-date funds, you have options for how your money grows.
6. **It can serve as a financial lifeline.** Most plans allow loans for emergencies or first home purchases. It's not just a retirement account — it's a resource.
7. **It travels with you.** Change jobs? Your 401(k) is yours. It goes wherever you go.

How to Calculate Your Contribution

Saving a percentage of income is more effective than a fixed dollar amount — it grows automatically as your pay grows. Here's how the math works:

Salary	5% Contribution (Bi-Weekly)
\$40,000	\$77 / paycheck
\$55,000	\$106 / paycheck
\$75,000	\$144 / paycheck
\$100,000	\$192 / paycheck

That number looks different for everyone. If it feels like too much right now — start smaller. What matters is that it's automated and consistent.

Your Next Move

1. Check your enrollment status. If you're not enrolled, contact HR today.
2. Find out your employer's match formula — and confirm you're contributing enough to get all of it.

3. Set your contribution as a percentage, not a dollar amount. That way it grows with your pay.

STEP 2

Getting Started

Eligibility, enrollment, and why automation is the best financial decision you'll ever make

When I landed my first real job with a 401(k), I had no idea how it worked. Nobody had explained it to me. So when my employer's auto-enrollment feature signed me up automatically — before I could overthink it or talk myself out of it — that quiet, invisible enrollment changed my financial life.

I didn't understand what was happening at first. I just noticed my paycheck was a little smaller. But the money was being invested — and once I became eligible for the employer match, free money started showing up in my account.

Looking back, I'm grateful the decision was made for me. Because if it had been left up to 22-year-old me, I might have put it off for years.

Who Can Join?

Every company does this a little differently. Some let you join right away. Others require a waiting period — typically one year of service and age 21. Your HR department or plan summary will tell you exactly what applies to your situation.

Charlie's Story

When Charlie started her new job at 22, she had to wait a year before her 401(k) kicked in. Instead of doing nothing, she opened an IRA and started contributing right away. By the time she became

eligible for the 401(k), she wasn't starting from zero — she had already built the habit and the confidence that comes with it. The waiting period became an advantage.

Auto-Enrollment: The Feature That Works While You Sleep

Many companies now automatically enroll new employees in their 401(k) — usually within the first 30 days. Unless you opt out, contributions start coming out of your paycheck automatically.

Nearly a third of companies now auto-enroll at 6% or higher. That means more people are starting to build wealth before they've even had a chance to second-guess it.

If you're auto-enrolled, the most important thing to check is your default contribution rate. Most plans default to 3-5% — which is a start, but often isn't enough to capture your full employer match or hit your long-term savings goals. Look at what you're enrolled at, and consider increasing it.

Dollar-Cost Averaging: The Strategy You're Already Using

Here's an investment strategy that sounds complicated but you're already doing — probably without realizing it.

Dollar-cost averaging means investing a fixed amount at regular intervals regardless of what the market is doing. Because your 401(k) contributions come out of every paycheck, you buy more shares when prices are low and fewer when prices are high.

Think about how you buy groceries. Every week, you go to the store and pay whatever the prices are that day. You don't wait until eggs are cheaper. You buy what you need, when you need it, and move on. Investing works the same way.

The result: you naturally avoid the trap of trying to time the market. You just keep investing — and over time, the average cost of your shares tends to work in your favor.

Your Next Move

1. Confirm your eligibility and enrollment status with HR.
2. If auto-enrolled, check your contribution rate and increase it if needed.
3. Review your default investment option — most plans default to a target-date fund, which is a reasonable starting point.

STEP 3

Contributions

How much can you save — and the Roth vs. Pre-Tax decision that follows you to retirement

Most people have no idea how much they're allowed to put into their 401(k). Or that there's a meaningful choice to make about how it gets taxed. This step covers both — and gives you the clarity to make a confident decision.

How Much Can You Contribute?

Here's a number almost nobody finds out on their own: there's a ceiling on how much you're allowed to save in your 401(k) each year — and most people are nowhere near it. For 2026, you can put in up to \$24,500 of your own money. If you're 50 or older, you can add another \$8,000 — that's called a catch-up contribution — for a total of \$32,500.

And if you're between 60 and 63? The IRS gives you an even higher catch-up amount: \$11,250 on top of the standard limit.

One important note: these limits apply only to what you put in. Your employer's match or profit-sharing contributions are on top of that — which means the total amount going into your 401(k) each year can be significantly higher.

Year	Employee Limit	Age 50+ Catch-Up
2026	\$24,500	\$32,500 total
2025	\$23,500	\$31,000 total
2024	\$23,000	\$30,500 total
2023	\$22,500	\$30,000 total

Serita's Question

When Serita started a new job, she wanted to save as much as possible and asked HR a smart question: does her employer's match count toward her personal limit? The answer: no. Her contributions and her employer's are tracked separately. The \$24,500 limit is hers alone — her employer's match is an addition on top, not a subtraction from her limit.

Pre-Tax or Roth: The Decision That Follows You to Retirement

When you contribute to your 401(k), you typically have two options. Not everyone realizes this — many people were defaulted into one without ever making a conscious choice.

Pre-Tax (Traditional)

Your contribution comes out of your paycheck before taxes. That means you pay less income tax this year — but when you withdraw the money in retirement, you'll owe income taxes then.

This works best if you're in a higher tax bracket today than you expect to be in retirement. You're essentially deferring taxes to a time when the rate will likely be lower.

Roth

Your contribution comes out after taxes. You pay taxes now. But when you retire and start withdrawing, every dollar — including all the growth your money earned over the years — comes out completely tax-free.

No required minimum distributions, either. The IRS doesn't force you to start taking money out at a certain age. Your money can keep growing for as long as you want.

Roth tends to win if you expect your income — and your tax rate — to be higher later. If you're early in your career or your income is growing, that's probably you.

The Simple Rule of Thumb

*If you expect to pay more taxes in the future
— choose Roth now. If you expect to pay less
— Pre-Tax often makes more sense. When in
doubt, consider doing both.*

You don't have to pick just one. Many people split their contributions between Pre-Tax and Roth — as long as the total stays within the annual limit. This gives you flexibility in retirement to choose which account to withdraw from based on your tax situation that year.

And here's something people don't often realize: your employer match applies no matter which option you choose.

Your Next Move

1. Check whether your plan offers both Pre-Tax and Roth options — many do.
2. Consider your current tax bracket and expected retirement income when deciding.
3. If you're under 40 or expect your income to grow significantly, Roth is worth serious consideration.
4. Talk to a financial advisor if you're unsure — this decision has decades of implications.

That's Step 3 — and you're just getting started.

Next up is Step 4: The Employer Match — the closest thing to free money that exists — plus eleven more steps that take you all the way through investing, withdrawals, beneficiaries, advanced strategies, and the most common mistakes (and how to fix them).

The full book includes all 14 steps, three real case studies, a complete glossary, and a one-page 401(k) Action Plan.

Get the complete book on Amazon

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