



The NuGenWealth 5-Minute 401(k) Audit

Find out if your retirement plan is working for you—or quietly leaking money.

1. Employer Match (Free Money Test)

Are you contributing enough to receive the full employer match? Anything less means guaranteed money left behind.

2. Contribution Rate Check

Target: 10–12% (20s) or 12–15% (30s), including employer match. Raises without increases signal missed growth.

3. Fees Scan

Check expense ratios. Index funds should be $\leq 0.10\%$. Anything over 0.50% requires review.

4. Investment Allocation

Ensure your allocation aligns with your age and risk tolerance. Too much cash or bonds early reduces growth.

5. Vesting & Old Accounts

Confirm vesting status and consolidate forgotten 401(k)s to avoid high fees and fragmentation.
Educational use only. This audit provides general information and is not personalized financial advice.

Your 401(k) Health Score

Score	What It Means
Healthy	You hit the match, keep fees low, and your allocation fits your stage.
Needs Attention	One or two areas are misaligned and costing future growth.
Leaking Money	Multiple red flags—fees, missed match, or poor allocation are compounding losses.



The 2026 Wealth Accelerator

Supplementary technical guide to optimize your NuGenWealth Audit

1. The 2026 "North Star" Numbers

To stay ahead of the curve, ensure your contributions align with updated 2026 IRS limits.

- 401(k) / 403(b) Individual Limit: \$24,500 (Up from \$23,500 in 2025).
- Total Combined Limit (You + Employer): \$72,000.
- **IRA Contribution Limit: \$7,500** (Up from \$7,000 in 2025).

2. Tactical "NuGen" Insights

- **The 1% Challenge:** If your "Contribution Rate Check" (Audit Step 2) showed you are under 15%, try bumping your rate by just **1%**. For a \$75k salary, this is only ~\$14/week but can result in >\$100k in additional wealth over 30 years with compounding.
- **Roth vs. Traditional:** If you are in the 25–34 age bracket and expect to be in a higher tax bracket later in life, consider a **Roth 401(k)**. You pay taxes now so your withdrawals are tax-free in retirement.
- **The "Triple Tax Win":** If your plan offers a Health Savings Account (HSA), it is the most tax-efficient vehicle available—tax-free contributions, tax-free growth, and tax-free withdrawals for medical expenses.

3. Rollover Roadmap (For Audit Step 5)

Don't let "forgotten" 401(k)s from old jobs leak money through high fees.

1. **Direct Rollover:** Move funds directly from your old provider to your new 401(k) or a Rollover IRA to avoid tax penalties.
2. **Fee Audit:** Ensure the new destination has expense ratios **$\leq 0.10\%$** .
3. **Consolidate:** Having one "command center" for your wealth makes it easier to track and rebalance your allocation.

Educational Use Only: The 2026 limits and tax strategies provided are for general education and are based on current IRS projections. Consult with a tax professional for individualized planning.