

15 Things Every Worker should know about their 401(k) plan

<i>Question</i>	<i>Answer</i>
1. When can I join the plan?	
2. Can I transfer money from a previous employer's plan or an IRA?	
3. How much can I deposit to the plan each pay period?	
4. Does the company "match" my deposits and if so, what is the match and when is it deposited to my account?	
5. Are employer deposits subject to a vesting schedule and if so, what is it?	
6. What are the investment options available to me and how do I get more information about them?	
7. How often can I reallocate the money in my account between investment options?	
8. Can I access my account via the Internet and if so, how?	
9. How often will I get a statement that reflects the current status of my account?	
10. Are loans allowed from the plan?	
11. Are hardship withdrawals allowed from the plan?	
12. Does the plan offer any type of educational material or advice service to help me properly invest my account?	
13. Does the plan allow me to make catch-up contributions when I'm age 50 or older?	
14. What happens to my money if I quit working for this company?	
15. Who do I contact if I have questions about the plan?	