

# U.S. Financial Wellbeing Checklist

Let's **be well** together.



**Take small steps to maximize your financial wellbeing. These actions can make a big difference over time.**

## Step 1: Jumpstart your financial plan (start now)

### Financial coaching

- ☐ Schedule a free [financial coaching](#) session to build your personalized plan.

### 401(k) retirement savings

- ☐ Log in to your [Vanguard account](#) and check your current Payroll deferral percentage rate.
- ☐ [Contribute](#) at least enough (6%) to get the full [Adobe match](#).

### Health Savings Account (HSA)

- ☐ If you're enrolled in an HSA plan, consider increasing your [HSA contributions](#) ([HealthEquity account login](#)).
- ☐ Once your account balance reaches \$1,000, consider investing your HSA money ([HealthEquity investment guide](#)).

### Employee Stock Purchase Plan (ESPP)

- ☐ Review Adobe's [ESPP](#) information and enrollment periods.
- ☐ Set a future goal to enroll or increase contributions as your budget allows.

## Step 2: Build better habits (next few months)

### Fine-tune contributions

- ☐ Gradually increase your 401(k) or HSA contributions each year. Your 401(k) contributions will be increased automatically by 1% every March unless you modify.
- ☐ Adjust your ESPP elections over time, considering the timing, current market conditions, and tax implications.

### Investment check-up

- ☐ Bring your statements to a [financial coaching](#) session if you're unsure where to start.
- ☐ Rebalance your 401(k) and HSA investments annually to align with your risk level.
- ☐ Explore your [investment options](#) and get Vanguard's [investment advice](#).

### Tax strategy tips

- ☐ [Learn more](#) about 401(k) pre-tax and Roth after-tax contributions. Both are [matched by Adobe](#) up to a combined total of 6% of your eligible pay.
- ☐ Consider saving more via traditional after-tax contributions with a [Roth in-plan conversion](#).
- ☐ Save your receipts for [eligible HSA expenses](#) now for future tax-free withdrawals.

## Step 3: Plan ahead (over the next year)

### Maximize opportunities

- ☐ Aim for the IRS maximum on [401\(k\)](#) and [HSA](#) contributions if your budget allows.
- ☐ Use gains from ESPP to diversify your investments.

### Annual review

- ☐ Reassess your 401(k) and HSA contributions, beneficiaries, and investment allocations.
- ☐ Meet with a [Money Coach](#) yearly to realign with your financial goals. You also have access to financial advice services: [Vanguard](#) | [E\\*TRADE](#) from Morgan Stanley.
- ☐ Keep an eye on Adobe benefit updates to make the most of new options.

### Key contacts

**Financial coaching** — My Secure Advantage (MSA): [adobe.mysecureadvantage.com](https://adobe.mysecureadvantage.com) | 888-724-2326

**Employee Stock Purchase Plan (ESPP)** — E\*TRADE from Morgan Stanley: [etrade.com](https://etrade.com) | 800.838.0908

**401(k) retirement savings** — Vanguard: [my.vanguardplan.com](https://my.vanguardplan.com) | 800-523-1188

**Health Savings Account (HSA)** — HealthEquity: [healthequity.com](https://healthequity.com) | 866-346-5800