

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.

Student loan services

- Access Candidly through your [Vanguard account](#) to repay student debt smarter and plan and save for college.

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 | 888-724-2326

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

401(k) retirement savings — Vanguard: my.vanguardplan.com | 800-523-1188

Health Savings Account (HSA) — HealthEquity: healthequity.com | 866-346-5800

Student loan services — Candidly (via Vanguard): vanguard.com/studentloans | 866-719-3437