



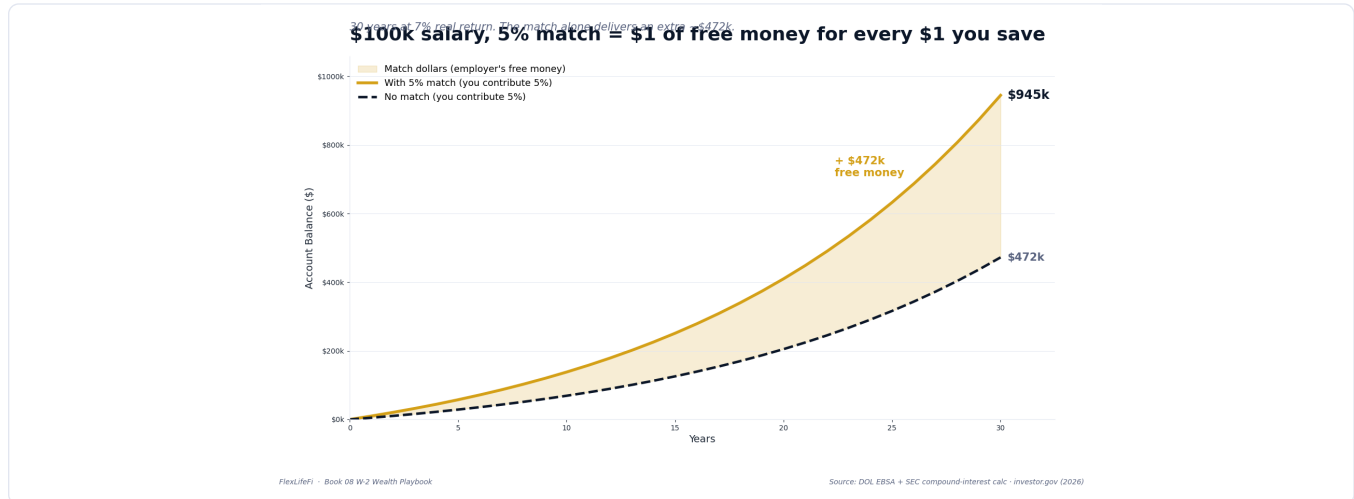
The W-2 Wealth Playbook

*Max your match. Stack your buckets.
Compound for thirty years.*

THE BIG PICTURE

\$1 of employer match = \$1 of free money.

A W-2 paycheck is a package, not a number. The match, the HSA, the ESPP, the RSUs — all of it is deferred comp you have already earned. Most W-2 workers leave 15–30% of their total comp on the table because nobody walked them through the benefits portal. This book is that walk-through, framed in three phases.¹⁻⁴



\$100k salary · 5% match · 30 yrs at 7% real. The match alone delivers an extra ~\$472k.^{1,2,8}

Three numbers worth memorizing

\$23,500

2026 401K DEFERRAL

Per IRS Notice 2025-67. Add \$7,500 catch-up at 50+ or \$11,250 at ages 60–63 (SECURE 2.0 §109).^{2,11}

\$8,750

2026 HSA FAMILY

\$4,400 self-only · +\$1,000 catch-up at 55+. The only U.S. account with three tax breaks.^{3,16}

\$94,050

TOTAL 2026 W-2 STACK

401k \$23,500 + HSA \$8,750 + IRA \$7,000 + DCFSA \$5,000 + Health FSA \$3,300 + Mega Backdoor up to \$46,500.^{2,3,17,37,38}

PHASE RIBBON · WHERE YOU ARE NOW

MAX MATCH » STACK » COMPOUND

MAX MATCH — first paycheck through the first 6 months. Capture every employer dollar before you do anything else.

STACK — months 7–24. Layer the buckets in the right order: HSA, full 401k, IRA, Mega Backdoor, taxable.

COMPOUND — years 3–30+. Auto-escalate, never sell during downturns, treat every raise as a savings event.



SUSANNE, RN

"I gave away three years of match because no one explained it. The hour I finally enrolled was worth more than any raise."

PHASE ONE · MAX MATCH

MAX MATCH · capture every employer dollar.

*A 401k match is the only investment in any market that pays a guaranteed 100% return on day one.
Vanguard's How America Saves 2025 data shows the median promised match is ~4% of pay —*

formula often "100% on first 3% + 50% on next 2%."^{6,7} Run these five plays in your first 30 days on the job.

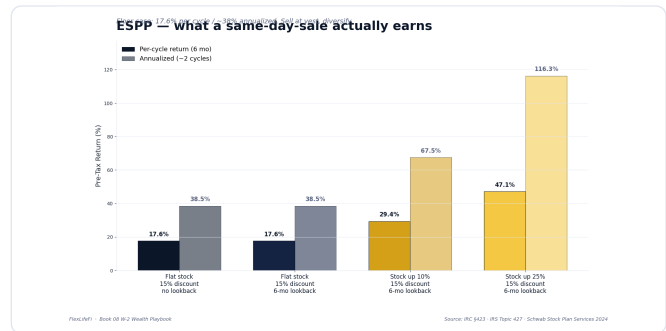
1 | Set 401k deferral to the full match minimum.
 "100% on first 5%" formula? Set deferral to **5%** on your first paycheck. Skipped percent = match walking out the door.^{5,6,7}

2 | Enroll in the HSA if you have an HDHP.
 2026: **\$4,400 self / \$8,750 family**. Triple tax-free + 7.65% FICA savings via payroll.^{3,15,16}

3 | Elect the FSA — Health, Dependent Care, or both.
 DCFSA \$5,000 = ~\$1,500 saved at 30%. Health FSA \$3,300. Use-it-or-lose-it.^{37,38}

4 | Enroll in ESPP at the maximum allowed.
 15% discount + 6-mo lookback = **17.6% floor / ~38% annualized**. Sell same-day.^{22,23,24}

5 | Plan the RSU lockup.
 Taxed as ordinary income at vest. 22% supplemental under-withholds high earners. Sell at vest, treat as cash.^{26,27}



Even with a flat stock, 15% off is ~38% annualized.^{22,23}

BUREAU-DIRECT

From the Department of Labor

"To take advantage of an employer match, you generally need to contribute up to the matching amount."

— DOL EBSA, Top 10 Ways to Prepare for Retirement, dol.gov/agencies/ebsa¹

THE TRAP

"I'll set up the 401k after probation."

Many plans require 6–12 months before match kicks in. Enroll day one anyway. The day the match starts, your contributions are already flowing.⁵

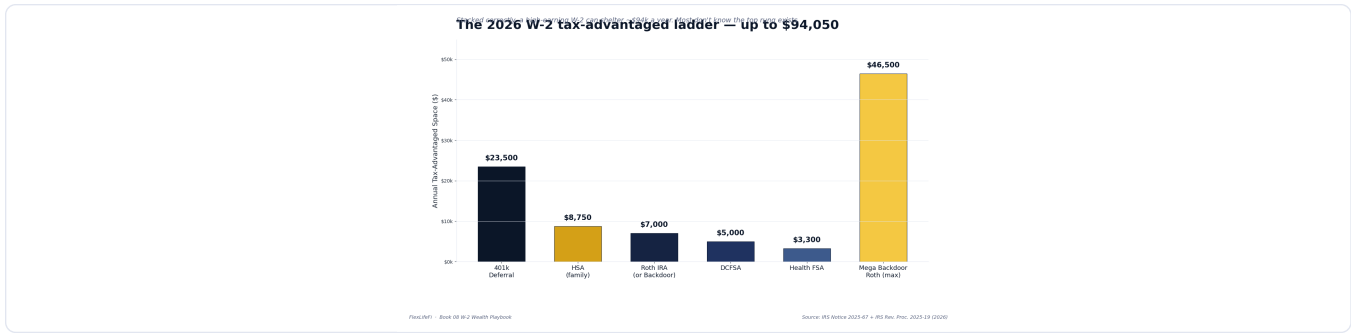
Quick Check 1 — Max Match

1. Match is "50% on the first 6%." How much do you defer to capture every match dollar?
2. Your spouse and you both have 401ks. Can each of you defer the full \$23,500 in 2026?
3. You enrolled in the HDHP. What 2026 HSA cap do you fund — \$4,400 or \$8,750 — for a family of four?

Answers in the footer of page 4 →

PHASE TWO · STACK**STACK · pour into the right buckets in the right order.**

Once the match is captured, the savings stack is a ladder. Each rung is a different IRS code section with a different cap and a different tax rule. Done in order, a high-earning W-2 can shelter ~\$94k in 2026.^{2,3,17}



2026 buckets, ranked. The top rung — Mega Backdoor Roth — is the most underused W-2 tool.^{2,19,20,21}

- 1 | Max the 401k to \$23,500.**
 Auto-escalation usually stops at 10%. **Manually** climb until the deferral hits \$23,500.^{2,10}

- 2 | Backdoor a Roth IRA at \$7,000.**
 Single MAGI phase-out begins \$150k / married \$236k. Above? Non-deductible IRA + Roth-convert.^{17,58}

- 3 | Mega Backdoor Roth — if your plan supports it.**
 SPD must allow "after-tax" + "in-service withdrawals." Up to **\$46,500** extra Roth/yr → ~\$1.66M over 20yr.^{19,20,21}

- 4 | Invest the HSA — don't spend it.**
 Pay medical out of pocket, save receipts, reimburse decades later. After 65, non-medical = penalty-free.^{15,18}

- 5 | Then a taxable brokerage.**
 Tax-advantaged full? Total-market index in taxable. LTCCG (0/15/20%) beats ordinary income.^{25,57}

CAPTAIN COMPOUND SAYS

The match is always Traditional.

Even if you go 100% Roth on your own deferral, your employer match still lands pre-tax — taxed when withdrawn. SECURE 2.0 §604 lets plans match Roth, but most still don't in 2026.¹⁴

THE TRAP

"My HSA is for medical bills."

True — but the wealth play is to invest it. A funded HSA at \$8,750/yr for 30 years at 7% becomes **\$826k tax-free**. Pay current bills with after-tax cash and save the receipts.^{15,18}

Quick Check 2 — Stack

1. Salary \$150k, deferral \$23,500, employer match \$6,000. How much **Mega Backdoor** space is left under §415(c)?
2. Two phrases to search for in your SPD before you can run a Mega Backdoor Roth?
3. You're in the 12% federal bracket. Roth or Traditional 401k?

Page 3 answers: 1) 6% — match is 3% (50%×6%); 2) Yes — each person has their own \$23,500 limit; 3) \$8,750 family.^{2,7,16}

PHASE THREE · COMPOUND

COMPOUND · 30 years, automated, untouched.

Stacking the buckets right matters once. Compounding matters every year for the rest of your career. Four moves convert the stack into wealth.

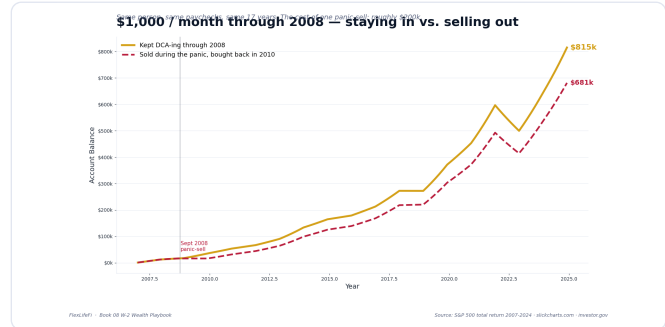
1 | Auto-escalate 1% per year — manually capped past 10%.
Most plans cap auto-bump at 10%. Calendar a January manual climb until you hit \$23,500.¹⁰

2 | Never sell during a downturn.
One Sept 2008 panic-sell cost ~\$200k over 17 years. Same paychecks, lower outcome.⁸

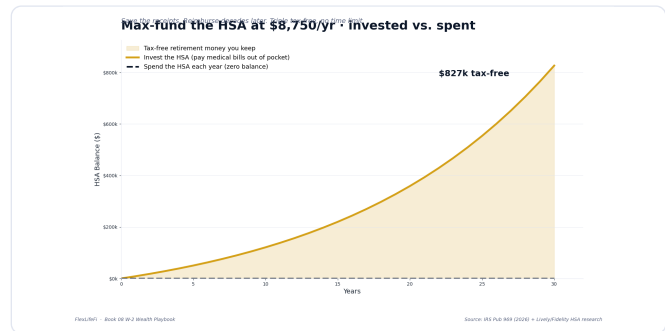
3 | Treat every raise as a 50/50 savings event.
BLS ECI: median total comp +4.3% YoY. Half of every raise → 401k bump. Lifestyle still rises.⁴⁰

4 | Reinvest dividends — always.
Dividend reinvest = the gap between S&P 500 price return and total return. One toggle, every brokerage.

5 | Negotiate the salary every 18 months.
Internal raises 3–4%; external moves 10–20%. One prepared year-three move = 5 yrs of COL bumps.⁴²



\$1,000/mo, 17 years. Selling once = ~\$200k less.⁸



Maxed HSA, invested 30yr at 7%: ~\$826k tax-free.^{15,18}

"I was a W-2 RN for almost two decades before our first rental. The hospital matched 100% on the first 5% — I gave away three years before I enrolled. In my final W-2 year I ran \$19,000 through the Mega Backdoor Roth. That seed became the Solo 401k Roth bucket I rolled into when I went 1099 the next year."

**SUSANNE WILDY · RN → 1099
TRANSITION · KS · 2024**

TOP COMPANIES & DIRECT CONTACTS

Ten phone numbers worth saving today.

Every URL and phone in this table verified by web search on 2026-04-25. Consumer-facing lines, no call-center traps.

Organization	What to call about	Phone	Website
IRS Individual Tax Line	401k limits, HSA rules, Backdoor Roth, ESPP tax questions	800-829-1040 ⁴⁷	irs.gov
DOL EBSA	401k complaints, vesting disputes, ERISA plan rights	866-444-3272 ⁴⁸	dol.gov/agencies/ebsa
Vanguard Retirement Plans	Participant 401k, Roth Solo 401k, IRA	800-523-1036 ⁴⁹	vanguard.com
Fidelity NetBenefits	401k, HSA, ESPP, RSU brokerage	800-343-3548 ⁵⁰	netbenefits.fidelity.com
Charles Schwab Workplace	401k, ESPP, equity comp	800-435-4000 ⁵¹	schwab.com
Empower Retirement	Largest U.S. recordkeeper by participants	800-338-4015 ⁵²	empower.com
TIAA	403(b)/401(k) for nonprofit, healthcare, education	800-842-2252 ⁵³	tiaa.org
Lively HSA	HSA with Schwab investment menu	888-576-4837 ⁵⁵	livelyme.com
HealthEquity	Largest independent HSA custodian	866-346-5800 ⁵⁴	healthequity.com
SSA	Earnings record, FRA, disability fact sheet	800-772-1213 ⁴⁶	ssa.gov

HOW TO USE THIS PAGE**Call » Read » Compare.**

Step 1. Call your plan recordkeeper (Fidelity, Vanguard, Schwab, Empower, TIAA) and ask: "Does my plan allow after-tax contributions and in-service withdrawals?" That answers Mega Backdoor Roth eligibility in two minutes. **Step 2.** Pull your Summary Plan Description (SPD) from the portal. It is the legal source of truth for vesting, match formula, and rollover rules. **Step 3.** Compare HSA custodians — Lively and Fidelity charge no monthly fee on invested balances; many bank-attached HSAs charge \$3–5/mo and erode 30 years of compounding.^{21,54,55}

**SUSANNE**

"Two phone calls — recordkeeper and HSA custodian — fix more retirement money than any spreadsheet you'll ever build."

THE TRAP**Bank-attached HSAs.**

Some employer HSAs route to the payroll bank with \$3–5/mo fees and a \$1,000 minimum before you can invest. Move the balance to Lively or Fidelity once a year — it is your account, not the employer's.^{15,55}

ACTION PLAN · 30 DAYS

Six dated steps. One open enrollment window.

Tear this page out. Tape it to the fridge. Most of these steps take less time than reading a benefits booklet.

- DAY 1** **Open the benefits portal. Print every page.**

Highlight every benefit you are not currently using. The audit method: Column A = free money you are not claiming; Column B = voluntary buys.⁴
- DAY 3** **Set 401k deferral to the full match minimum.**

If formula is "100% on first 5%," set deferral to **5% minimum**

. Confirm Roth vs. Traditional split based on Chapter 4 decision tree.^{6,13}
- DAY 5** **Enroll in the HSA — and invest it.**

If on an HDHP, set contribution to the full **\$4,400 (self) / \$8,750 (family)**

. Move balance into a low-cost index fund through Lively or Fidelity if your custodian charges fees.^{3,15,16}
- DAY 10** **Enroll in ESPP at the maximum.**

Often 10–15% of pay. Plan to sell within 5 trading days of each purchase to lock the discount.^{22,23}
- DAY 14** **Read the SPD. Search "after-tax" and "in-service."**

If both are present, your plan supports the Mega Backdoor Roth. Call your recordkeeper to confirm and start the contribution.^{19,21}
- DAY 30** **Run the salary-negotiation file.**

Pull BLS Occupational Employment & Wage Statistics for your role & metro. Document three measurable outcomes from the past 12 months. Schedule the conversation.^{41,42}



SUSANNE SAYS

"You'll feel the lift inside one paycheck."

The match starts the same pay period you enroll. The HSA tax break shows on the next paycheck. Quarterly statements do the rest.

~\$472k

30-YR MATCH LIFT

\$100k salary, 5% match, 7% real over 30yr.⁸

GLOSSARY & FAQ

Twelve terms. Six questions.

Glossary

401k

Employer-sponsored retirement plan governed by ERISA. 2026 employee deferral cap: \$23,500.²

Vesting

When the employer's match becomes legally yours. Three flavors: immediate, cliff (3-yr max), graded (6-yr max).⁹

Cliff Vesting

Nothing until year three; 100% on day one of year three. Allowed up to 3 years.⁹

RSU

Restricted Stock Unit — a promise to deliver shares on a vesting date. Taxed as ordinary income at vest.²⁶

ESPP

Employee Stock Purchase Plan, IRC §423. Up to 15% discount, often with a 6-month lookback.²²

HSA

Health Savings Account. Triple tax-advantaged. Requires HDHP enrollment.¹⁵

HDHP

High Deductible Health Plan. Required for HSA eligibility.¹⁵

FSA

Flexible Spending Account. Pre-tax for medical (Health FSA, \$3,300) or dependent care (DCFSA, \$5,000). Use-it-or-lose-it.^{37,38}

Backdoor Roth

Non-deductible Traditional IRA contribution + immediate Roth conversion. Bypasses Roth income limits.¹⁷

Mega Backdoor

After-tax 401k contribution (above the \$23,500 deferral) + immediate Roth conversion. Up to \$46,500/yr.^{19,20}

§415(c) Cap

2026 IRC limit of \$70,000 on total annual additions (deferral + match + after-tax) to one person's plan.²

§83(b) Election

30-day election to be taxed on restricted stock at grant rather than vest. Starts long-term capital gains clock early.³¹

FAQ

1. Match formula is "50% on the first 6%." How much do I contribute?

At least **6%**. The match is 3% of pay (50% × 6%). Below 6%, you leave match dollars behind.⁶

2. Roth or Traditional 401k?

12% bracket or below: **Roth**. 22–24%: **split**. 32%+: mostly **Traditional**, then Roth-convert in low-income years.¹³

3. I'm 55 and behind on retirement. What's the catch-up?

+\$7,500 at 50+ (total \$31,000). At 60–63, SECURE 2.0 §109 lets you do **+\$11,250** (total \$34,750). HSA catch-up: **+\$1,000** at 55+.^{2,11}

4. Should I sell RSUs at vest or hold?

Sell at vest. Treat as cash. Holding RSUs is a single-stock investment decision — separate from compensation.^{26,27}

5. Spouse and I both have 401ks — can we both max?

Yes. Each person has their own \$23,500 limit. Two W-2 earners can defer **\$47,000** combined in 2026 plus catch-ups.²

6. I have a side gig — can I open a Solo 401k AND keep my W-2 401k?

Yes. The \$23,500 employee deferral is shared across all plans, but the §415(c) **\$70,000** employer-side cap applies separately to each unrelated employer. See Book 09.^{43,44}

CROSS-REFERENCES & CITATIONS

Where every number came from.

Every numeric claim cited. Tier-1 federal sources (IRS Pub 525, IRS Pub 590, IRS Pub 969, Treasury, SSA) lead; Tier-2 industry leaders (Vanguard, Fidelity, Lively) follow. All URLs verified 2026-04-25.

READ NEXT

Book 10 — The Complete Retirement Guide

Captain Compound shows how the 401k, HSA, and Roth conversions stack across a full retirement plan — including the early-retirement Roth ladder.

READ IN PARALLEL

Book 11 — Credit Mastery

W-2 income is the easiest income to underwrite. Coach Ledger walks through the credit moves that turn a stable salary into low-rate mortgages.

READ IF GOING INDEPENDENT

Book 09 — The 1099 Wealth Guide

Side-gig + Solo 401k stack-on-top. The Mega Backdoor math here cross-applies to a self-directed Solo 401k.

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| <p>55. Lively HSA support — 888-576-4837 (verified 2026-04-25), livelyme.com/contact.</p> <p>56. Kansas Department of Labor — 785-296-5000 (verified 2026-04-25), dol.ks.gov/contact.</p> | <p>57. IRS, Topic 558 — Additional Tax on Early Distributions, irs.gov/taxtopics/tc558 (2026).</p> | <p>58. IRS, 2026 IRA Deduction Limits — MAGI Effect, irs.gov/retirement-plans/plan-participant-employee/2026-ira-deduction-limits-effect-of-modified-agi-on-deductible-contributions-if-you-are-covered-by-a-retirement-plan-at-work.</p> | <p>59. ERISA §403, Establishment of Trust, dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance.</p> |
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Max your match. Stack your buckets. Compound for thirty years.

Three phases. One paycheck. Same IRS code, same recordkeepers, same six-step open-enrollment window every salaried worker already has — used in the right order, for the price of two phone calls and one afternoon with the SPD.

Capture every match dollar. Stack the buckets — HSA, full 401k, IRA, Mega Backdoor, taxable. Auto-escalate. Never sell during a downturn. Negotiate every 18 months. Hand the book to the next salaried worker who needs it.

"Money is a tool — not a master." — Susanne

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