



UNLOCK YOUR 2026 LOCKHEED MARTIN RETIREMENT BENEFITS

THE TOP 4 RETIREMENT PLANNING STRATEGIES USED BY
FINANCIAL EXPERTS FOR LOCKHEED MARTIN EMPLOYEES



LOCKHEED MARTIN RETIREMENT OPTIONS

Your Future Starts Today

As a Lockheed Martin employee, you have access to one of the most robust retirement benefit packages in the country.

But here's what most employees don't realize:

Having great benefits doesn't mean you're maximizing them.

The difference between "participating" and "strategically optimizing" your benefits can mean hundreds of thousands of dollars over your lifetime.

This guide outlines three powerful steps you can take right now to make sure you're getting the most from what you've earned.

And remember, when you think you might need help, we'll be with you every step of the way.



LOCKHEED MARTIN RETIREMENT OPTIONS

What are the best financial options moving forward?

With so many options available for planning your retirement, it may be confusing to know what to do next.

Too many options may leave you feeling overwhelmed.

There is hope. We have devised four things that you can do right now.



LOCKHEED MARTIN RETIREMENT OPTION ONE

SAVINGS PLAN – 401(K) PLAN

The Lockheed Martin 401(k) plan provides a way for you to save either pre-tax or post-tax dollars towards your nest egg.

THIS PLAN ALLOWS:

- *Contributions up to \$24,500 in salary deferral in 2026*
- *An additional \$8,000 if you are age 50-59 in 2026*
- *An additional \$11,250 if you are age 60-63 in 2026*
- *A company match of 4% of your salary when you contribute 8% of your salary*
- *A company automatic contribution of 6% of your salary*

With both tax benefits, company match, and company contributions, experts agree that making the maximum contribution towards this plan **will go a long way in helping you achieve a successful retirement.**

LOCKHEED MARTIN RETIREMENT OPTION THREE

HEALTH SAVINGS (HSA) ACCOUNT

If you are participating in the Lockheed Health Insurance plan and have chosen a High Deductible Health Insurance option, you are eligible for the Health Saving Account (HSA). This is a great way to save pre-tax dollars not only for medical but also for retirement.

THE HSA ALLOWS:

- *Participants to save \$4,400 for single or \$8,750 for families per year in 2026*
- *Additional contribution of \$1,000 per year if you are over the age of 55*
- *Avoid paying income tax on your contributions*
- *Avoid paying FICA taxes (Social Security and Medicare tax) of 7.65% of your pay on your contribution*

These dollars can be used for medical expenses tax free, and the elimination of FICA can net a pretty significant savings. For example, if you are in the 22% tax bracket, you would save 29.65% of every dollar contributed (22% + 7.65%).

Do not mistake this for a Flexible Spending Account (FSA), in which the money is lost if not spent.

With the HSA, you are the owner of the account and can take it with you when you leave or retire. And if you don't use these dollars for medical expenses, the HSA can be invested and used after the age of 65 for any expense with income tax to be paid on whatever amount is not spent on medical.



LOCKHEED MARTIN RETIREMENT OPTION FOUR

POST-TAX 401(K) STRATEGY

We saved the best for last! Give your retirement a super-boost by contributing more than the annual 401(k) max.

THE 401(k) ROLLOVER STRATEGY:

- *You can contribute beyond the 2026 IRS annual limit of \$24,500 (or \$32,000 if 50-59, \$35,750 if you are 60-63) into your 401(k)*
- *At Lockheed Martin, you may be able to contribute up to 40% of your base pay to pre-tax, Roth, and post-tax contributions limited only by plan testing*
- *The maximum contribution amount for a profit sharing plan is the lesser of 100% of compensation or \$72,000 (\$80,000 including catch-up contributions) in 2026*
- *Your contributions past the IRS limit of \$24,500 (\$32,000 if 50 or older) will go into the post-tax bucket*
- *Once retired, your additional contributions to the post-tax bucket can be rolled into a Roth IRA*
- *Roth IRAs grow tax free for the rest of your life, subject to IRS eligibility tests that include a five-year holding period and turning age 59.5*
- *Reallocate your non-qualified investments by using them for living expenses, while contributing a greater percentage to your 401(k)*
- *Dollars invested into qualified plans enjoy greater protections from liability than non-qualified money*
- *Roth IRAs also can significantly reduce your tax burden over time*



HOW TO GET STARTED TODAY

Finally, a wealth company that understands your unique needs.

Strittmatter Wealth Management Group specializes in retirement strategies for Lockheed Martin employees like you, and we are uniquely equipped to provide you with the tools, information, and unbiased expert advice to help achieve your retirement goals.

ELIMINATE THE GUESSWORK

We understand that researching every financial option on your own is time-consuming and can make you feel frustrated and overwhelmed. This is why we created a curriculum that drills down to each specific detail that applies to your company's retirement plan options.

LEARN EVERYTHING TO RETIRE CONFIDENTLY

In just 30 minutes, you will learn additional strategies not mentioned here so that you can make the most out of your retirement benefits.



STEP 1:
Register for a
free webinar



STEP 2:
Learn expert
strategies



STEP 3:
Retire with
confidence

SEE WEBINAR DATES



HOW TO GET STARTED TODAY

Retire comfortably with renewed peace of mind.

The main goal of any hard-working employee is to retire with the satisfaction of knowing that all your years of hard work have paid off. Taking the next step to secure that peace of mind is easy.

AVOID COSTLY MISTAKES

You'll want to avoid costly mistakes, optimize your employee benefits, and learn the strategies to maximize your 401(k) and pension, all while minimizing taxes on your retirement distributions.

DON'T MISS OUT! REGISTER TODAY

Save your spot now for one of the Lockheed Martin Retirement Maximization sessions created by a financial professional and specifically built to benefit Lockheed Martin employees just like you.

REGISTER NOW

*Having trouble clicking the button above?
Visit: financialclass.org/lockheed-benefits*





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