



UNLOCK YOUR 2025 LOCKHEED MARTIN RETIREMENT BENEFITS

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



LOCKHEED MARTIN RETIREMENT OPTIONS

YOUR FUTURE STARTS TODAY

As Lockheed Martin employees, you have experienced several changes to your benefits over the last few years that have changed how you plan for your future and for your retirement. The transition from a pension plan to a savings plan has created new planning opportunities.

This informational guide will provide ways to maximize your savings plan and other corporate benefits offered by Lockheed Martin. Our goal is for you to take away some key ideas that you can use right away.

And remember, when you need help, we will be with you every step of the way.



LOCKHEED MARTIN RETIREMENT OPTIONS

WHAT ARE THE BEST 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 now.



LOCKHEED MARTIN OPTION ONE

LOCKHEED SALARIED SAVINGS 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 \$23,000 in salary deferral in 2025
- An additional \$7,500 if you are aged 50 to 59, or 64 or older in 2025
- Those aged 60 to 63 are eligible for an additional \$11,250 in catch-up contributions
- 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, financial experts agree that making the maximum contribution towards this plan will go a long way in helping you achieve a successful retirement.



LOCKHEED MARTIN OPTION TWO

TRADITIONAL IRAS

Contributing to a Traditional IRA allows you to save additional dollars that will grow tax-deferred.

TRADITIONAL IRAS ALLOW YOU TO:

- Contribute pre-tax or post-tax dollars, based on eligibility, up to \$7,000 per year
- Contribute an additional \$1,000 if you are age 50 or older

Most people assume that they are not eligible to contribute to a Traditional IRA if they are contributing to a 401(k) plan, but that is incorrect.

Anyone with earned income from a job can contribute to a Traditional IRA, no matter if you are saving to a 401(k) plan or not.

However, you most likely won't be able to deduct your contribution on your taxes. So why save to the Traditional IRA if you can't deduct it? The answer is tax-deferred growth, liability protection, and a larger bucket to convert to a Roth IRA in the future.



LOCKHEED MARTIN 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. This is a great way to save pre-tax dollars not only for medical but also for retirement.

THE HSA ALLOWS:

- Participants to save \$4,300 for single or \$8,550 for families per year in 2025
- 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)
where 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 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.

401(K) ROLLOVER STRATEGY:

- You can contribute beyond the annual IRS annual limit of \$23,500 in 2025 (\$31,000 if 50 or older) into your 401(k) account
- 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 \$70,000 (\$77,500 including catch-up contributions) in 2025
- Your contributions past the IRS limit of \$23,500 (\$31,000 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



READY TO RETIRE WITH CONFIDENCE?

FINALLY, A WEALTH MANAGEMENT COMPANY THAT UNDERSTANDS YOUR UNIQUE NEEDS

Strittmatter Wealth Management Group specializes in professional retirement strategies for Lockheed Martin employees, and is uniquely able to provide you with the tools, information, and expert advice to help you achieve your retirement goals.

ELIMINATE THE GUESSWORK:

We understand that researching everything on your own is time-consuming and overwhelming. This is why we created a curriculum that drills down to very specific details that apply to your company's pension plan.

LEARN EVERYTHING TO RETIRE WITH CONFIDENCE:

In just 30 minutes, you will learn additional strategies that aren't mentioned here to make the most out of your retirement benefits.



**STEP 1:
REGISTER FOR
A WEBINAR**



**STEP 2:
LEARN THE
STRATEGIES**



**STEP 3:
RETIRE WITH
CONFIDENCE**

YES, I'M READY!



HOW TO GET STARTED TODAY

RETIRE COMFORTABLY WITH PEACE OF MIND

The main goal of any hardworking employee is to retire comfortably and have 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 not easy.

AVOID COSTLY MISTAKES:

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

DON'T MISS OUT... REGISTER TODAY:

Save your spot now for one of our Lockheed Martin Retirement Maximization classes built specifically for Lockheed Martin employees just like you.

[REGISTER NOW](#)



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