Reinventing RETIREMENT

1Q | 2026 YOUR RETIREMENT PLANNING NEWSLETTER

Unleash Your Retirement Superpower

Five Ways To Maximize the Potential Growth of Your Workplace Retirement Savings

When saving for your future, your workplace retirement plan is one of the most powerful tools you have. But contributing to each paycheck isn't enough — you need a plan to make the most of your savings. Here are five smart, doable strategies to boost your chances for financial success:

1. **Define your retirement goal.** Start with the end in mind. Such as, how much income will you need each year in retirement to live comfortably? Use your plan recordkeeper's online retirement calculator to estimate the savings target you should aim for based on your age, income and lifestyle goals. Having a clear number makes it easier to stay motivated.
2. **Maximize your employer match.** Make sure you contribute at least enough to get the full employer match. Missing out on the full match is, literally, leaving free money on the table. For example, if your employer matches 50% of your contribution up to 6%, you should at least be contributing 6% as a starting point (and more if you can swing it).
3. **Review and rebalance annually.** Markets change, and so should your investment mix. Therefore, it's important to review your investment strategy at least once a year to ensure it still aligns with your risk tolerance and time horizon. Rebalancing helps you avoid being too heavily invested in one asset class, keeping your portfolio appropriately diversified and on track to meet your retirement income goals.
4. **Gradually increase contributions.** As you get raises or bonuses, increase your contribution percentage. Even boosting your contribution by 1% each year can have a big impact over a decades-long career. Many plans allow you to set this up automatically.
5. **Keep fees in check.** High fees can eat into your returns over time. Review your plan's investment options and consider choosing low-cost index funds or other similar types of investment options. Lower expenses mean more of your money stays invested and growing.

Need a Power Booster?

If you feel overwhelmed by investment choices or aren't sure how much you should be saving, you're not alone. A financial professional can help take the guesswork out of retirement planning by helping you define how much income you'll need in retirement and create a realistic savings target. Advisors can also suggest an investment allocation that matches your age, risk tolerance, timeline and retirement goals.

Informational Sources: Investopedia: "7 Tips to Manage Your 401(k)" (July 24, 2024); Investopedia: "Best Strategies to Maximize Your 401(k)" (August 22, 2025).

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Youth Movement

Practical Ways To Jumpstart Your Child's Financial Future

Helping your children build a financial foundation early can make a huge difference later in life. Fortunately, there are several tools parents can use to save and invest for their kids. Here are four practical options worth considering:

- **Custodial accounts.** Custodial accounts, such as the Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, allow parents or guardians to manage assets for a child until they reach adulthood. These accounts can hold cash, stocks, bonds and mutual funds. Once the child reaches the age of majority (usually 18 or 21, depending on the state), they gain full control of the assets. Custodial accounts are flexible and a great way to teach kids about investing while building wealth for future goals.
- **529 college savings plans.** A 529 plan is a tax-advantaged account designed specifically for education expenses. Contributions grow tax-free, and withdrawals for qualified education costs — like tuition, books or room and board — are also tax-free. Even if your child doesn't use all the funds for college, some plans allow transferring money to another family member, keeping the investment flexible.
- **Roth individual retirement account (IRA) for kids.** If your child earns income from a job, even part-time or freelance work (such as babysitting or mowing lawns), they can open their own Roth IRA. Contributions are made with after-tax dollars, but growth and withdrawals in retirement are tax-free. Teaching kids to invest early instills financial discipline while giving them a long-term advantage. For parents, it's also a chance to guide children in choosing investments, from stocks and bonds to mutual funds.
- **Youth savings or investment accounts.** Many banks and brokerages offer youth accounts tailored for children, often requiring a parent as a co-owner. These accounts encourage saving habits while introducing kids to investing basics. Some accounts include features like matching contributions or interest incentives, helping children see the value of saving consistently.

Practical Considerations

The best approach often combines multiple strategies. Custodial accounts and Roth IRAs can help support long-term investing goals, 529 plans focus on education and youth accounts build good habits early. Starting early, even with modest contributions, can set your child up for financial confidence and flexibility later in life.

 Informational Sources: Bankrate: "Make These 7 Investments to Set Your Kids Up For Life" (August 8, 2025); Forbes: "Investment Account Options For Kids" (September 30, 2025).

Good Vibrations

Volunteering Can Boost Your Health, Happiness and Sense of Purpose

Imagine walking out of an hour-long volunteer shift feeling lighter, happier and more connected. That's not coincidence — it's science. Volunteering isn't just about giving your time, it's a proven way to improve your own health and well-being. Studies show that people who volunteer regularly have lower stress levels, reduced blood pressure, stronger hearts and even longer lifespans. Mentally, volunteering combats loneliness, gives life more purpose and releases "feel-good" chemicals like dopamine and oxytocin. In short, helping others often helps you even more — and the effects can last long after you leave your volunteer role.

Finding Your Volunteering Sweet Spot

Not sure where to start? Begin by thinking about what excites or interests you the most. For example, if you love animals, check out local shelters or wildlife rescue programs. If you enjoy tutoring or mentoring kids, schools, libraries and after-school programs often need extra hands. And if you're passionate about the environment, beach cleanups, park maintenance or tree planting can be rewarding. Volunteering is also a great way to explore new skills, for example, mentoring, organizing events, public speaking or fundraising can help you grow personally and professionally. You might even discover talents you didn't know you had, such as being a team leader or creative problem-solving.

Start Small, Think Big

You don't need to commit to many hours every week. Even an hour or two a month can make a real difference to an organization. Once you know your interests, websites like Volunteer.gov and Idealist.org make it easy to find opportunities in your area or virtual roles you can do from home. The key is consistency: regular volunteering has the most noticeable mental and physical benefits. And if you want to think really big, there are even international volunteering opportunities available, such as those through Habitat For Humanity's International Volunteer Program.

A Win-Win for Everyone

Volunteering is one of those rare activities that truly benefits everyone involved. By sharing your time and talents, you strengthen your community and improve your own well-being. Whether it's walking dogs, tutoring students or helping with a community garden, you may discover that volunteering warms your heart in more ways than one — and leaves you feeling like a better, happier and more fulfilled version of yourself.

Informational Sources: Mayo Clinic: "Helping People, Changing Lives: 3 Health Benefits of Volunteering" (August 1, 2023); HelpGuide.org: "Volunteering and it's Surprising Benefits" (accessed September 15, 2025); Volunteer.gov; Idealist.org.

Retirement in Motion

TIPS AND RESOURCES THAT EVERYONE CAN USE

Knowledge Is Retirement Power

According to a July 2025 AARP study, most Americans overestimate their Social Security knowledge. For example, nearly half believe Social Security benefits will be cut by at least 50% once the combined retirement and disability trust fund is potentially depleted in 2034 (payments are projected to be reduced by only an estimated 19%). In addition, 41% didn't realize that benefits could be claimed as early as 62, and 66% didn't know that waiting until age 70 to claim benefits will maximize payments. If you haven't already, open a "my Social Security account" to view future benefits and make sure your recorded income matches your salary history. In addition, you can model different monthly benefit amount scenarios based on taking Social Security benefits at age 62 through age 70.

Q&A

What is the most I can save this year in my workplace retirement plan?

You can contribute up to $24,500 in 2026. The additional catch-up contribution for savers age 50 and older is $8,000 in 2026, for a potential total contribution of $32,500. Under a change made in SECURE ACT 2.0, a higher catch-up contribution limit applies for employees aged 60–63. For 2026, this higher catch-up contribution limit is $11,250, for a potential total contribution of $35,750. These limits apply to savers with a 401(k) plan, 403(b) plan and most 457 plans.

Quarterly Reminder

When was the last time you reviewed your beneficiary designations for your major assets, including your retirement plan? The start of each new year is a good time for some financial housekeeping. Make sure your current designations still match your wishes, especially if you have had any major life changes, such as marriage, divorce or the birth or adoption of any children.

Tools & Techniques

A "CD ladder" is a strategy that involves dividing your money across several certificates of deposit (CDs) with staggered maturity dates, so that a portion of your funds becomes available at regular intervals. This approach helps you earn higher interest rates than a traditional savings account while keeping some liquidity for upcoming needs. CD ladders are especially useful for funding short- to mid-term financial goals when you know you'll need the money within a few months to a few years. Examples include building a vacation fund, saving for a wedding, planning a home renovation or covering upcoming tuition payments.

Corner on the Market

Basic Financial Terms To Know

Private Equity. Private equity refers to investments in privately held companies (not traded on public stock exchanges), typically through professionally managed funds, with the goal of generating higher long-term returns in exchange for higher risk and lower liquidity.

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