

# QUARTERLY RETIREMENT REVIEW

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**S.L. Reed  
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## Unleash Your Retirement Superpower

Four Ways to Maximize the Potential Growth of Your Retirement Plan Savings



When saving for your future, your workplace retirement plan is one of the most powerful tools you have. But contributing each paycheck may not be enough; you need a plan to make the most of your savings.

**Here are four 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, if available.** Make sure you contribute as 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 able.
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, and give your retirement plan a raise. Even boosting your contribution by 1% each year can have a big impact over a decades long career. Many recordkeepers allow you to set this up automatically.

## 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 plan.** A 529 plan is a tax-advantaged account designed specifically for educational expenses. Contributions grow tax-free, and withdrawals for qualified education costs, such as 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 (e.g. mowing lawns or dog walking), 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 co-owner. These accounts encourage savings habits while introducing kids to investment 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 educational 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.



# 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, but 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 ride.

## Finding Your Volunteer 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 clean-ups, 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](https://www.volunteer.gov) and [Idealist.org](https://www.idealists.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](https://www.habitat.org).

## 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, leaving you feeling like a better, happier and more fulfilled version of yourself.

### Informational Sources:

**Unleash Your Retirement Superpower:** Investopedia: “7 Tips to Manage Your 401(k)” (July 24, 2024); Investopedia: “Best Strategies to Maximize Your 401(k)” (August 22, 2025)

**Youth Movement:** 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:** Mayo Clinic: “Helping People, Changing Lives: 3 Health Benefits of Volunteering” (August 1, 2025); HelpGuide.org: “Volunteering and it’s Surprising Benefits” (September 15, 2025) Volunteer.gov; Idealist.org

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 INCLUDING POSSIBLE LOSS OF  
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