

# Retirement Readiness Q2 2026:

Let us help you pursue your goals



## Celebrating Financial Literacy Month: Knowledge is power

April is Financial Literacy Month, a great reminder of the importance of understanding and managing your personal finances. Whether you're just starting out or well into your career, building financial knowledge is a lifelong journey that can help you make more confident, informed decisions. From budgeting and saving to investing and planning for retirement, financial literacy empowers you to take control of your financial future. This month, we encourage you to take advantage of the many resources available to you and commit to strengthening your financial well-being — one step at a time.

### Making the most of Financial Literacy Month

Financial Literacy Month is an excellent opportunity to reflect on your financial habits and take meaningful steps toward long-term financial well-being. Below are just a few things you can do to begin your journey.

- Create a personal budget and monitor your spending to gain a clearer understanding of your financial picture.
- Build an emergency fund and set goals for the future as important components of your sound financial plan.
- Take time to deepen your knowledge of credit, debt management, and investing to help make a significant difference in your financial confidence and decision-making.
- Engage in financial education activities such as attending a webinar or spending time using an online tool.

Financial Literacy Month serves as a valuable reminder that building financial knowledge is an ongoing process — one that can lead to greater confidence, smarter decision-making, and a stronger foundation for lasting financial success.

## Planning for financial milestones

From joyful milestones to life's curveballs, change is part of the journey—and it can affect your financial plan. Taking the right steps can help you feel more prepared, less stressed, and focused on what matters most.

### Five milestones to consider are:

#### 1. Buying a home

Before making the investment, review your debt and credit history, compare mortgage options, and set a budget for any unexpected maintenance costs.

#### 2. Getting married

As you begin your life together, take time to align on financial goals, spending habits, and the choices that will shape your future.

#### 3. Starting a family

Welcoming a child brings new responsibilities—along with a few to-dos like adding your new dependent to your health plan, updating your beneficiaries, and saving for their future education.

#### 4. Navigating divorce

Divorce can be emotionally and financially draining, but organizing your assets, reviewing your expenses, and seeking expert advice can help you move forward with clarity.

#### 5. Coping with loss

Loss is hard enough. Keep beneficiary information up to date and documents organized.

## Market volatility: Why financial literacy is your greatest asset

Market volatility can feel unsettling, but a strong foundation in financial literacy can help you navigate uncertain times with confidence. Understanding how markets work, the importance of diversification, and the value of a long-term investment strategy is key to making informed decisions—even when markets fluctuate. Rather than reacting to short-term market movements, financially informed investors are better equipped to stay focused on their long-term goals and make thoughtful, strategic choices. Knowledge truly is your greatest asset when markets are on the move.

## Take the next step: Connect with your financial consultant today

For questions about retirement planning, schedule a meeting with a financial consultant at no additional cost.



**TIAA**

Visit [tiaa.org/schedulenow](https://tiaa.org/schedulenow) or call 800-732-8353.



**Voya**

Visit [kbor.beready2retire.com/contact-us](https://kbor.beready2retire.com/contact-us) or call 800-814-1643.

For benefits-related questions, contact your HR Benefits team.

## Take action during Financial Literacy Month

We understand that every journey is unique and having the right financial education is key to help build the financial future you deserve. Be sure to check out these resources to find practical tips, expert insights, and real-world strategies for wherever you are in your life.

TIAA: Visit [tiaa.org/financialessentials](https://tiaa.org/financialessentials)

Voya: Visit [voya.com/individuals/learning-at-every-stage/voya-financial-literacy-knowledge-center](https://voya.com/individuals/learning-at-every-stage/voya-financial-literacy-knowledge-center)



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