Reinventing RETIREMENT

2Q | 2026 YOUR RETIREMENT PLANNING NEWSLETTER

Getting Paid

Turning Your Savings into a Retirement Paycheck

During your working years, life is built around a steady paycheck. Money comes in regularly, bills get paid and whatever is left goes toward savings. Retirement flips that script. Instead of saving from a paycheck, you're creating one — from the money you've already saved. A "retirement paycheck" simply means having a plan to turn your retirement savings into reliable income you can count on each month. The goal isn't just having a large account balance — it's making sure your money lasts and supports your lifestyle.

Where Retirement Income Comes From

Most retirees rely on a mix of income sources. For many, Social Security is the starting point of a retirement paycheck. It provides guaranteed income for life and adjusts for inflation over time. The age at which you claim benefits matters: claiming earlier means smaller monthly payments, whereas delaying can increase your payments. Many people use Social Security to cover basic expenses, then rely on retirement accounts and other personal savings sources to fill the gap and provide flexibility for spending.

How Much Can You Spend—Safely?

One of the biggest challenges in retirement is figuring out how much you can spend each year. Retirement can last 20 to 30 years — or longer — so it's important to balance enjoying today with protecting tomorrow. A retirement paycheck approach looks at your expected expenses, rising costs over time and healthcare needs to help create steady income without running out too soon.

Planning for Change

Retirement isn't one long, predictable phase. Many people spend more early on when they're active, then less later and possibly more again if healthcare costs rise. Having different income sources and a flexible withdrawal plan can help you adjust as your needs change. If you need help building a flexible retirement paycheck that covers your anticipated needs, consider working with a financial professional.

Making It Feel Like a Paycheck Again

Many retirees feel more confident when income arrives in a regular, predictable way — such as monthly withdrawals — rather than taking money out only when bills come due. Creating that "paycheck" feeling can reduce stress and make retirement finances easier to manage. A retirement paycheck isn't about guesswork. It's about having a clear plan so your savings can support you — month after month, year after year.

Informational Sources: Kiplinger: "The Rule of 240 Paychecks in Retirement" (May 15, 2025); Investopedia: "How to Create a Retirement Paycheck" (June 28, 2025).

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Credit Check

Four Ways To Improve Your Credit Score Over Time

Your credit score plays a quiet but important role in your financial life. It can affect whether you qualify for loans, the interest rates you pay and even things like insurance premiums or rental applications. The good news is that improving your credit score doesn't require drastic changes — just consistent, smart habits over time.

What Your Credit Score Means

Most credit scores range between 300 and 850. Although different lenders may use different scoring models, scores generally break down like this:

- **Excellent:** 800 and above
- **Very Good:** 740–799
- **Good:** 670–739
- **Fair:** 580–669
- **Poor:** Below 580

Higher scores signal to lenders that you manage credit responsibly, which can translate into lower borrowing costs. Here are four key ways to improve your credit score over time:

1. Pay Bills on Time—Every Time. Payment history is the single biggest factor in your credit score. Even one missed payment can hurt. Setting up automatic payments or reminders for credit cards, loans and utilities can help ensure you never fall behind.

2. Keep Balances Low. How much of your available credit you're using — often called credit utilization — matters. A good rule of thumb is to keep balances below 30% of your credit limit, and lower is even better. Paying down balances, even gradually, can make a noticeable difference.

3. Be Thoughtful About New Credit. Opening several new credit accounts in a short period can temporarily lower your score. Apply for new credit only when you truly need it, and avoid closing older accounts unless there's a strong reason — longer credit history generally helps your score.

4. Check Your Credit Report Regularly. Errors happen, and they can hurt your score. You're entitled to a free credit report every year from each of the three major credit bureaus — Equifax, Experian and TransUnion — by visiting AnnualCreditReport.com. Reviewing your report allows you to spot mistakes and dispute them if needed.

Improving your credit score is a marathon, not a sprint. Small, steady actions — paying on time, reducing balances and monitoring your report — can add up to meaningful improvements over time and support your broader financial goals.

Informational Sources: Equifax: "How to Improve Your Credit Score" (accessed December 15, 2025); U.S. Bank: "What is a Good Credit Score?" (July 22, 2025).

Tuning In

Make Music Part of Your Wellness Plan

Music is more than entertainment — it can be a simple, powerful tool to support your overall well-being. Whether you're listening, singing or playing an instrument, music engages the brain and body in ways that can improve mood, reduce stress and even support physical health. The best part? It's easy to weave into daily life, no training required.

Music as a Tool for Stress Relief

One of music's most immediate benefits is stress relief. Slow, calming music can lower the heart rate and reduce levels of cortisol, the body's primary stress hormone. Many people naturally turn to music after a long day because it helps shift the nervous system out of "fight or flight" mode and into a more relaxed state. Even a few minutes of intentional listening can make a noticeable difference.

Supporting Emotional Well-Being

Music is also closely connected to emotional health. Upbeat songs can lift your mood and increase motivation, whereas familiar tunes often bring comfort and positive memories. Studies have shown that music can help reduce symptoms of anxiety and depression, especially when used intentionally — such as creating playlists for relaxation, focus or emotional reset during stressful moments.

Boosting Brain and Cognitive Health

There are cognitive benefits as well. Listening to or playing music activates multiple areas of the brain at once, supporting memory, attention and mental flexibility. For older adults, regular engagement with music has been linked to better cognitive function and a slower rate of mental decline. Singing or playing an instrument adds even more benefit by combining breathing, coordination and concentration.

Finding Your Beat

Incorporating music into your wellness plan doesn't need to be complicated. Try starting your morning with energizing music, creating a playlist for walks or exercise, playing music while cooking dinner or winding down at night with calming melodies. Singing along in the car, attending live performances or learning a simple instrument can also add joy and social connection — both important contributors to overall well-being.

In a busy world, music offers an accessible, low-cost way to support mental, emotional and even physical health. All it takes is pressing play — and paying attention to how it makes you feel.

Informational Sources: Harvard Health Publishing (Harvard Medical School): "Can Music Improve Our Health and Quality of Life?" (July 25, 2022); Cleveland Clinic: "Your Brain on Music: How Tunes Can Impact Your Mind" (August 1, 2025); PositivePsychology.com: "What Are the Benefits of Music Therapy?" (August 11, 2025).

Retirement in Motion

TIPS AND RESOURCES THAT EVERYONE CAN USE

Knowledge Is Retirement Power

If you're eligible, a health savings account (HSA) could help you save today for both medical expenses and other expenses in retirement. You may be able to contribute pretax dollars from your paycheck and can spend the money tax-free on qualified medical expenses, such as doctor visits and prescriptions. Did you know you can also invest all or a portion of your HSA savings for long-term growth? When you do that, you won't pay federal income taxes on any growth, and unspent money rolls over year after year. Starting at age 65, you can use the money for anything, without a penalty. You only pay income tax on withdrawals for nonmedical expenses, similar to how you would with other pretax retirement accounts, such as a 401(k).

Q&A

What is the most I can save this year in a health savings account?

In 2026, you can contribute up to $4,400 for self-only coverage and $8,750 for family coverage. As with your workplace retirement plan, consider contributing enough to receive the full employer match on your HSA contribution (if offered and applicable).

Quarterly Reminder

If you anticipate receiving a tax refund this year, consider creating an emergency fund with some or all of it. It's important to have this money available for when something unexpected comes up, such as a car, refrigerator or dishwasher breaking down. Aim to have 3–6 months of living expenses saved in an account that is separate from your checking account.

Tools & Techniques

Looking to incorporate charitable giving into your financial planning efforts? A donor-advised fund is a simple way to give to charity while receiving a tax benefit. You donate money or investments, get a tax deduction right away and then choose which charities to support over time. It's a helpful option for people who want to give thoughtfully and spread their charitable impact over multiple years.

Corner on the Market

Basic Financial Terms To Know

The Magnificent 7. A group of major tech companies with stock growth that, on average, far outpaced the S&P 500® over the past decade, and particularly in 2023 and 2024. Coined in 2023, the group comprises Alphabet, Amazon, Apple, Meta Platforms, Microsoft, Nvidia and Tesla

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