MONEY MATTERS
VOL. 1, 2026

2026 CONTRIBUTION LIMITS

401(k) LIMITS	
Employee Contribution	$24,500
Catch-up (50 or older)	$8,000
Catch-up (ages 60,61,62,63)	$11,250
IRA LIMITS	
Traditional & Roth IRA	$7,500
Catch-up	$1,100
HSA LIMITS	
HSA Contribution Limit	Individual - $4,400
	Family - $8,750
HSA 55+ Catch-up Contribution	Individual - $1,000
	Family - $1,000

AVOID THSE COMMON INVESTMENT MISTAKES

Learning about common investment pitfalls can help you make smarter financial decisions and stay on track for long-term success. Here are five mistakes to watch out for:

> *"The key to making money in stocks is not to get scared of them." – Peter Lynch*

1. Trying to Time the Market
It can be tempting to buy and sell based on market swings, but research suggests this often backfires. A DALBAR study found that individual investors tend to earn lower returns when they try to predict market movements, often selling low and buying high. Staying invested for the long term is typically more effective.

2. Making Emotional Decisions
Markets naturally rise and fall but reacting emotionally can hurt your portfolio. Constantly changing investments out of fear or jumping into opportunities without proper research can lead to poor outcomes. Take time to evaluate decisions rather than reacting impulsively.

3. Ignoring Tax Implications
Taxes play a significant role in your investment returns. Understanding the difference between tax-deferred and Roth accounts is key:

If you expect to be in a **higher tax bracket in retirement**, a **Roth 401(k)** may be beneficial since withdrawals are tax-free.

If you are in a **higher tax bracket now**, a **traditional (tax-deferred) 401(k)** can reduce your current taxable income, though withdrawals will be taxed later. Consulting a tax advisor can help you create a strategy that maximizes your savings.

4. Taking the Wrong Level of Risk
Being too conservative early in your career may limit growth, while taking on too much risk near retirement can expose your savings to unnecessary losses. Generally, a more aggressive approach may be appropriate when retirement is far off, with a gradual shift to more conservative investments as you near retirement.

5. Not Seeking Help When Needed
Managing your financial future can be complex. Professional guidance can make a meaningful difference. Financial planners and advisors can help you navigate decisions, avoid costly mistakes, and build a strategy aligned with your goals.

Making informed, thoughtful decisions—and knowing when to ask for help—can go a long way in strengthening your financial future.

Adapted from information provided by TIAA

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DMBA and TIAA Investment Returns

Period Ending March 31, 2026

DMBA	1st Quarter 2026	Year-to-Date	1-year History	3-year History	5-year History	10-year/Since Inception History
BlackRock LifePath Index Retire F	0.09	0.09	10.85	8.67	4.06	6.20
BlackRock LifePath Index 2030	-0.35	-0.35	12.71	10.48	5.41	8.97
BlackRock LifePath Index 2035	-0.82	-0.82	14.58	11.97	6.43	10.65
BlackRock LifePath Index 2040	-0.97	-0.97	16.51	13.50	7.45	12.26
BlackRock LifePath Index 2045	-1.25	-1.25	18.36	14.91	8.36	13.64
BlackRock LifePath Index 2050	-1.55	-1.55	20.18	16.04	9.06	14.54
BlackRock LifePath Index 2055	-1.69	-1.69	21.09	16.55	9.36	14.85
BlackRock LifePath Index 2060	-1.72	-1.72	21.22	16.58	9.37	14.85
BlackRock LifePath Index 2065	-1.72	-1.72	21.21	16.59	9.37	14.82
BlackRock LifePath Index 2070	-1.72	-1.72	21.21	N/A	N/A	14.78
Vanguard Inflation Protected Bond	0.32	0.32	2.99	3.12	1.41	2.58
PIMCO High Yield Bond	-0.78	-0.78	6.62	7.64	3.77	5.25
Voya Core Plus Trust Fund	0.05	0.05	4.71	4.73	N/A	5.40
BlackRock Equity Index Fund	-4.34	-4.34	17.80	18.31	N/A	10.43
FTSE RAFI U.S. 1000 Index Fund	2.44	2.44	19.22	16.99	11.78	12.85
Blackrock MidCap Equity Index Fund	2.53	2.53	17.43	12.09	N/A	6.72
BlackRock Russell 2000 Index	0.92	0.92	25.78	13.11	N/A	11.05
DFA US Small Cap Value Fund	6.84	6.84	26.13	14.71	9.98	10.88
Voya Small Cap Growth Fund	-3.34	-3.34	24.59	14.03	5.72	13.15
BlackRock MSCI ACWI Index	1.41	1.41	26.95	15.33	N/A	15.99
William Blair International Growth CIT	-2.39	-2.39	15.74	8.02	1.70	N/A
Brandes International Value Fund	2.29	2.29	28.96	21.41	13.59	9.92
LSV Emerging Markets Fund	6.19	6.19	39.59	22.64	12.79	10.38
MFS International Growth Equity	-3.54	-3.45	12.40	10.57	6.60	9.74

TIAA-CREF	1st Quarter 2026	Year-to-Date	1-year History	3-year History	5-year History	10-year History
CREF Global Equities	-2.42	-2.42	22.05	17.58	9.78	11.73
CREF Growth	-9.57	-9.57	18.87	20.86	10.27	15.20
CREF S&P 500 Index	-4.38	-4.38	17.54	17.47	10.59	13.42
CREF Stock	-1.92	-1.92	21.36	16.63	9.27	11.59
John Hancock Funds Value Mid Cap	1.20	1.20	14.64	12.74	8.63	10.47
Namura Emerging Markets Fund	14.20	14.20	106.69	35.77	12.81	14.33
Nuveen Core Equity Fund	-6.63	-6.63	13.74	18.00	10.77	13.23
Nuveen Equity Index Fund	-4.01	-4.01	17.73	17.50	10.55	13.39

TIAA-CREF	1st Quarter 2026	Year-to-Date	1-year History	3-year History	5-year History	10-year History
Nuveen International Equity Fund	-1.39	-1.39	23.12	13.68	6.97	7.72
Nuveen International Equity Index	0.98	0.98	22.82	14.20	8.24	8.50
Nuveen Large Cap Growth Index	-9.84	-9.84	18.46	20.83	12.43	16.48
Nuveen Large Cap Responsible Equity	-3.46	-3.46	16.05	15.26	9.34	12.82
Nuveen Large Cap Value	1.47	1.47	15.88	15.61	10.33	10.59
Nuveen Large Cap Value Index	1.99	1.99	15.51	13.97	9.11	10.25
Nuveen Mid Cap Growth	-6.14	-6.14	9.83	5.35	-2.66	7.54
Nuveen Quant Small Cap Equity	1.02	1.02	28.58	16.12	7.89	11.31
Nuveen Real Estate Securities	3.31	3.31	4.16	6.63	2.57	5.65
Nuveen S&P 500 Index	-4.40	-4.40	17.45	17.96	11.73	13.81
Nuveen Small Cap Blend Index	0.85	0.85	25.38	12.78	3.58	9.71
TIAA Real Estate Account	0.61	0.61	3.60	-3.89	1.56	2.70
CREF Core Bond	0.05	0.05	4.60	4.21	0.64	2.06
CREF Inflation-Linked Bond	0.66	0.66	3.93	4.27	2.82	2.95
CREF Responsible Balanced Account	-1.60	-1.60	12.17	10.32	5.59	7.82
Nuveen Lifecycle 2010	-0.97	-0.97	9.11	8.00	3.84	5.79
Nuveen Lifecycle 2015	-1.06	-1.06	9.41	8.19	3.94	6.12
Nuveen Lifecycle 2020	-1.20	-1.20	10.15	8.74	4.24	6.60
Nuveen Lifecycle 2025	-1.38	-1.38	10.89	9.37	4.60	7.23
Nuveen Lifecycle 2030	-1.65	-1.65	12.18	10.34	5.18	7.96
Nuveen Lifecycle 2035	-1.90	-1.90	13.49	11.43	5.84	8.73
Nuveen Lifecycle 2040	-2.32	-2.32	15.37	12.75	6.68	9.57
Nuveen Lifecycle 2045	-2.56	-2.56	16.63	13.60	7.19	10.12
Nuveen Lifecycle 2050	-2.70	-2.70	17.34	14.04	7.44	10.32
Nuveen Lifecycle 2055	-2.76	-2.76	17.47	14.16	7.52	10.41
Nuveen Lifecycle 2060	-2.84	-2.84	17.63	14.30	7.61	10.52
Nuveen Lifecycle 2065	-2.81	-2.81	17.87	14.42	7.80	10.76
Nuveen Lifecycle Retirement Income	-1.06	-1.06	9.38	8.03	3.87	5.69
CREF Money Market	0.87	0.87	3.98	4.64	3.20	2.00
Nuveen Money Market	0.84	0.84	3.80	4.50	3.18	2.02
TIAA Traditional — GSRA	0.89	0.89	3.58	3.70	3.50	3.34
TIAA Traditional RA	1.06	1.06	4.31	4.44	4.15	3.99
TIAA Traditional SRA	0.89	0.89	3.58	3.70	3.50	3.34