

# MONEY MATTERS VOL. 4, 2025

## 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

If you would like to make an appointment with the DMBA Financial Planners please use the link below. It will take you to the planners' Thursday scheduled time on campus.

**BYU Face-to-Face:**

<https://dmba.as.me/FPBYU>

To make an appointment with TIAA Representative, call 1-800-732-8353

## MAKE THE MOST OF YOUR ANNUAL RAISE: BOOST YOUR RETIREMENT SAVINGS

As you enter the new year, now is an ideal time to determine how to use the additional income from your raise. Before adjusting to a larger paycheck, consider increasing your 401(k) contributions – small increases today can lead to substantial growth in your retirement savings over time. Please consider the following best practices for 401(k) savings:

### SMART 401(K) PRACTICES

- **Start contributing (if you aren't already)** – contribute at least 5% to receive BYU's 4% match—an instant **80% return** on your money.
- **Get the full match** – If you're contributing less than 5%, you're leaving free money on the table. Increase your contribution to receive the full match.
- **Go beyond the minimum** – Adding even 1% more can make a meaningful difference over time.

### WHAT A 1% INCREASE CAN DO

Using the DMBA 401(k) calculator:

- **Age:** 40
- **Salary:** \$65,000
- **Current contribution:** 5%(+4% match)
- **Added Contribution:** +1%

**Estimated value of that extra 1% at age 65: \$52,695** (Assumptions: 7% annual return; 3% salary increase)

### SMarT AUTOMATIC INCREASE FUNCTION

Slowly increase your contribution percentage for your 401(k) year over year using the SMarT automatic increase function.

The DMBA SMarT automatic increase function allows you to:

- Choose the percentage increase you want each year.
- Decide at what percentage to stop the increase.
- Plan the time of the year for the increase to take place.

You can access the SMarT function by logging into DMBA and clicking the 401(k) tile to take you to Empower. If you would like detailed instructions on how to set up the SMarT function please email the Retirement Specialist at [retirement@byu.edu](mailto:retirement@byu.edu)

**As the new year approaches, take a moment to maximize your raise and make your money work for you – your future self with thank you!**

# DMBA and TIAA Investment Returns

Period Ending September 30, 2025

DMBA	3 <sup>rd</sup> Quarter 2025	Year-to- Date	1-year History	3-year History	5-year History	10-year History
BlackRock LifePath Index Retire F	4.05	10.51	8.04	11.27	5.12	6.43
BlackRock LifePath Index 2030	4.74	12.05	9.54	14.31	7.70	9.52
BlackRock LifePath Index 2035	5.45	13.54	11.15	16.34	9.21	11.41
BlackRock LifePath Index 2040	6.11	14.90	12.66	18.45	10.72	13.18
BlackRock LifePath Index 2045	6.78	16.22	14.15	20.42	12.06	14.71
BlackRock LifePath Index 2050	7.38	17.53	15.76	21.87	12.98	15.72
BlackRock LifePath Index 2055	7.63	18.14	16.55	22.45	13.31	16.05
BlackRock LifePath Index 2060	7.67	18.23	16.64	22.49	13.33	16.05
BlackRock LifePath Index 2065	7.67	18.22	16.64	22.50	12.84	16.02
BlackRock LifePath Index 2070	7.67	18.23	N/A	N/A	N/A	N/A
Vanguard Inflation Protected Bond	2.05	6.83	3.60	4.78	1.37	2.92
PIMCO High Yield Bond	2.23	6.60	6.60	10.17	4.67	5.37
Voya Core Plus Trust Fund	2.02	6.52	3.53	N/A	N/A	N/A
BlackRock Equity Index Fund	8.12	14.82	17.58	24.93	N/A	N/A
FTSE RAFI U.S. 1000 Index Fund	7.12	13.88	12.78	20.05	17.43	13.07
Blackrock MidCap Equity Index Fund	5.55	5.75	6.10	15.81	N/A	N/A
BlackRock Russell 2000 Index	12.39	10.45	10.83	15.32	N/A	N/A
DFA US Small Cap Value Fund	8.60	4.85	4.99	15.73	19.58	10.22
Voya Small Cap Growth Fund	13.93	9.19	8.08	18.15	12.01	12.72
BlackRock MSCI ACWI Index	6.97	27.05	17.34	21.22	N/A	N/A
William Blair International Growth CIT	2.42	15.99	8.60	14.76	4.72	10.78
Brandes International Value Fund	8.43	32.37	19.80	30.92	18.19	10.09
LSV Emerging Markets Fund	9.67	29.79	21.39	25.33	16.64	N/A
TIAA-CREF	3 <sup>rd</sup> Quarter 2025	Year-to- Date	1-year History	3-year History	5-year History	10-year History
CREF Equity Index	8.07	14.09	17.00	23.78	15.48	14.42
CREF Global Equities	7.37	17.22	17.52	24.14	13.52	11.90
CREF Growth	8.12	15.13	22.47	31.97	15.00	16.89
CREF Stock	7.29	17.57	16.41	22.66	13.36	12.00
John Hancock Funds Value Mid Cap	5.75	12.03	9.86	17.86	15.77	10.93
Macquarie Emerging Markets Fund	12.83	47.69	34.46	26.42	8.93	10.71
Nuveen Core Equity Fund	7.90	10.75	12.51	26.04	15.98	14.27
Nuveen Equity Index Fund	8.06	14.10	17.00	23.74	15.41	14.39
Nuveen International Equity Fund	6.20	25.20	17.01	21.13	10.19	7.31

<b>TIAA-CREF</b>	<b>3<sup>rd</sup> Quarter 2025</b>	<b>Year-to- Date</b>	<b>1-year History</b>	<b>3-year History</b>	<b>5-year History</b>	<b>10-year History</b>
Nuveen International Equity Index	4.56	25.90	15.24	21.90	11.04	8.03
Nuveen Large Cap Growth Index	10.42	16.98	25.15	31.22	17.22	18.47
Nuveen Large Cap Responsible Equity	5.06	14.11	13.51	21.72	14.18	13.79
Nuveen Large Cap Value	5.05	12.69	10.14	18.94	15.24	10.64
Nuveen Large Cap Value Index	5.27	11.39	9.11	16.62	13.54	10.40
Nuveen Mid Cap Growth	3.86	9.47	14.17	14.95	3.93	8.74
Nuveen Quant Small Cap Equity	11.90	11.58	12.26	18.32	16.31	10.92
Nuveen Real Estate Securities	2.86	3.25	-3.45	8.04	5.38	6.60
Nuveen S&P 500 Index	8.05	14.59	17.25	24.55	16.12	14.95
Nuveen Small Cap Blend Index	12.29	10.18	10.47	14.98	11.34	9.62
TIAA Real Estate Account	1.11	2.93	3.64	-6.30	1.80	2.89
CREF Core Bond	2.09	6.35	3.36	5.55	0.11	2.19
CREF Inflation-Linked Bond	1.88	6.86	5.01	5.43	2.90	3.16
CREF Social Choice	3.77	12.78	9.54	14.80	7.93	8.27
Nuveen Lifecycle 2010	3.57	9.25	7.53	10.67	5.22	6.04
Nuveen Lifecycle 2015	3.70	9.43	7.70	11.00	5.53	6.39
Nuveen Lifecycle 2020	4.00	9.97	8.25	11.81	6.04	6.89
Nuveen Lifecycle 2025	4.27	10.54	8.78	12.84	6.78	7.54
Nuveen Lifecycle 2030	4.73	11.53	9.76	14.29	7.75	8.31
Nuveen Lifecycle 2035	5.17	12.48	10.72	15.95	8.82	9.10
Nuveen Lifecycle 2040	5.81	13.75	12.07	17.83	10.09	9.96
Nuveen Lifecycle 2045	6.25	14.72	13.11	19.12	11.03	10.54
Nuveen Lifecycle 2050	6.48	15.20	13.65	19.71	11.31	10.75
Nuveen Lifecycle 2055	6.50	15.36	13.76	19.92	11.50	10.85
Nuveen Lifecycle 2060	6.59	15.49	13.92	20.10	11.67	10.96
Nuveen Lifecycle 2065	6.65	15.56	13.99	20.27	11.90	11.90
Nuveen Lifecycle Retirement Income	3.75	9.47	7.70	10.74	5.25	5.94
CREF Money Market	1.05	3.16	4.34	4.61	2.82	1.82
Nuveen Money Market	1.00	3.03	4.17	4.55	2.82	1.84
TIAA Traditional — GSRA	0.89	2.66	3.59	3.67	3.45	3.32
TIAA Traditional RA	1.06	3.20	4.33	4.42	4.09	3.97
TIAA Traditional SRA	0.89	2.66	3.59	3.67	3.45	3.32