



## Retire Smart: Take Charge of Your Financial Future

### LOOKING AHEAD...

#### Managing Weight for Disease Prevention

Discover effective strategies for maintaining a healthy weight and preventing chronic diseases through sustainable lifestyle changes.

#### MoveSpring October Challenge: RCAB Strong

You are challenged to engage in at least 20 minutes of strength training exercises followed by 5 minutes of stretching for at least 18 days.

#### Wellness Webinars

Gain valuable insights on preparing for retirement, planning for healthcare expenses during retirement, accessing mental health support, and taking meaningful steps toward healing from trauma.

#### The Recipe Corner

Southwest White Bean Soup: tasty, rich in fiber and protein, and perfect for the cozy Fall weather.

October is National Retirement Security Month, a time to reflect on your financial wellness and take proactive steps toward a secure retirement. **Why It Matters:** With rising costs of living and potential changes to Social Security benefits, planning for retirement is more important than ever. If you haven't saved enough - or anything at all - you could face financial insecurity or need to work longer than expected.

- Surveys show that [between 20% and 46%](#) of Americans have no retirement savings.
- Social Security alone typically replaces only about 40% of preretirement income.
- People in their 50s and 60s who haven't saved much are in the most danger. With little time left to catch up, many risk outliving their income.
- Women have about [30% less](#) in retirement savings than men, with median savings of \$31,291 compared to \$45,106 for men.

#### Take Action: Financial Wellness Tips\*

1. **Start Early and Save Consistently:** The [U.S. Department of Labor](#) and [Social Security Administration](#) encourage adults to start saving for retirement as soon as possible. Even small amounts – such as \$25 or \$50 a week - can significantly increase your future nest egg due to compound interest. Eligible employees at locations participating in the RCAB 401(k) Retirement Savings Plan can contribute their own funds to the RCAB 401(k) Plan through payroll deductions. Plan for retirement using Voya Financial's [myOrangeMoney interactive online tool](#). To learn more about the RCAB 401(k) Plan, visit [catholicbenefits.org/401k](#).
2. **Maximize Employer Benefits:** Employees with one year of benefit-eligible service are eligible for an employer match of 100% of the first 3% of eligible wages contributed, plus 50% of the next 2% of eligible wages contributed into their 401(k). To receive the maximum employer match of 4%, employees should contribute at least 5% of eligible wages. Employees are immediately 100% vested in their own contributions, investment earnings, and employer matching contributions.
3. **Reevaluate Your Plan Regularly:** Life changes, inflation, and market shifts make regular check-ins essential to financial well-being.
4. **Seek Guidance:** Consider working with a financial advisor to create a retirement strategy.
  - Speak to a Voya Investment Advisor Representative over the phone weekdays from 8 a.m. to 9 p.m. at 855-817-1664. There is no fee for this service.
  - Meet with a financial planner for five complimentary sessions per calendar year to receive confidential advice through the [RCAB Employee Assistance Program \(EAP\)](#).
5. **Educate Yourself:** Expand your knowledge about financial wellbeing. Access free online guidance at [rcab.voya.com](#) and view educational webinars at [voya.com/voyalearn](#).

Every step you take today helps build the retirement you need and deserve.

\*References to Voya Financial resources and the RCAB 401(k) Retirement Savings Plan apply to eligible employees working at locations that participate in the RCAB 401(k) Plan.

## Managing Weight for Disease Prevention

One of the most powerful ways to maintain your health is to prevent chronic disease, and weight management plays a crucial role in this effort. Obesity is now recognized as a complex, multifactorial disease, and simple advice like “eat less and move more” isn’t always effective.

While carrying excess weight ( $BMI > 25$ ) is linked with a significantly higher risk of many conditions, such as heart disease, certain cancers, diabetes, and depression, it does not mean every person with a higher BMI is automatically unhealthy. Likewise, being in the “normal” range doesn’t guarantee good health. Individuals at a normal weight ( $BMI < 25$ ) but with high percentages of body fat and low muscle mass are at risk of metabolic conditions, like diabetes and heart disease as well.

### Best Practice Tips for Weight Management & Disease Prevention



- Focus on quality.** While the total amount of calories still counts, there is a growing appreciation that not all calories are created equal. 100 calories from broccoli will have a very different effect on hunger hormones and metabolism than 100 calories from a soda. Whole, nutrient-dense foods like fruits, vegetables, lean proteins, beans, nuts, and whole grains are naturally more filling, support stable blood sugar, and help reduce overeating.
- Prioritize protein at every meal.** Protein helps you feel full, helps maintain muscle, and can stabilize blood sugar levels, preventing spikes and crashes. A simple way to increase protein is to rethink breakfast. Instead of starting the day with something sweet, try a savory option like scrambled eggs or tofu, cottage cheese, or leftovers from dinner the night before.
- Fiber is essential!** Like protein, fiber keeps you full and balances blood sugar levels. It also nourishes your gut microbiome, and emerging evidence shows certain gut bacteria may even help produce GLP-1, the hormone that supports satiety and weight loss! Most people only consume about half of the daily recommended amount of fiber. An easy way to eat more fiber? Fill one half of your plate with vegetables and choose intact whole grains, like barley and quinoa, instead of refined flour-based foods.
- Prioritize sleep.** Did you know poor sleep can interfere with hunger hormones and increase cravings for high-calorie foods? Adults generally need 7-8 hours per night. Aim for a consistent bedtime, limit screens before bed, and create a wind-down routine that helps you relax. Think of sleep as part of your nutrition and exercise plan - it's that important.

*What lifestyle changes will you make for weight management and disease prevention?*



The Center for Disease Control recommends you stay up to date with flu and COVID vaccinations. Vaccines offer strong protection, but that protection takes time to build. Vaccines do not provide full (100%) protection, so breakthroughs can happen. However, as more people get vaccinated, it is expected fewer people will come into contact with the virus.

Click [here](#) to schedule your flu or COVID vaccination today!



## Wellness Webinars



Learn to Live webinars are for educational purposes only and are not a substitute for psychiatric treatment and/or professional mental health care.

### The Price of Silence:

How to Talk About Your Mental Health  
Use access code **RCAB** to view the webinar.

[Friday, October 10: 1-1:30 p.m.](#)

If you are struggling with anxiety, depression, or a related concern, you know that is when you feel the least like discussing what you are going through. Join Learn to Live this World Mental Health Day as they discuss effective strategies, offer guidance in seeking help, and share ways you can support those close to you who may be struggling.

### Finding Hope and Healing in the Face of Trauma

Use access code **RCAB** to view the webinar.

[Friday, October 17: 12-12:30 p.m.](#)

[Tuesday, October 28: 1-1:30 p.m.](#)

Difficult situations happen in life and sometimes it's harder to get back on your feet. Join the Learn to Live Clinical team as they define trauma and PTSD and share some important steps for healing and even strategies to build resilience if challenges come your way.



### Retirement Income

[Tuesday, October 14: 10 a.m. and 2 p.m.](#)

[Tuesday, October 28: 12 p.m. and 3 p.m.](#)

Discover how you can plan ahead to save for retirement by calculating monthly expenses, identifying gaps, and exploring your incomes in retirement.

### Healthcare in Retirement

[Tuesday, October 28 10 a.m. and 2 p.m.](#)

Rising healthcare costs continue to be a concern. Planning for healthcare expenses in retirement is essential with today's longer lifespans and gaps in Medicare and insurance coverage. This session will walk through healthcare cost and coverage options, stressing the value of a holistic retirement plan that factors in health care needs.

## Webinar Recordings

*View the recorded webinars from last month!*



**PLAY NOW!**

[Flourishing Through Life Transitions](#)

[Squirrels and Shiny Objects: Addressing Problems with Focus and ADHD](#)

Use access code **RCAB** to access recordings.

## MoveSpring October Challenge



### RCAB Strong

You are challenged to complete at least 20 minutes of strength training exercises followed by 5 minutes of stretching for at least 18 days this month. Strength training protects your joints from injury, helps build muscle, aids in weight management, and reduces the risk of heart disease and diabetes.

Employees and spouses enrolled in the RCAB Health Plans may click [here](#) or scan the QR code to join by October 7.



Earn \$50 into your HealthEquity HRA or HSA (subject to Plan Year maximums) when you complete this Challenge!

## THE RECIPE CORNER

### Southwest White Bean Soup

Recipe from



*A tasty recipe that's high in protein and fiber to keep you satiated, perfect for those cozy fall nights!*

#### Ingredients

- 1 Tbsp olive oil
- 1 medium onion, diced
- 1 green pepper, diced
- 2 cloves garlic, minced
- 1 lb ground turkey (or 8 oz block of tempeh, crumbled)
- 2 cans (15 oz each) white beans (cannellini or Great Northern), drained and rinsed
- 2 cups low-sodium chicken broth
- 1 small can (4 oz) diced green chiles (mild or hot, to taste)
- 1½ tsp ground cumin
- 1½ tsp dried oregano
- 1 tsp chili powder
- ¾ tsp salt
- 1 TB soy sauce
- Juice of ½ lime
- Garnishes: fresh cilantro, diced avocado, Greek yogurt/sour cream, hot sauce, shredded cheese

#### Preparation

1. Heat olive oil in a large pot over medium heat. Add onion and green pepper and sauté 4–5 minutes until softened.
2. Add garlic and ground turkey (or tempeh). Cook, breaking it up, until turkey is no longer pink, about 5 minutes.
3. Stir in cumin, oregano, chili powder, and salt. Cook for 1 minute to bloom the spices.
4. Puree 1 can of beans in the blender with 1 cup of broth to thicken the soup. Add the puree to the pot with the remaining beans, chicken broth, and green chiles.
5. Bring to a simmer, then reduce heat to low and cook 20 minutes, stirring occasionally.
6. Stir in lime juice and adjust seasoning and salt before serving. Serve with assorted garnishes.

*In health,*