

01 OCTOBER 2025

CHARTER COUNTY OF WAYNE



Your Ticket to Retirement!

In This Issue

- **Breast Cancer Awareness Month**
- **Principal Foundation: Young Women More Anxious, Less Confident Discussing Money Than Men**
- **Upcoming Webinars and Retirement Plan Informational**
- **Retirement Quiz**
- **End of Year Review**

Contact Us

Grand Park Centre **Office: (313) 224-5890**
28 W. Adams Ste. 1900 **Fax: (313) 293-3450**
Detroit, Michigan 48226 **WWW.WCERS.ORG**

Breast Cancer Awareness Month

Breast Cancer Awareness Month is a poignant time of year that resonates differently with each individual, reflecting a tapestry of emotions and experiences. For some, it serves as a poignant reminder of the triumphs and struggles associated with a disease that has significantly altered their lives. For others, it becomes a vibrant opportunity to express solidarity and compassion for the more than 2 million women around the world who face the challenges of breast cancer each year.

This month-long observance aims to foster a deeper understanding of breast cancer, its effects, and the various ways in which we can come together as a community in support of those battling this disease. The primary objectives of Breast Cancer Awareness Month are multifaceted, emphasizing prevention and empowerment. Listed below are just a few of the objectives of Breast Cancer Awareness Month:

- ⇒ Encouraging Routine Screenings: Advocating for women to prioritize their health by scheduling regular breast cancer screenings starting at age 40, or earlier based on individual risk factors.
- ⇒ Educational Outreach: Raising awareness about the risk factors associated with breast cancer, empowering individuals to take proactive measures in their health journeys.
- ⇒ Fundraising for Research: Mobilizing efforts to raise critical funds for breast cancer research, fostering innovation and advancements in treatment that can save lives and enhance quality of life.

Throughout the month of October, special dates shine a spotlight on certain groups within the breast cancer community, amplifying their voices and challenges:

- ⇒ Metastatic Breast Cancer Awareness Day on October 13.
- ⇒ Men’s Breast Cancer Awareness Week from October 17–23.

Make a commitment to your health by scheduling your annual mammogram, and inspire friends and family to prioritize their screenings as well. For those eager to learn more about breast cancer and its multifaceted impact, resources can be found at Breastcancer.org, where you can dive into news articles, educational content, and insightful podcasts that bring forth personal stories and expert guidance. Participate in community discussion forums to engage with others, share experiences, and find camaraderie in shared struggles.

For more information right click on the link: [Breast Cancer Awareness Month 2025](#)



CONTENT: JAVIER VALENTINE / EDITOR: TERRILLA GEE

Young Women More Anxious, Less Confident Discussing Money Than Men

A national survey conducted by the Principal Financial Group Foundation has illuminated a significant and pressing issue: the gender gap in financial conversations among young Americans. This enlightening study, which surveyed 3,000 Generation Z and Millennial adults in August, reveals not only the stark contrasts in how men and women engage with money but also the implications these differences may have for long-term financial well-being and economic participation.

The findings present a sobering picture—women reported experiencing higher levels of anxiety and noticeably lower confidence compared to their male counterparts when discussing personal finances. Only 38% of the surveyed Gen Z and Millennial women expressed a sense of confidence in talking about money, compared to a more robust 56% of men. A striking 44% of women indicated that discussions about finances evoke feelings of anxiety, and 45% admitted to shying away from money conversations altogether, fearing judgment about their spending habits or income. In contrast, only 33% of men echoed similar sentiments of apprehension.

Further insights were provided by a related study released in March by the digital banking platform Laurel Road, which found that a staggering 65% of women identified personal finances as a primary source of stress and anxiety. However, in a remarkable twist, fewer than one in five women sought professional financial advice. Instead, 44% of them turned to their personal networks for financial discussions, highlighting a reliance on close relationships for sharing crucial information, with Generation Z (50%) and Millennial (47%) respondents particularly favoring intimate connections for guidance and support.

The findings from the Principal Foundation survey cast a bright light on a vital area for improvement: fostering open and inclusive conversations about money—especially for women. This need for dialogue becomes even more urgent when considering the recent statistics from the U.S. Bureau of Labor Statistics, which indicated that over 100,000 women aged 20 and older left the workforce between May and June, while 160,000 men entered during the same period.

The Wayne County Employees' Retirement System is committed to empowering all employees and retirees by providing essential financial resources. Here's how you can benefit from our offerings:

1. We also encourage you to take advantage of the financial assistance available through Titan Wealth Advisors. They offer a wide range of personalized resources, including financial analysis, investment strategies, and in-depth information about your retirement options. You can connect with Titan Wealth Advisors at (248) 327-0272 to explore how they can help you achieve your financial goals.
2. Furthermore, your dedicated retirement counselor, Kandie Anglin from Empower, is here to provide valuable workshops and informational sessions. These are designed to keep you updated on the latest developments in retirement planning, investment opportunities, and changes to retirement benefits. Feel free to contact Kandie Anglin at (248) 840-0655 or at kandie.anglin@empower.com for more details.

We are proud to offer all services from Titan Wealth Advisors and Empower, including the support provided by Kandie Anglin, at no cost to our members. This ensures you have access to valuable financial guidance without any added financial stress. We encourage you to take full advantage of these resources as you build confidence in your financial outlook.

By addressing these challenges collectively, we have the power to shape a more equitable financial landscape that uplifts all individuals and empowers women to thrive in their financial journeys.

For more information right click on the link below:

[Principal Foundation: Young Women More Anxious, Less Confident Discussing Money Than Men](#)
PLANSPONSOR



Upcoming Webinars and Retirement Plan Informational

UPCOMING EMPOWER WEBINAR:

October 1, 2025

Wayne County Options When Retiring in 30 to 90 days

REGISTER: [Microsoft Virtual Events Powered by Teams](#)

Empower Retirement Counselor Kandie Anglin 1:1 Meeting Schedule

If you would like to meet with the retirement counselor Kandie Anglin at one of the Wayne County locations please click on the link below to be directed to the online schedule.

[Book Appointment](#)



Wayne County Employees' Retirement System Quiz

The Wayne County Employees' Retirement System is dedicated to empowering you with a comprehensive understanding of your retirement plans and the key parameters that influence them. We recognize that navigating the intricacies of retirement options can be challenging, which is why we have crafted an engaging quiz specifically designed to deepen your knowledge.

This 8-question quiz serves as an excellent tool to not only assess your current understanding of various retirement elements but also to illuminate aspects you may want to explore further. It's a valuable opportunity for you to gain insights and clarity about your retirement future. We invite you to dedicate a few moments to complete the quiz.

We are confident that you will find it both enjoyable and informative, enriching your perspective on retirement planning. Please **click on the link** below to take this quick and easy anonymous quiz. Should you have any questions or require additional assistance in comprehending your retirement plan, please feel free to reach out to Felicia Hollis at (313) 224-8515. Our team is here to guide you every step of the way!

<https://forms.office.com/g/rW0tFrkBcQ>



End of the Year Review

October signifies the start of the final quarter (Q4) of the year, a critical period for employees to focus on their year-end savings goals. This is an opportune time to strategically plan contributions to maximize tax benefits. Employees should consider taking advantage of catch-up contributions allowed for the 457 Plan and the Defined Contribution 401(a) plans. By doing so, you can potentially increase your retirement savings and enhance your financial security for the future.

In addition to financial planning, October is also recognized as Cybersecurity Awareness Month. This month serves as a timely reminder to assess and strengthen your cybersecurity practices. It's essential to review and update your passwords frequently, ensuring they are complex and unique for different accounts. Implementing two-step authentication for your retirement plan accounts and other sensitive platforms adds a valuable layer of security. Staying vigilant against phishing attempts is crucial, as these can compromise both personal and professional information. Take proactive measures to protect your devices and sensitive data by regularly checking for software updates and using reputable security software.

Taking the time to review your financial situation at the end of the year can significantly improve your retirement planning. This process allows you to assess your savings, investment strategies, and account security, ensuring that all your financial information is protected. By conducting a thorough evaluation, you can identify areas for improvement and make informed adjustments. Establishing these proactive habits not only contributes to a more secure financial future but also sets a positive tone for the year ahead.

Wayne County Retirement Regular & Quarterly Board Meetings Schedule 2025: All meetings will be held on the 18th floor of the Grand Park Centre at 10:00am, unless otherwise specified.

| | | | | | |
|-----------------------|---|-------------------------|-----------------------|--|------------------------|
| Monday, January 27 | <i>Monday, February 10</i> Monday, February 24 | Monday, March 31 | Friday, April 25 | <i>Friday, May 9</i> Tuesday, May 23 | Monday, June 30 |
| Monday, July 28 | <i>Friday, August 8</i> Monday, August 25 | Friday, September 26 | Monday, October 27 | <i>Friday, November 14</i> Tuesday, November 18 | Friday, December 19 |

WAYNE COUNTY RETIREMENT COMMISSION

EMPLOYEE MEMBERS

Henry Wilson, Chair
Frank Simone, Vice Chair
Tom Yee
Denis Martin

RETIRED MEMBERS

Elizabeth Misuraca
Ron Yee

EX-OFFICIO MEMBERS

Warren C. Evans
 Wayne County Executive
Assad Turfe
 Designated Representative
Alisha Bell, Chairperson
 Wayne County Commission