



# Fred Yager Named 2025 401(k) Champion®

*The 401(k) Champion® Competition Celebrates Everyday 401(k) Heroes. You Don't Need a Finance Degree - Just a Story . . .*

STAMFORD, CT, UNITED STATES, September 16, 2025 /EINPresswire.com/ -- The 401(k) Champion® Competition ([www.401kchampion.com](http://www.401kchampion.com)) has named Fred Yager, formerly of Morgan Stanley, as one of four 401(k) Champions® for 2025. Four Champions were chosen for 2025, each competing for the title by submitting online essays (anonymously) explaining their 401(k) experiences to a panel of independent judges. The goal of the 401(k) Champion® Competition is to raise awareness of the benefits of tax-advantaged retirement savings through the voices of 401(k) participants.

Fred Yager's relationship with his 401(k) dates back to 1987, when he began contributing while working at Merrill Lynch. Since then, it's remained a cornerstone of his financial strategy—one that not only supported his retirement goals but also became a crucial safety net during times of need.

"Participating in a 401(k) was a financial life-saver," said Yager. "It helped pay for my son's college education and carried us through nearly a year of unemployment during a financial crisis. It allowed us to remain in our home and keep our promises, even when I was out of work."

Fred's advice to colleagues is clear and compelling:

"If your company offers a match, you're giving yourself a raise just by saving. Even if there's no match, saving for retirement is essential—especially because we're all living longer, and we need to be able to pay for that longevity."

He encourages others to work with financial advisors to help select appropriate investments, noting that factors like risk tolerance, time horizon, and personal goals should all be part of the planning process.

"I've always preferred working with a professional. They help me stay diversified and make sure my portfolio stays on track when my goals—or the market—change."

For Yager, staying actively involved in his 401(k) has been a lifelong habit:

"The best advice I ever received was to stay engaged, be diversified, and partner with a

professional who can help you rebalance your portfolio when needed.”

Peer mentorship also plays a role in how Fred talks about financial planning with others.

“Sometimes your peers will share investment ideas you hadn’t considered. It’s always important to talk with your advisor before acting on them, but that kind of idea-sharing can be valuable.”

Mentorship has had a powerful impact on Fred’s own life and career. He credits a pivotal moment in the Navy as the launchpad for a 55-year professional journey:

“I didn’t know what I wanted to do. My commanding officer saw that I liked to write and encouraged me to apply to the Defense Information School to become a Navy journalist. That advice changed my life.”

Now, he mentors others in return—and defines success simply:

“When I see the person I mentored succeeding in their career or life, that’s the reward.”

Fred’s leadership extends to informal workplace conversations, where he uses his own story to motivate others to start saving.

“Whenever I hear someone isn’t participating in their 401(k), I remind them: if there’s a match, it’s free money—and saving for retirement is something everyone should be doing anyway.”

Through his long-term commitment to financial planning and his willingness to share his story, Fred Yager exemplifies the spirit of the 401(k) Champion® Competition. His experience shows that 401(k) plans are not just retirement tools—they’re lifelines, launchpads, and legacies.

For more about the award and this year’s Champions, visit [www.401kchampion.com](http://www.401kchampion.com).

### About the 401(k) Champion® Competition

By recognizing the voices of individuals who spread the 401(k) message, the competition highlights the importance of mentorship, consistent participation, employer match maximization, and a long-term commitment to retirement goals.

The competition focuses on:

- Energizing 401(k) participants to learn more about 401(k)s
- Identifying and sharing the stories of 401(k) Champions®
- Encouraging a dialogue about 401(k)s and retirement security
- Helping employers educate employees about the benefits of 401(k)s

For more information about the competition and its mission, visit <https://jacksongrant.us>.

## About the Sponsor

The creator and sponsor of the 401(k) Champion® Competition, the only national essay contest for 401(k) participants, is financial literacy proponent, Julie Jason, JD, LLM, founder and CEO of Jackson, Grant Investment Advisers, Inc. of Stamford, CT. Jackson, Grant's dual mission is to provide wealth management services to high-net-worth families while helping educate individuals of any financial means through pro bono initiatives such as the 401(k) Champion® Competition. The firm's website is <https://jacksongrant.us>

To learn more about the 401(k) Champion® Competition and to read the winning essays, please visit [www.401kchampion.com](http://www.401kchampion.com).

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