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RBFCU SERVICES MAGAZINE

EXPERIENCE

WINTER
2024

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6 Common Financial Windfalls (And How to Prepare)

*RBFCU Wealth Management,
The Garner Davis Group*

Estate Plans and Guardianship: What Parents Need to Know

RBFCU Trust Services

5 Great Luxury Real Estate Agent Traits

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How to keep your focus and financial goals on track.

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FEATURE



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Season's Greetings...

As the year comes to a close, we're focused on you and your loved ones — and what you need to know to plan for the future and protect your family in the year ahead.

This issue offers strategies to navigate economic change, insights to help singles and couples invest and save as well as crucial guidance for parents seeking to secure their family's future. In the market to buy or sell your home? We're sharing the traits that help define successful luxury real estate agents. Lastly, we examine the challenge of managing sudden financial windfalls, offering practical tips on how to manage unexpected wealth.

We hope this issue helps prepare you for a wonderful 2025, and we look forward to serving you in the new year.

Yours truly,

Edward Bronnenberg
SVP — CUSO Operations
RBFCU & RBFCU Services LLC



6 Common Financial Windfalls

(And How to Prepare)

From a hefty inheritance to a lottery win, let's explore the scenarios.

The idea of a substantial increase in wealth sounds fun, but for many people a windfall's arrival can feel daunting. That's because a sudden influx of cash or other assets can present fresh challenges to your financial plans. It can also complicate relationships. Yes, intense emotions — exhilaration, grief, guilt — can be bound up with the experience. But failure to successfully navigate those feelings upfront may lessen your ability to make the most of a windfall. And this can be especially true if the change is a "surprise."

To help you prepare for such an event, let's explore six potential financial windfall scenarios and what you might want to guard against.

1. Inheritance

Ideally, someone set to inherit significant assets has an inkling that wealth might be coming their way. Although some benefactors keep their estate plans secret, awareness can help an heir prepare for the newfound responsibility as well as any possible federal tax ramifications. Caught by surprise? A financial advisor can help you get up to speed on what might need to be addressed.

2. Life insurance payout

The loss of a loved one is never easy, which can complicate the need to decide what to do with a sizable life insurance policy for which you are a beneficiary. In this scenario, it makes sense to front-burner the emotional and physical needs of yourself and your loved ones in the immediate wake of your loss. Remember, however, there may be time pressure (e.g., taxes) with which to contend.

3. Career-related wealth

Maybe you work in the tech sector and are eligible to receive equity compensation. Or perhaps you take a new position after graduate or law school that provides you with an enviable hefty paycheck. Then again, you might have a great idea, build a company around it and then stage a profitable exit strategy or initial public offering (IPO). Yes, major shifts in income or net worth tied to your professional life can be challenging — something busy, goal-directed people may neglect to prepare for sufficiently.

4. Investment success

Although investing never guarantees wealth — and always carries with it a certain amount of risk, some folks make a smart investment at the right time and have it pay off handsomely. In the event this happens, there are several things to consider, including whether to reinvest (and, if so, how much).

5. Legal settlement

Divorce and injury lawsuits are two ways through which an individual may suddenly receive a sizable amount of cash through the court system. Naturally, they can also come with sizable legal bills and significant emotional fallout.

6. Lottery

Ah, the lottery! We'd be remiss if we didn't give a nod to the remote possibility that you could someday find yourself in possession of the proverbial "golden ticket." Such a life-changing experience can quickly turn fraught with complexity, however. After all, you may have to decide how you want to receive the money (a large amount upfront or smaller figures over time) and whom you want to tell about your winnings. Yes, news of a big "win" might complicate relationships!

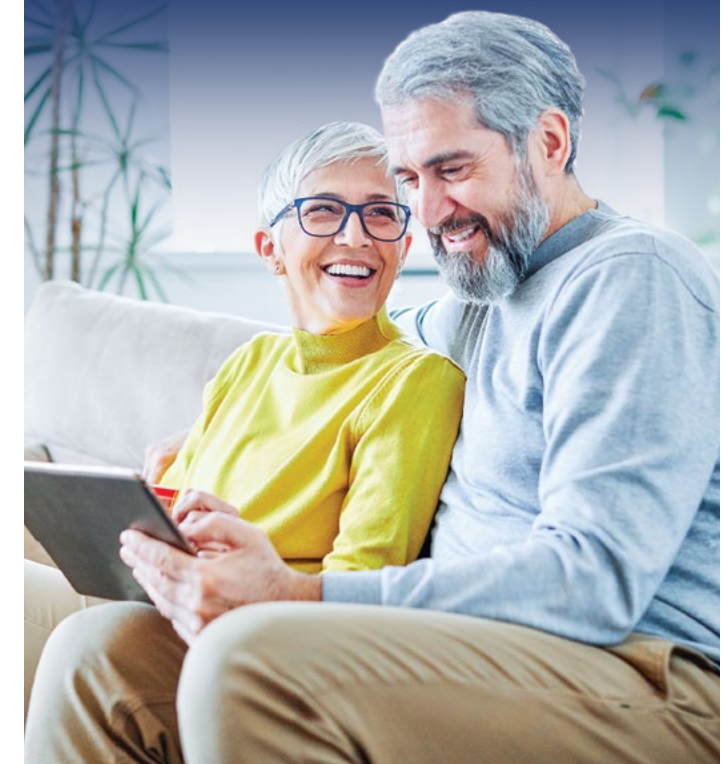
Common missteps after a major financial windfall

Having explored situations that can bring sudden wealth, let's take a closer look at a few missteps people make when finding themselves flush with new assets:

- Spending more than one can afford
- Being generous to a fault
- Failing to consider tax implications of a windfall
- Not addressing debt
- Neglecting to make legacy and estate plans

Candidly, however, those missteps aren't exclusive to people dealing with windfalls. They also can plague affluent individuals and couples who have been managing sizable assets for some time. That's why it helps to work with a financial advisor to identify solutions and develop strategies that may help preserve your wealth and foster your emotional well-being.

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Stay the Course: Navigating Economic Change

Focusing on the bigger picture – and your goals – may help you stay on track financially.

Pandemics, changes in government leadership and policies, skyrocketing inflation, and natural disasters can have significant impacts on markets and economies. Yet making fear-driven financial decisions based on headlines may not always prove prudent.

Thinking about such situations, we recently asked **James Herring** (Vice President of CUSO Operations and Program Manager for RBFCU Investments Group) and **Terence F. Powell, Jr., AIF®** (Investment Program Manager for RBFCU Investments Group) to share their insights on how to navigate economic change. According to them, learning how to manage emotions triggered by news events can become essential. A healthy perspective on it all may help, too.

Focus on your goals, not news headlines

History shows the market has its ups and downs, with downturns happening every few years. But often, when things look bleak, recovery lurks right around the corner. That's why it can be wise to resist making repeated sudden – or wholly emotional – investing decisions.

"There is always something going on in the world that can affect the markets and, therefore, your portfolio," said Powell. "It's not an effective asset management strategy to base decisions solely on current events – especially when the past shows that there will be a recovery and gains over time."

Instead of panicking each time a bear market looms, Powell encourages investors to stay focused on individual goals, like sending kids to college or retiring in a good financial position. "Work with your financial advisor to select investment strategies and solutions that match your level of risk, too," added Herring. "If you change your level of comfort, talk it over with them. They may be able to offer alternative product solutions or fresh perspectives."

Stick to your plan (but plan for the unexpected!)

While it may seem important to be aware of changing economic dynamics, those shifts shouldn't drive your decisions. "Numbers go up and down. Recessions come and go. Learning to accept and make thoughtful adjustments is part of the ride," said Herring.

In fact, economic changes are one of the biggest reasons to rely on comprehensive, long-term financial planning. With a financial plan in place, any changes you feel compelled to make may be more likely to come from thoughtful, educated decisions rather than sheer panic, rumors or click-bait media stories.

Remaining consistent with your financial plan, like contributing to your Individual Retirement Accounts (IRAs) or 403(b) plans and investing in the market, might give you more confidence over the long haul. "Fluctuations are inevitable. So stick to your plan, and gather resources that can help you accomplish your goals," Herring said. "Don't let knee-jerk decisions derail your goals."

Continued on Page 7 ▶



At the same time, it's also good to have savings in an emergency fund for anything unexpected that may occur.

"Emergency funds can be a good way to shore up your confidence for the long-haul," said Powell. "It's a back-up plan, basically, should you experience a market-influenced dip in your portfolio. Having cash on hand in a simple savings account can provide peace of mind. And don't forget to consider life and long-term care insurance in your portfolio. Putting those solutions in place can help you feel better about your family's financial future, too. It's all about diversifying that portfolio in ways that serve your unique objectives."

Balance your portfolio and consider diversification

Herring and Powell agreed that your investment portfolio should both align with your goals and be diverse enough to help weather market volatility. "With a diverse portfolio, if one asset category doesn't perform well for you," said Herring, "then you might have a better return with another asset category. You can customize your strategy."

And don't forget to turn to your financial advisor if you're feeling stressed out. "Financial advisors have access to complex and detailed information about companies and investment opportunities that allow for well-researched and well-thought-out investment decisions. They can be a fantastic resource," said Powell.

While it might be unwise to obsessively check your investment

balances, you still might seek to occasionally rebalance your portfolio. "Ideally, you'll want to review your portfolio on a regular interval, like every six or 12 months," said Powell.

"Although you might rebalance things annually, I'd say that a bigger issue might be the need to make adjustments after a major change in your personal life — the arrival of a child, marriage, divorce, etcetera," added Herring. "People worry about making changes to their investment plans when the market changes, sure, but I might argue that the more pressing concern is a failure by many to update documents and beneficiaries. That can tie into estate plans, of course. But it's incredibly important to manage those details continuously, no matter what the economy is doing."

The takeaway

Markets rise and fall. Having a financial advisor who understands your distinct goals can help you navigate those difficulties. Indeed, building trust with a financial advisor may be key to knowing what to pay attention to — and what to ignore — as you manage your personal financial plan.

"Financial advisors are trained professionals. I know our team does the research and makes recommendations based on what might fit clients and their unique situations," Powell said. "But there's something more at play. It's the relationship. Building a rapport with your financial advisor, letting them know where you might be shifting in priorities or risk tolerance levels ... all of that can prove helpful."

When it comes to your investment goals, **RBFCU Investments Group** offers the resources you need to help keep your plans on track — come bull or bear market.



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Estate Plans and Guardianship:
What Parents Need to Know



Learn how to prepare your family for the unexpected.

Knowing that your children will be well cared for — even if something happens to you — can take a big worry off your plate. Frankly, there's no time like now to act. Let's explore what you'll want to consider.

Define what your children might need

Start your plan by thinking through everything your children would need to maintain stability and reach their future goals if you couldn't be there. You might want to work with an estate planning team (e.g., attorney, trust administrator, financial planner, accountant) to discuss how you might provide: a stable environment with a caring guardian; financial resources for daily living; savings for college, trade school or professional training and certification; and any special needs resources or support your child might require.

Understand which legal instruments may help

Next, you'll want to consider the legal documents you might need to help protect your children's future. These could include (but are not necessarily limited to):

A will: This document names who should be your children's guardian and allocates resources for your children, specifying how they should be used. Without a will in place, a state court will decide who becomes your children's guardian and how your assets are distributed. In some instances, you may also want to create a separate guardianship document as well.

A trust: Through this document, you can set aside money for your children's care, outline what those funds are for and create a plan for responsible spending. Part of creating your trust is appointing a trustee to oversee the funds and follow your directives. Through the trust, you can choose a family member, close friend or a fiduciary — a trust administrator whose job it is to build and manage a trust while acting in the best interests of the beneficiaries. Might any of your children require additional support or ongoing care after they become adults? If so, you also may want to create a special needs trust to ensure that they have the funds to pay for the resources they need while working to protect their eligibility for government programs.

Protect your family with guidance from estate planning pros

Working together, a team of estate planning professionals (including a financial advisor, attorney and CPA) can help you explore your options and make progress toward ensuring that your plans minimize future confusion or challenges. For added peace of mind, a trust administrator can assist with your estate settlement and guide your family moving forward.

The takeaway

The sooner you start planning for your children's well-being and building an estate plan, the sooner you can rest easier about their futures. **RBFCU Trust Services** is ready to help you tap the resources you need to protect your family while helping to manage and transfer your assets in alignment with your values. Contact us to explore how we can help.



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5 Great Luxury Real Estate Agent Traits

Here are a few essential skills and traits to seek out.

Buying or selling a home is an exciting prospect, and selecting the right real estate agent to represent you is crucial to a successful transaction. Fortunately, if you know what traits mark a dependable agent — especially in the competitive luxury sector, you may position yourself stronger as you enter the high-end realty market.

1 Strong business communication skills

As exciting as the purchase of a new home may be, the reality is that real estate transactions are fundamentally business transactions. At each step toward closing day, you'll want someone who knows when to push and pull properly (and always with a professional demeanor). These "soft skills" — together with traits such as active listening and tactfulness — can be critical not only to your real estate success but also to your ability to have a satisfying professional relationship overall.

2 A clear understanding of the market

Actively seek an agent with abundant experience in the geographic areas that interest you. Remember, too, that when it comes to luxury real estate, inventory may be limited in some neighborhoods — especially the further out from major metro areas you aspire to buy or sell. Thus, it can be beneficial to select an agent with strong connections in adjacent or overlapping geographic areas.



3 Solid marketing skills

Much like good business communication skills, marketing abilities are crucial. Even if you're a buyer, you'll want to inspect an agent's personal brand, specifically how they optimize their social media accounts. Selling a home? Take a look at how often they use cutting-edge technology in their marketing collateral (e.g., breathtaking aerial shots and drone camera photography), and don't forget to ask about the value of an open house or luxury home tour. These events can be valuable not only to showcase your property to prospective clients but also to agents active in the area.

4 A robust professional network

If you're buying a home, be sure to inquire about the mortgage lenders, home inspectors and escrow officers with whom they work. How long has your agent known them? What makes them stand out from competitors? Also, if you anticipate making refinements so a home better suits your taste, ask about contractors, decorators and other professionals.

Selling a luxury property? Ask prospective agents about the professionals they work with routinely to prepare a house for the market. A good property stager, for instance, can be a tremendous resource.

5 A commitment to the community

Real estate agents often work long, demanding hours. But, as your professional representative in the luxury real estate market, it may be fruitful to align with someone who frequently engages with the local community.

From philanthropic work with charity galas and golf tournaments to humbly volunteering regularly at a soup kitchen or for their child's sports team, a community-centered agent may be more likely to receive trust and respect beyond the real estate market. Plus, if you're new to the area, it's helpful to have an agent who is willing to open doors to local relationships.



Selecting an experienced real estate agent to represent you can be crucial to a successful transaction.

Selling a home during the holidays? We've got tips.



Learn how to enhance your property's appeal.



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Financial Planning for Singles and Couples

Whatever your current relationship status, you can advance your financial goals.

Saving for emergencies and investing for future goals are two cornerstones of a healthy financial foundation. But, as relationships evolve and change, so might your financial plans. Alas, there's no one-size-fits-all strategy. Whatever your current relationship status, let's take a quick look at what you might want to consider regarding your financial plans.

Strategies for singles

If you're young and single, it can be tempting to delay investing and saving money in favor of other purchases. Or, if you're older and running a household solely on one income, you may feel anxious about setting aside money for yourself. Either way, it's important to remember that there's no time like the present to start investing in your future.

Naturally, when employers offer retirement plans or pensions, it's easier to start saving for your retirement — especially if the employer offers to match a portion of your 401(k) contributions. But if you don't have an employer-sponsored retirement plan — or if you want to work toward building out more future wealth, a financial advisor can help you explore strategies. Curious about life and long-term care insurance solutions? A financial advisor can assist there, too.

Strategies for couples

Merging finances is a major step for a couple, one that potentially could build more wealth faster. At the same time, a change in marital status can complicate financial matters, especially if there are sizable assets or other family relationships involved. Each partner may bring existing savings and investment accounts into the new relationship

(e.g., employer-sponsored retirement plans and college savings accounts for children from previous relationships). There may also be debt, including college loans, to address. Ideally, long before committing to marriage, you and your partner will have shared investment and savings goals. For example, you may have decided that you want to set up a joint savings account for a down payment on a new home.

Through conversations with a knowledgeable financial advisor, you may be able to identify short- and long-term goals that matter to you both as individuals and as a couple. You both may gain greater clarity around the areas of your financial lives that you want to blend, as well as which should remain separate. Although this kind of planning may not feel romantic, it can lay the groundwork for a less stressful, shared approach to finances and financial planning.

Changes in relationship status

The end of a marriage or the start of a cohabitation arrangement can be a critical time to review and adjust your saving and investment strategies. In the case of a divorce, you may also want to revisit your estate plan strategies, too. Advice from a financial advisor — perhaps a new one

dedicated exclusively to you — can be a great resource throughout the transition and beyond. Recently widowed? A knowledgeable, compassionate financial advisor sensitive to your bereavement can help you identify next steps regarding your late spouse's estate and your own assets.

Approaching retirement

Whatever your midlife relationship status, the decade or so prior to retirement is a good time to review your nest egg, risk tolerance and post-retirement lifestyle goals. Your financial advisor can help review the impact of market fluctuations, which may be more stress-inducing as you get closer to tapping into your retirement funds. They can also help you align your portfolio with your retirement goals and timeline. Plus, they can show you how funds and services provided through Medicare, Social Security Retirement and VA benefits or employer-sponsored pension funds can impact your financial well-being.

Estate planning strategies for everyone

In our busy lives, it's easy to forget how estate and financial planning fit together. Yet once you have modest assets (e.g., real estate, a business, an Individual Retirement Account (IRA), a pension plan, mutual funds), it's a good idea to think about how and when you might transfer them to your beneficiaries.

Of course, estate planning becomes more critical to address if you have children, a spouse or other loved ones — think aging parents or a disabled family member — who rely upon you for care. Without a carefully crafted, well-documented plan, your loved ones might have to wait months and face bureaucratic hurdles to receive the inheritance you want them to have. A knowledgeable financial advisor, however, can help connect you to solutions, strategies and referrals.

Prepare for Life's BIG Moments

Now is the perfect time to focus on your family's hopes and dreams, including *your* retirement.



Let's discuss your financial future in 2025.

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Marvelous Small Texas Museums

Explore history, art and heritage in the heart of Texas.

They say good things come in small packages, and that's certainly true when it comes to Central Texas museums. While the following five cultural institutions are smaller in scale, they offer intimate and immersive experiences that celebrate the Lone Star State's unique stories.

Briscoe Western Art Museum – San Antonio

Housed in a historic 1920s building on the famed River Walk, this extensive collection of western art and artifacts illustrates the life of cowboys, Native Americans, vaqueros and the vast landscape of the American West. More than 35 sculptures are featured on the museum's campus.



Photo credit: Briscoe Western Art Museum. Used with permission.

Llano County Historical Museum – Llano

Nestled in the charming town of Llano and situated in a former Red Top Jail building dating to the late 1800s, this museum offers a captivating glimpse into the town's heritage. Explore artifacts, photographs, and interactive displays on local pioneers, ranching and geological wonders.

Pioneer Museum – Fredericksburg

This outdoor experience delves into the daily lives of early German immigrants through historic, meticulously kept buildings, including a one-room schoolhouse, a log cabin and a blacksmith shop. The museum's exhibits showcase artifacts ranging from household items to farming equipment.

Sophienburg Museum and Archives – New Braunfels

Located in a beautiful German-style building, the museum chronicles the town's history and founders through exhibits on 19th century European immigration, commerce and culture. Explore historical photographs, documents and artifacts that illuminate the challenges and triumphs of the early settlers who shaped the area.

Texas Ranger Hall of Fame and Museum – Waco

This unique collection is a tribute to the Texas Rangers, renowned for their law enforcement prowess and frontier exploits. Preserving the history and heritage of the state's legendary public safety agents, the museum also highlights the lives and cases of famous Rangers.

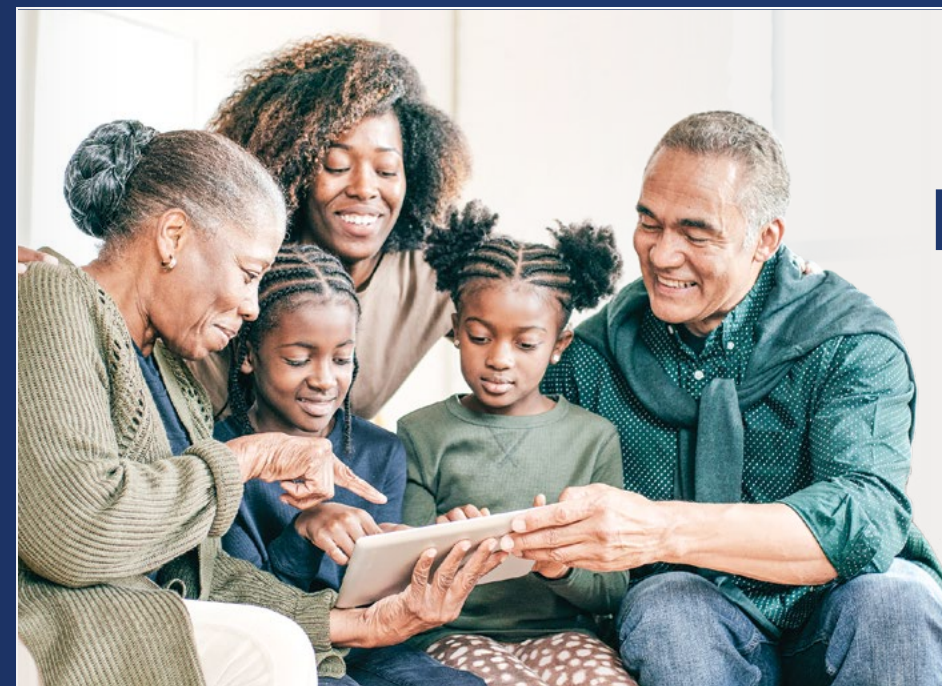
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Learn how to make your money work for you.

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