

SEPT
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IN THE
KNOW

FIRM & FAMILY NEWS

PGI Around the World

Our team has certainly been keeping busy as we near the end of summer! We have enjoyed half-days on Fridays all summer, which gave everyone more time to travel and enjoy the beautiful (and hot!) Charleston summer days. As of September, we are back in the office for full days every Friday.

In July, Carissa was able to get away for a couple of weeks and traveled to Italy with her husband, Aubrey. They spent a week in Rome enjoying the history, local tours, and of course - the food! From Rome, they traveled to the Amalfi Coast, where they rented a Vespa to explore the coast like locals. This was the highlight of their trip! They were able to travel along the Coast's winding roads to see many different towns during their stay in Amalfi. They ended their trip in Naples and Capri, eating enough pizza to hold them over until they could make it back across the Atlantic again. Meanwhile, Cheyanne took a trip to Asheville with friends, where she enjoyed live music, great food, and all the city has to offer. After exploring Asheville, Cheyanne traveled back to Charleston to prepare for her senior year of college. She had a successful first day of classes and is looking forward to an

enriching semester.

Paul and Diane have spent their summer weekends all over the country! In July, they traveled to Connecticut to watch Paul's daughter, Brittany, in her horse show. She performed in the dressage and jumping events. As an added bonus, Paul got to spend the weekend in CT with his three grandbabies - and they love going out for ice cream with Papa!

In August, they traveled to visit friends in Lake of the Ozarks for "Shootout" weekend, which is when they host the largest un-sanctioned boat race in the world. They were able to watch this event from a large commercial boat with many locals, as well as people from all over the world. They had a great time and came home with lots of stories to tell!

At the end of August, Paul and his friend, Mike, played in the Chucktown Showdown Fall Brawl Pickleball tournament. They played four matches, winning three of them, and taking home the gold medal in their division!

We are thoroughly enjoying hearing about all your travels this summer! If we haven't seen you yet this summer, we look forward to catching up with you soon!



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THAT TIME OF YEAR

Ballots and Benefits: Navigating the 2024 Election

As the 2024 election approaches, retirees and those nearing retirement may feel a bit uncertain about what lies ahead. Historically, elections have brought about changes that can significantly impact the economy, influencing everything from government benefits to health care costs and market stability. However, it's possible to navigate these changes successfully with the right strategies and a proactive mindset.

Stay Informed: Regularly follow credible news sources and updates on proposed policy changes that could impact your retirement plans. This includes reading reputable financial news websites, subscribing to newsletters and attending related webinars or seminars. Staying informed helps you make proactive adjustments as necessary and ensures you are not caught off guard by sudden changes.

Consult Professionals: Work with financial professionals, tax consultants and retirement planners to understand the impact of policy changes on your specific situation. Financial guides can help you develop contingency plans, optimize your retirement strategy and provide insights into tax-efficient investment options.

Review Benefits: Regularly check your Social Security statements and Medicare coverage to understand your benefits fully. Utilize online tools and resources provided by the Social Security Administration and Medicare services to stay updated. Reviewing your benefits helps ensure you receive everything you are entitled to and can make informed decisions about your finances and health care. Additionally, staying aware of any changes in eligibility criteria or benefit amounts can help you better plan your retirement budget.

Plan for Health Care Costs: Look into supplemental insurance options, such as Medicare Advantage Plans or Medigap policies, and explore health care savings accounts like HSAs or FSAs to manage potential medical expenses. Understanding the coverage and costs associated with different health care plans can help you make informed choices and avoid unexpected out-of-pocket expenses. Additionally, consider long-term care insurance to cover the potentially high costs of extended care services. Planning for health care costs is crucial, as they can be significant in retirement and impact your overall financial security. Being prepared for these expenses ensures you can maintain your quality of life and avoid depleting your retirement savings.

Plan for Taxes: Understand how tax laws and potential changes from the election could impact your retirement income. This includes the taxation of Social Security benefits, required minimum distributions (RMDs) from retirement accounts and tax implications of various investment strategies. Work with a tax advisor to optimize your withdrawal strategies, possibly including Roth conversions to reduce future taxable income. Being proactive with tax planning can help you preserve more of your retirement savings and avoid unexpected tax liabilities. Regularly reviewing tax strategies ensures that you benefit from any tax advantages and stay compliant with current regulations.

KEY TAKEAWAYS

By staying informed and proactive, you can better prepare for and adapt to the changes that lie ahead. While the political landscape may shift, your commitment to securing a stable and comfortable retirement should remain steadfast.

Snooze Science: Lesser-Known Tricks for Better Sleep

In our fast-paced world, finding ways to relax is more important than ever. While techniques like deep breathing and meditation are widely known, there are many other effective methods that can help you unwind and achieve a restful night's sleep.

AUTONOMOUS SENSORY MERIDIAN RESPONSE (ASMR)

ASMR involves specific sounds or visual triggers, such as whispering, tapping or gentle hand movements, which create a tingling sensation that typically starts at the scalp and moves down the spine. This sensation is often described as deeply relaxing and pleasurable.

ACUPRESSURE

Acupuncture uses physical pressure to stimulate specific points on the body. Applying gentle pressure to specific points, such as the "Inner Gate" point on the inside of the wrist, can relieve



tension and promote relaxation. Its simplicity and effectiveness make it a valuable tool for those seeking natural remedies for insomnia.

FLOATING THERAPY (FLOATATION TANKS)

Floating therapy involves floating in a sensory deprivation tank filled with Epsom salt water. The tank reduces external stimuli, allowing for deep relaxation and introspection. The buoyancy created by the Epsom salt makes floating effortless, relieving physical tension. Floatation therapy can lead to profound relaxation, reduced stress hormones and relief from chronic pain.

By exploring these lesser-known relaxation techniques, you can discover new ways to foster a sense of calm and improve your sleep quality. Sweet dreams!



HOW TO ...

Holiday Headaches? 4 Ways to Rein in Your Spending

The holiday season is a time of joy, celebration and, often, significant spending. To help ensure that your festivities don't lead to financial stress, here are four steps to help you enjoy the holidays without breaking the bank.

1. Set a Spending Limit: Set a budget for all holiday-related expenses: gifts, decorations, travel, food, etc. Use previous years' spending as a guide but cut back where possible.

2. Create a Detailed List: Make a list of all potential expenses and assign a dollar amount to each item. Prioritize essential items and cut less important ones.

3. Track Spending: Document every purchase. Spreadsheets or apps like Mint, YNAB and PocketGuard can help you track expenses and provide alerts when you're nearing your budget limits.

4. Shop Smart: Look for deals, use coupons and take advantage of sales. Start early to help spread out expenses and avoid the last-minute rush that often leads to overspending.

Following these steps can help you manage your budget, ensuring "ho-ho-ho" holidays and not humbugs!



DOLLARS & SENSE

Home Sweet Paid-Off Home: Is Tapping Your Retirement Worth It?

Retirement is a time to enjoy the fruits of your labor, but it can also come with challenges. One question that often arises is whether it's wise to use retirement account funds to pay off a home loan. It's worth considering the benefits and pitfalls of using retirement funds to eliminate a mortgage.

FINANCIAL LANDSCAPE IN RETIREMENT

Retirement income usually includes Social Security, pensions and retirement accounts. Managing debt, particularly mortgage debt, is essential to help ensure a stable cash flow. The decision to use retirement savings to pay off a mortgage involves balancing immediate financial relief with long-term financial confidence.

BENEFITS OF PAYING OFF YOUR MORTGAGE EARLY:

- 1. Increased Disposable Income:** Eliminating monthly mortgage payments can provide greater financial flexibility.
- 2. Interest Savings:** Paying off a mortgage early can save significant interest if your mortgage rate is higher than your investment returns.

DRAWBACKS TO CONSIDER:

- 1. Tax Implications:** Withdrawals from retirement accounts are taxable and may incur penalties if you're younger than 59½.
- 2. Lost Investment Growth:** Money withdrawn from retirement accounts won't benefit from growth and compounding interest.

EXCEPTIONS/NUANCES:

- **Market Conditions:** Low mortgage rates and high investment returns might make it better to keep your mortgage and let investments grow.
- **Personal Health and Life Expectancy:** A robust retirement fund might be more beneficial if you anticipate high medical costs or have concerns about longevity.

ACTIONABLE STEPS:

Step 1: Assess Your Financial Situation

Review your mortgage details, retirement account balances and other investments.

Step 2: Consult With Financial Advisors

Financial planners or tax professionals can help you evaluate the potential tax implications and opportunity costs.

Step 3: Explore Alternative Strategies

Consider options like refinancing your mortgage, downsizing to a smaller home or using non-retirement assets to pay off the loan.

Step 4: Create a Plan

Develop a personalized financial plan with realistic goals and timelines for debt reduction or payoff, ensuring you maintain sufficient retirement savings for future needs.

Using retirement funds to pay off a home loan is a significant decision that requires careful consideration. By planning wisely, you can feel more confident you've made the best decision for your situation.

Age With Edge: Wearable Health Care

Every year, health care advancements dramatically transform the way we age. These developments promise to significantly improve the quality of life for millions of older adults around the globe. One frontier where significant progress is being made is in wearable technology.

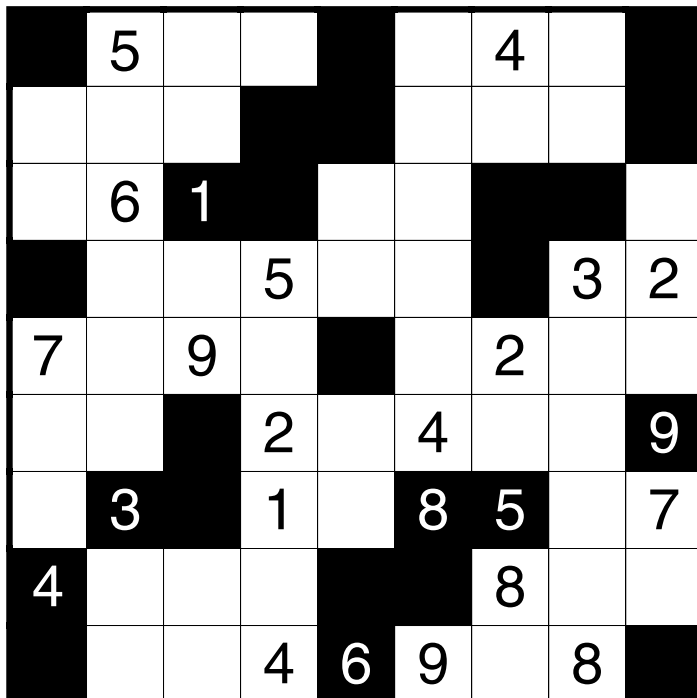
Devices such as smartwatches and fitness trackers are now equipped with advanced sensors that monitor a wide range of health metrics, from heart rate and sleep patterns to oxygen saturation and activity levels. These devices provide valuable insights into our daily habits, enabling users to make informed decisions about their health and lifestyle.

Moreover, wearable ECG monitors can detect irregular heart rhythms, such as atrial fibrillation (AFib), allowing for early intervention and management. AFib is a leading cause of stroke, and early detection can significantly reduce the risk of severe complications. These real-time health monitoring capabilities are invaluable for preventing complications and promoting proactive health care.

In addition, some wearable devices now offer blood pressure monitoring, which can help in managing hypertension, a prevalent condition that can lead to serious health issues if left unchecked. With the integration of AI and machine learning, these devices are becoming even more intuitive, providing personalized health recommendations based on the data they collect.



The future of wearable health technology is promising, with ongoing research and development aimed at enhancing their accuracy and expanding their capabilities. As these technologies continue to evolve, they hold the potential to transform preventive health care, making it more accessible and effective for people of all ages.



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BRAIN GAMES

Str8ts

Game Rules

Rows and columns are divided into compartments of white squares. Use single numbers to complete a straight for each compartment. A straight is a set of numbers with no gaps and in any order. No single number can repeat in any row or column. Clues in black cells remove that number as an option in that row and column, and are not part of any straight



TAILGATING TRIUMPHS

This playbook will help you become a parking lot pro

As football season kicks off, there's no better way to celebrate your team than to tackle a tailgate party! With the right planning, creativity, food and fun, you can host a tailgate that everyone in the parking lot will declare a winner.

GAME PLAN THE PERFECT EATS

Food is the heart of any great tailgate. Start with essential dishes like barbecue ribs, sliders, brats and hot dogs. Complement these with tasty sides such as coleslaw, potato salad, baked beans and finger foods like chips and dip, chicken wings and nachos.

TOAST A VARIETY OF DRINKS

Stock up on must-have beverages like beer, pop and water. For those looking to add a bit of "spirit," simple cocktails and mocktails such as margaritas and Bloody Marys can elevate your drink game.

CREATE A FOOTBALL FRENZY

Set the scene with team colors, banners and flags to show your support. Comfortable seating is a must, so bring chairs, blankets and portable tables. Keep the energy high with music playlists or live sports radio.

SHOW THAT YOU'VE GOT GAME(S)

Keep your guests entertained with classic tailgate games like cornhole, ladder toss and beer pong. Boost team spirit with activities like face painting and trivia challenges. Friendly competitions, such as a chili cook-off or rib-eating contest, can add an extra layer of fun.

CONSIDER LOGISTICS AND ESSENTIALS

Make a checklist of essentials including utensils, napkins, trash bags and equipment. Safety should never be overlooked; a first aid kit, sunscreen and proper food storage are crucial to ensure everyone has a great time.

With these tips and food suggestions, your tailgate will score big on fun and flavor. Gather your friends, don your team's colors and enjoy the camaraderie and excitement.

CENTER STAGE

BELOW:

Paul and Diane in Connecticut visiting Paul's grandchildren.



RIGHT:

Carissa and her husband, Aubrey, at the Spanish Steps during their trip to Italy!



ABOVE:

The team wearing their new PGI branded polos.



BRAIN GAMES

ANSWER KEY:

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 5 | 6 | 7 | | 3 | 4 | 2 | | |
| 6 | 4 | 5 | | | 2 | 3 | 1 | | |
| 5 | 6 | 1 | | 8 | 7 | | | | 4 |
| | 9 | 8 | 5 | 7 | 6 | | 3 | 2 | |
| 7 | 8 | 9 | 6 | | 5 | 2 | 4 | 3 | |
| 8 | 7 | | 2 | 3 | 4 | 1 | 5 | 9 | |
| 9 | 3 | | 1 | 2 | 8 | 5 | 6 | 7 | |
| 4 | 1 | 2 | 3 | | | 8 | 7 | 6 | |
| | 2 | 3 | 4 | 6 | 9 | 7 | 8 | | |



RECIPE

SANGRIA MOCKTAIL

cut here 

Ready to get in the fall mood?
This delicious non-alcoholic sangria will be a hit at your next party!

INGREDIENTS

- Fresh Lemon Slices
- Fresh Orange Slices
- Cranberries
- 2 Cups Cranberry Juice
- 2 Cups Grape Juice
- ½ cup Lemon Juice
- 4 cups sparkling water or lemon lime soda

HOW TO MAKE IT:

1. In a large pitcher, add the lemon slices, lime slices, orange slices, and cranberries.
2. Add cranberry juice, grape juice, orange juice and lemon juice. Stir well.
3. Refrigerate until ready to use.
4. Just before serving, add the sparkling mineral water. Mix well. For a sweeter drink, you can sub the sparkling mineral water for a lemon lime soda (if desired).

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UPCOMING DATES

SEPTEMBER

- 02 Labor Day
- 08 Grandparents Day
- 17 Workshop at Miss Rose's
- 19 Workshop at Miss Rose's

OCTOBER

- 03 Workshop at Hall's Signature
- 08 Workshop at Hall's Signature
- 14 Columbus Day
- 16 Boss's Day
- 31 Halloween