

**JUL
AUG
2025**



**IN THE
KNOW**

FIRM AND FAMILY NEWS

Catching Up With the PGI Team

As summer unfolds, our team has been making the most of longer days and warm weather. Paul and Diane kicked off their summer with some exciting travel. They began with a camping trip to the Nantahala National Forest, where they went white-water rafting and ziplining! The trip was filled with many memorable moments and thrilling adventures. Shortly after their return, Paul and Diane set off again, but this time to Canada! Their travels took them to Vancouver, Victoria, and Banff, where they enjoyed whale watching, bike riding, hiking, and taking in the scenic views of the Icefields Parkway. They also traversed the Mt. Norquay Via Ferrata, a climbing route on the cliffs above the mountain valley. Equipped with steel cables, iron rungs, and other aids fixed to the rock face, Paul and Diane successfully ascended the challenging terrain.

We are also delighted to announce a heartwarming family milestone! Paul's daughter, Brittany, welcomed her fourth child, Palmer Sage, on May 26th. Both mom and baby are healthy, and the entire family is overjoyed by this newest addition. Carissa has also had an exciting summer so

far. She and her husband, Aubrey, recently moved into a new house! They have been busy painting, gardening, and renovating, making the new house their home. Soon after settling in, Carissa's sisters, niece, and nephew came for a visit from New York and North Carolina, allowing for a house well-warmed. After Paul and Diane's arrival back to Charleston, Carissa and Aubrey set off on their own trip to Canada! They enjoyed many mountainous hikes, waterfall views, and peaceful drives admiring the Canadian Rockies.

Cheyenne has been settling wonderfully into her full-time position here at PGI. Outside of work, she has been busy moving into her new home, enjoying summer concerts, and visiting long-distance friends. Following her recent college graduation, Cheyanne took a trip to Boston with her sister. Together, they explored the city, ate plenty of lobster, and visited the many historical sites.

As always, we appreciate you and the opportunity to share a bit of our lives with you. We hope your summer is filled with memorable moments, time with loved ones, and plenty of rest.



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THAT TIME OF YEAR

Stay Ahead of Rising Premiums

The Federal Employee Health Benefits (FEHB) program is one of the largest employer-sponsored health plans in the U.S., covering over 8 million federal workers, retirees and their families. FEHB offers a range of plans, from high-deductible options to premium coverage that includes medical, dental and vision services. It ensures federal employees can access reliable care, preventive services, and prescription medications without excessive financial strain. FEHB isn't just a benefit — it's a vital tool for managing health care costs.

PREMIUM INCREASES

FEHB premiums for 2025 have increased by an average of 13.5%, one of the largest hikes in recent years.¹ Rising costs for medical services, prescription drugs and expanded coverage — like anti-obesity medications and improved dental and vision benefits — are driving this change.

These expanded benefits offer valuable options, but the cost increases create significant budgeting challenges. Unlike previous years with smaller premium hikes, this rise feels more immediate for employees balancing health care costs with other expenses.

Federal employees and retirees, particularly those on fixed incomes or approaching retirement, may feel the impact of these increases most acutely. For someone living on a defined annuity or pension, even small increases in monthly expenses can disrupt carefully planned budgets.

WAYS TO MITIGATE HIGHER HEALTH CARE COSTS

A 13.5% hike in premiums is significant, but there are steps federal employees can take to manage these rising costs without sacrificing the quality of their health care. Here are some effective strategies:

- 1. Compare Plans Carefully:** Use the Office of Personnel Management (OPM) tools to compare plans during open enrollment. A plan with higher deductibles but lower premiums might work better based on your health needs.
- 2. Use Preventive Care:** Many FEHB plans cover checkups and screenings at little to no cost. Staying on top of your health now can help prevent expensive treatments later.
- 3. Take Advantage of FSAs and HSAs:** If your plan offers Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs), contribute pre-tax dollars to cover eligible medical expenses and cut costs.
- 4. Try Telehealth Services:** FEHB plans often cover telehealth, letting you consult doctors for minor issues or checkups without the costs of in-person visits.
- 5. Use Wellness Programs:** Many FEHB plans offer perks like discounted gym memberships, health coaching or fitness rebates, helping you save money while staying healthy.

¹ Kevin Moss. *Government Executive*. Oct. 9, 2024. "A closer look at 2025 FEHBP premiums." <https://www.govexec.com/pay-benefits/2024/10/closer-look-2025-fehb-premiums/400133/>. Accessed Feb. 13, 2025.

THE GOOD LIFE

Reclaiming Sleep After 50

Struggling to get a good night's rest after turning 50? You're not alone. Below are simple, effective ways to boost your sleep and reclaim the energy you need.

- **Transfer Your Thoughts**

Journaling, jotting to-do's or naming daily wins reduces stress and quiets an overactive mind. Invest five minutes before bed to mentally "clock out."

- **Tune in to Pink Noise**

Pink noise, like soft rainfall or waves, helps your brain relax and promotes deeper, more restful sleep. Try a soothing playlist tonight!

- **Relax with Scents**

Lavender or chamomile scents do wonders for stress. Use a diffuser or pillow spray to create a calming ambiance that signals to your body it's time to rest.

- **Stretch Before You Snooze**

Loosen up tight muscles. Five minutes of gentle chair yoga relieves tension and preps your body for sleep.



- **Snack Your Way to Sleep**

Almonds and cherries work as natural sleep aids. Munch on these melatonin-rich nibbles 30 minutes before bed to help support your body's natural rhythm.

- **Discover the Power of Breathing**

Techniques like the 4-7-8 method calm the nervous system in under a minute. Try this tonight: Breathe in for a count of four, hold for seven and exhale for a count of eight.

Challenge yourself to choose one of these habits, customize it to your routine and enjoy its benefits.



HOW TO ...

Cancel, Save, Repeat – How to Tame Subscription Overload

Unnoticed subscriptions are a common issue in today's digital age. If you don't actively track what you're paying for, it's easy to end up funding services you've long forgotten about. Here are some easy steps for decluttering your subscription list:

1. **Review Bank Statements:** Take 10 to 15 minutes to comb through your recent credit card or bank statements. Look for recurring charges, even if they're small.
2. **Use Audit Apps:** Download a subscription management app like Rocket Money or Trim by

OneMain. Link your accounts and leverage the app's features to identify unnecessary or overlapping subscriptions.

3. **Cancel or Downgrade:** Start with subscriptions you haven't used in the past few months. Cancel unneeded services or consider downgrading to cheaper plans if you use them occasionally.
4. **Set Regular Reminders:** Schedule a quarterly or yearly review to reassess your subscription list and maintain control over your spending.



DOLLARS & SENSE

Tariff Talk

As the year passes the halfway point, “tariff” remains a powerful and, at times, contentious buzzword for 2025. While it may sound like a complex topic reserved for economists or an abstract concept used in the political tug-of-war, tariffs can have real effects on the ground, both intended and unexpected. Let’s break it down and talk about tariffs beyond just the headlines.

WHAT IS A TARIFF?

A tariff is basically a tax. When a foreign good comes into the country, like a car from Germany or a T-shirt from Vietnam, the government may charge a fee for it. The fee, or tariff, increases the cost of importing that item. Why do countries do this? Typically, tariffs are used to protect local businesses and industries or as a bargaining chip in international trade negotiations.

TARIFFS THROUGH TIME

Tariffs were once a primary source of U.S. revenue and served to protect early industries. However, the Smoot-Hawley Tariff Act of 1930 worsened the Great Depression, leading to a focus on reducing trade barriers in the mid-20th century. Today, tariffs remain a balancing act between economic protection and global trade.

WHERE DO TARIFFS SHOW UP?

The potential impact of tariffs can show up in your day-to-day spending. They can make imported goods pricier, which could affect grocery bills, shopping trips and even big purchases like cars. For retirees or those nearing retirement, it’s worth noting that tariffs can also play a role in some health care costs. Imported medical devices and equipment may become more expensive, potentially adding to out-of-pocket health care expenses.

FIVE TIPS FOR TARIFFS

While you can’t control tariffs, you can make financial decisions in your world to adjust to their impact.

Buy Local. Many tariffs only apply to imported goods. Shopping locally not only avoids those costs but also supports nearby businesses.

Secondhand Deals. For furniture, gadgets or clothing, consider buying resale to discover high-quality items at a discount.

Time Your Purchases. Keep an eye out for seasonal sales or promotions to snag better prices.

Price Comparisons. Shopping apps and websites make comparing prices easier than ever. Check around and be mindful of free shipping perks when available.

Stock Up on Essentials. If you notice prices starting to rise on everyday staples, consider buying in bulk to lower costs.

By learning how tariffs work and taking active steps to adjust, you can better control their impact on your budget. For a big-picture talk about the impacts of tariffs on your overall financial plan and retirement, contact your financial professional.

Comfort Foods Rebooted

Comfort food has a magic of its own. The catch? Many are packed with ingredients that don't always fit a healthier lifestyle. With a few clever tweaks, you can still enjoy your favorite comfort foods without losing the flavor or nostalgia.

HEALTHIER SUBSTITUTIONS

Here are a few easy swaps that keep the flavor but add nutritional value and cut calories:

- **Heavy cream:** Use Greek yogurt or unsweetened coconut milk for creaminess with less fat.
- **Refined flour:** Try almond, oat or whole wheat flour for more fiber and nutrients.
- **Sugar:** Swap refined sugar for maple syrup, honey or mashed bananas.
- **Fats:** Replace butter with mashed avocado, olive oil or coconut oil for a healthier richness.

COOKING TECHNIQUES

Sometimes, the cooking method makes a dish unhealthy. Try these simple swaps:

- **Bake instead of fry:** Baking with a light breadcrumb or almond flour coating gives the same crunch without extra oil.



- **Steam vegetables:** Keep vitamins intact by steaming instead of boiling.
- **Use an air fryer:** Get crispy results with minimal oil.
- **Grill for smoky flavor:** Grilling adds natural flavor without heavy sauces or oils.

Healthy eating doesn't mean giving up the dishes you love, just making a few simple tweaks!

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

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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.

Dessert ^{it} Yourself: Homemade Ice Cream in a Flash

No-Churn Vanilla Ice Cream

What you'll need:

- * 2 cups heavy cream
- * 1 can sweetened condensed milk
- * 1 teaspoon vanilla extract

How to make it:

1. Whip the heavy cream into stiff peaks.
2. Gently fold in the condensed milk and vanilla extract.
3. Pour the mixture into a freezer-safe container, cover and freeze for at least 4 hours.

Fruity Swirl Ice Cream

What you'll need:

- * 1 batch of the no-churn vanilla ice cream base
- * 1 cup of fruit puree (strawberry, mango or raspberry work great)

How to make it:

1. Prepare the no-churn ice cream base, then layer it with dollops of fruit puree in the container.
2. Use a spoon or knife to swirl the puree gently through the mixture.
3. Freeze and enjoy a fruity twist with every bite.

Chocolate Lover's Dream

What you'll need:

- * 1 batch of the no-churn vanilla ice cream base
- * 1/3 cup unsweetened cocoa powder
- * a handful of chocolate chunks or brownie bits

How to make it:

1. When making the no-churn ice cream base, mix the cocoa powder into the condensed milk before combining it with the whipped cream.
2. Once the base is ready, fold in the chocolate chunks or brownie pieces.
3. Freeze and get ready for chocolate heaven.

Quick Tip for Serving

For perfectly scoopable ice cream, take it out of the freezer for five to 10 minutes before serving, or portion it into single-serve containers before freezing for an easy treat anytime!



CENTER STAGE

BELOW:

Paul and Diane white-water rafting in the Nantahala National Forest!



RIGHT:
Carissa and Aubrey at Moraine Lake in Alberta, Canada.



ABOVE:
Cheyanne visiting Fan Pier Park in Boston.



BRAIN GAMES

ANSWER KEY:

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

cut here ✂



RECIPE
WATERMELON CAPRESE SALAD

A refreshing summer twist on caprese, this salad swaps tomatoes for juicy watermelon. Basil and balsamic vinegar add savory depth, while a balsamic glaze brings a sweeter touch. A drizzle of olive oil ties it all together.

INGREDIENTS

- 4 ounces fresh mozzarella, cut into 1/2-inch pieces
- ¼ teaspoon salt
- ¼ teaspoon ground pepper
- 4 cups cubed seedless watermelon
- ¼ cup thinly sliced fresh basil
- 1 tablespoon best-quality balsamic vinegar or balsamic glaze
- 1 tablespoon extra-virgin olive oil (optional)

HOW TO MAKE IT:

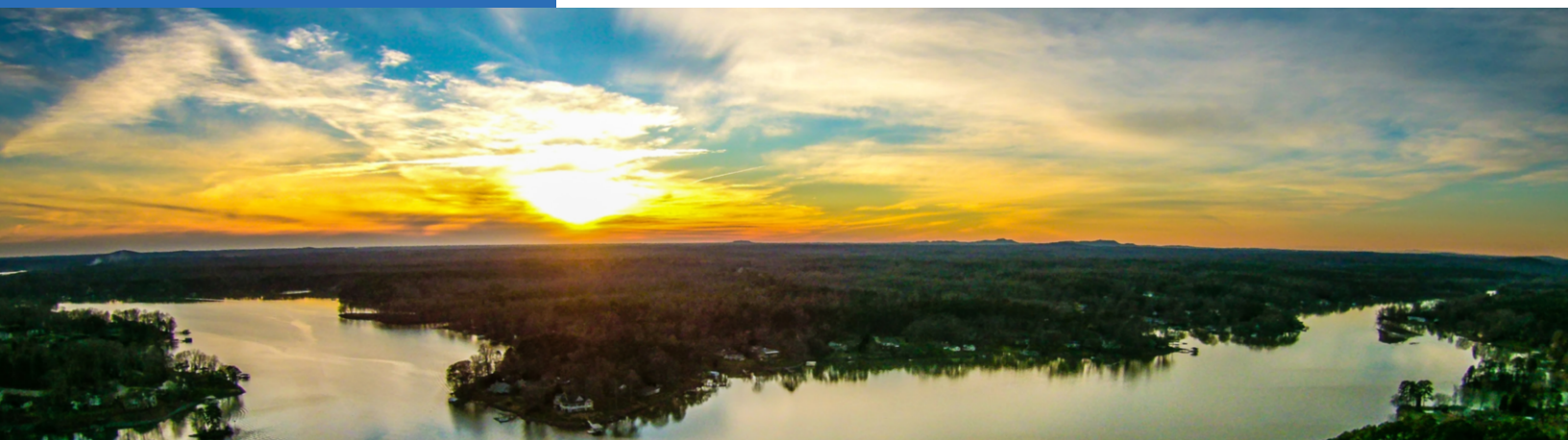
1. Stir 4 ounces mozzarella, 1/4 teaspoon salt and 1/4 teaspoon pepper together in a medium bowl.
2. Add 4 cups watermelon and 1/4 cup basil; toss to combine.
3. Drizzle with 1 tablespoon balsamic vinegar (or glaze) and 1 tablespoon olive oil (if desired).
4. Enjoy!

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UPCOMING DATES

JULY

- 04 Independence Day
- 10 Workshop at Hall's Signature Events
- 15 Workshop at Hall's Signature Events
- 27 Parents' Day

AUGUST

- 12 Workshop at Savi Cucina and Wine Bar
- 14 Workshop at Savi Cucina and Wine Bar
- 21 Senior Citizens Day
- 26 Women's Equality Day