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IN THE
KNOW

FIRM AND FAMILY NEWS

PGI's Fall Highlights

This fall season has been full of new milestones and opportunities for the PGI team. From family time to new beginnings and a book launch, we've had plenty to celebrate.

September was a month to remember for Paul and Diane. Paul's business trip to Nashville included a visit to the iconic Grand Ole Opry, where he enjoyed performances by several country music stars. Later in the month, the two attended *Beauty and the Beast* at the North Charleston Performing Arts Center, capping off a joyful month full of great shows and memorable moments.

October brought more travel for the team. Carissa headed back to Vermont to visit her grandpa, and together, they spent time playing board games and picking fresh vegetables from the garden. Aside from her travels, Carissa's time has been taken up with her new favorite hobby, Mahjong! The game of skill, strategy, and luck has become a huge hit in her neighborhood, and she looks forward to the weekly game nights that she hosts for the community.

Cheyenne also enjoyed a trip to her hometown to spend time with family. One of the highlights was taking her nephews to an

airshow, where they watched planes soar across the sky and played in the park. While home, she also made a stop at her favorite coffee and crepe shop with her mom, a cherished tradition that offered a peaceful pause before the busy holiday season began.

In September, PGI welcomed its newest associate, Tim! Tim joins us as our new Business Processor, and we couldn't be happier to have him on the team. Prior to joining PGI, he worked in the supply chain management industry for 41 years before retiring in 2025. Outside of work, Tim's biggest passions include spending time with family and traveling. Be sure to give Tim a warm welcome at your next review!

Finally, PGI is proud to announce that Paul is officially a published author! You can find his book, *The Retirement Marathon*, out on Amazon now. Just like running a marathon, retirement requires preparation, endurance, and a clear plan. *The Retirement Marathon* offers a practical guide for navigating market swings, unexpected roadblocks, and the many miles ahead. From all of us at PGI, we wish you a wonderful holiday season and look forward to seeing you soon!



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THAT TIME OF YEAR

Tax Tune-up for 2026 – Getting in Position

Remember the “One Big Beautiful Bill” from the summer? This new tax and spending legislation was debated, adjusted and **signed into law** earlier this year. For those 50 and older, understanding these updates is important for staying on track with your financial planning. Here’s what you need to know as the New Year approaches.

SOMETHING PERMANENT

One of the major changes is no change at all. It’s the permanent extension of key provisions within the 2017 Tax Cuts and Jobs Act (TCJA). These provisions were just about to sunset and expire. Now, with permanent measures in place, **lower federal income tax brackets will remain intact**,¹ shielding many taxpayers from higher obligations.

SOMETHING TEMPORARY

For older taxpayers, the law introduces a notable but time-specific benefit — the Senior “Bonus” Deduction. **Effective from 2025 to 2028**, this deduction is designed to offset taxes on Social Security benefits and other income. Eligible taxpayers aged 65 and over can claim a \$6,000 deduction if their income stays under \$75,000 for individuals or \$150,000 for married couples.¹

POTENTIAL LONG-TERM IMPACTS

While these provisions may bring relief, increased national spending to fund the bill is projected to add trillions to the federal deficit.² Over time, this could lead to rising interest rates, inflationary pressures, and potential changes to programs like Social Security and Medicare. For the average taxpayer, these macroeconomic shifts could mean tighter

budgets, reduced buying power and fewer resources for safety-net programs. **Planning ahead is vital** to mitigate future uncertainties.

WHY FINANCIAL PLANNING MATTERS RIGHT NOW

As originally named, this bill is big, and the new laws are vast — this is just a brief New Year’s snapshot of some of the biggest things. There are also bigger standard deductions and a higher estate tax exemption, among other things. Navigating this tax environment can be more complex than ever. Add in the deficit implications, and the stakes get higher. But in some ways, so do the opportunities.

Consult our office about taking the next step. We can help you evaluate potential savings opportunities and position your assets to optimize benefits under the new tax and spending law. For retirees or those without a clear tax strategy, our professional guidance can also help uncover new strategies for tax-efficient income in retirement.

¹ Kate Dore, Lorie Konish, Greg Iacurci, Jessica Dickler, Annie Nova. CNBC. July 4, 2025. “What Trump’s ‘one big beautiful’ tax-and-spending package means for your money.” <https://www.cnbc.com/guide/what-trumps-one-big-beautiful-bill-means-for-your-money/#trumps-2017-tax-cut-extensions>. Accessed July 7, 2025.

² Garrett Watson, Huaqun Li, Erica York, Alex Muresianu, Alex Durante, Alan Cole, Peter Van Ness. The Tax Foundation. July 23, 2025. “‘One Big Beautiful Bill Act’ Tax Policies: Details and Analysis.” <https://taxfoundation.org/research/all/federal/big-beautiful-bill-senate-gop-tax-plan/>. Accessed July 7, 2025.

THE GOOD LIFE

The Lost Art of Letter Writing

Amid the flurry of gift packages and digital greetings, there's still a place for cards during the holiday season. But an older form of writing is seeing a resurgence: handwritten holiday letters. It's an old tradition worth reviving — not just during the holidays, but as a meaningful way to stay connected all year long. There's nothing wrong with instant messages, but handwritten cards and letters feel more personal and can be cherished long after the holidays are over.

PUTTING PEN TO PAPER

Getting started with letter writing is easier than you think.

Begin by gathering some stationery or even repurposing leftover holiday cards. Unlike a quick card, a letter allows you to tell stories, reflect on meaningful moments and express heartfelt holiday wishes. Keep the tone personal and cheerful, and if you'd like, add a touch of humor or nostalgia. Don't



worry about perfect penmanship or finding the “write” words — what matters most is the thought behind it!

Consider including a small memento, like a pressed flower or a favorite recipe, for an extra personal touch. Take your time and enjoy the process — it's as rewarding for you as it is for the recipient.

CLOSING THOUGHT

In a world that moves so quickly, taking the time to write a letter is a simple yet powerful way to slow down and show you care. So this holiday season, why not start a new tradition? Pick up a pen, share your thoughts and send a little joy through the mail. It's a gift that will be cherished far beyond the moment it's received.



HOW TO ...

Create Seasonal Joy Without the Overwhelm

The holidays are meant to be joyful, but often come with overwhelming commitments. Simplifying celebrations fosters deeper connections and a more meaningful season.

FAMILY TIME

Keep things simple. Bake cookies together, watch classic holiday movies in your pajamas or take a walk around your neighborhood to admire the festive lights. These shared moments often mean more than expensive outings.

INTENTIONAL DOWNTIME

Set aside evenings for low-pressure family moments like playing board

games, reminiscing over old family photos or simply savoring a quiet meal together. You might even try a “no-plans weekend,” where your family can disconnect from obligations and focus on whatever feels right in the moment.

NEW TRADITIONS

If older traditions no longer fit, look for meaningful alternatives. Consider starting a holiday book exchange, hosting an annual hot chocolate night or volunteering as a family. Create traditions that emphasize joy and connection, not perfection.



DOLLARS & SENSE

Savvy Strategies for Long-Term Care Planning

Preparing for potential long-term care costs is a vital part of future planning. The financial burden can seem overwhelming, but several tools can help you manage these challenges. Planning ahead preserves your assets, ensures quality care and reduces stress on your loved ones. Here are four key strategies to consider.

1. INSURANCE POLICIES

Long-term care (LTC) insurance comes in two main forms. Traditional policies cover services like nursing homes and in-home care, often with inflation protection. Hybrid policies combine life insurance or an annuity with LTC coverage, providing a death benefit if care isn't needed. This approach offers comprehensive, tailored coverage and ensures your contributions are not lost. However, premiums can be costly and may rise over time. This option is often best for those in their 50s or early 60s who can lock in more affordable rates.

2. HEALTH SAVINGS ACCOUNTS (HSAs)

HSAs, tied to high-deductible health plans, allow you to save for qualified medical expenses, including LTC. They offer a triple tax advantage: Contributions, growth and withdrawals for health costs are all tax-

free. While annual contribution caps may limit savings, HSAs are ideal for younger individuals with time to build funds tax-efficiently.

3. MEDICAID

Medicaid serves as a crucial safety net, providing long-term care coverage for those meeting strict income and asset criteria. Eligibility often requires “spending down” personal assets. It offers comprehensive care when other resources are depleted but may limit your choice of providers. This is best suited for individuals with low income and few assets.

4. REVERSE MORTGAGES

Homeowners aged 62 and older can convert home equity into cash through a reverse mortgage. The funds can pay for care, and the loan is repaid when the home is sold. This strategy provides immediate cash flow and helps you age in place, but it reduces the value of your estate for heirs.

Exploring these options helps you develop a strategy for financial confidence and quality care.

Beat the Online Scams This Holiday Season

Online shopping is a modern convenience, but it comes with risks like scams, fraud and counterfeit products. The good news? Staying safe doesn't have to be complicated. Here are four simple strategies to protect yourself while shopping online:

1. CHECK WEBSITE REPUTATION

Before clicking "Buy Now," take a moment to research the retailer. Look for customer reviews on platforms like Trustpilot or the Better Business Bureau. Legitimate websites will have clear contact information, a professional design and detailed return policies. If a site looks sketchy or has poor reviews, it's best to steer clear.

2. AVOID "TOO GOOD TO BE TRUE" DEALS

If a deal seems unrealistically cheap, it's often a scam. Scammers regularly use low prices to lure shoppers into sharing personal or financial information. Compare prices across multiple sites and be wary of high-pressure sales tactics or limited-time offers. When in doubt, check the brand's official website to verify the deal.

3. USE SECURE PAYMENT METHODS

Always opt for credit cards or secure platforms like PayPal when shopping online. These methods offer fraud protection and limit your liability for unauthorized charges. Avoid using debit cards or direct bank transfers, as they lack the same security. For added safety, look for https:// in the website URL (the "s" indicates the site uses encryption and is secure) and consider using virtual credit cards.



4. LOOK OUT FOR PHISHING EMAILS

Phishing emails are sneaky! Protect yourself by double-checking sender addresses. Phishing emails might use a zero (0) instead of the letter "O" to make a website look legitimate. Make sure to avoid suspicious links and steer clear of urgent or generic messages. Look for typos, verify attachments and never download unexpected files. When in doubt, visit the retailer's official site directly.

While there is no way to eliminate all risk in online shopping, these steps can mitigate some threats. Online shopping offers tremendous convenience when buying gifts, as long as you stay vigilant and limit your vulnerability.

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| 2 | 8 | 7 | 16 | 25 | 19 | 14 |
| 5 | | | | | | 24 |
| 23 | | | | | | 3 |
| 21 | | | | | | 10 |
| 17 | | | 1 | | | 13 |
| 18 | | | | | | 15 |
| 12 | 9 | 11 | 4 | 22 | 20 | 6 |

BRAIN GAMES

1 to 25

Game Rules

To solve 1 to 25, move the numbers from the outer ring onto the board in the directions of the chevrons. As you place them they must snake together vertically, horizontally or diagonally so they link in sequence from 1 to 25.



Unwrap Connection

Gifts That Spark Joy
and Bonding

During the holiday season, connection is at the heart of our celebrations, and gifts that encourage togetherness can be a beautiful way to strengthen family bonds. This year, consider giving presents that spark joy, collaboration and shared adventures. Here are some thoughtful ideas to inspire your holiday gift-giving:



Personalized Puzzle: Turn a meaningful family photo into a custom puzzle for everyone to assemble. It's a fun activity and a chance to relive the moment captured in the picture.



DIY Trivia Kits: Add a personal touch to game night by creating trivia questions about your family or shared experiences. This can be a fun walk down memory lane and a great way to learn more about one another.



Cooking or Baking Kits: Gift a set with everything you need to bake cookies, craft perfect pizzas or even make your own pasta. The joy of preparing a meal together creates memories just as satisfying as the finished product.



Subscription Boxes: Monthly deliveries of craft kits, book club picks or gourmet snacks ensure there's always something for the family to look forward to, long after the holidays have passed.

**You can give something priceless with the right gift: the joy of time spent together.
After all, the magic of the holidays lies in creating memories that last a lifetime.**

CENTER STAGE

BELOW:

Paul and Diane seeing Beauty and the Beast.



RIGHT:

Cheyenne visiting her mom for a weekend!



ABOVE:

Tim with his grandson, Trey.

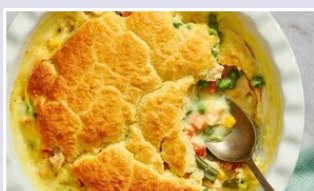


BRAIN GAMES

ANSWER KEY:

| | | | | | | |
|----|----|----|----|----|----|----|
| 2 | 8 | 7 | 16 | 25 | 19 | 14 |
| 5 | 8 | 7 | 5 | 25 | 24 | 24 |
| 23 | 9 | 6 | 4 | 3 | 23 | 3 |
| 21 | 10 | 11 | 2 | 22 | 21 | 10 |
| 17 | 13 | 12 | 1 | 17 | 20 | 13 |
| 18 | 14 | 15 | 16 | 18 | 19 | 15 |
| 12 | 9 | 11 | 4 | 22 | 20 | 6 |

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RECIPE

CHICKEN BISCUIT POTPIE

A creamy chicken and veggie filling topped with golden biscuits — comfort food baked to perfection.

INGREDIENTS

- 1-2/3 cups frozen mixed vegetables, thawed
- 1-1/2 cups cubed cooked chicken
- 1 can (10-3/4 ounces) condensed cream of chicken soup, undiluted
- 1/4 teaspoon dried thyme
- 1 cup biscuit/baking mix
- 1/2 cup 2% milk
- 1 large egg

HOW TO MAKE IT:

1. Preheat oven to 400°.
2. In a large bowl, combine vegetables, chicken, soup and thyme.
3. Pour the mixture into an ungreased deep-dish 9-inch pie plate.
4. In a separate bowl, combine biscuit mix, milk and egg.
5. Spoon the biscuit mixture evenly over the chicken mixture.
6. Bake for 25–30 minutes, or until the topping is golden brown and a toothpick inserted in the center comes out clean.

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UPCOMING DATES

NOVEMBER

- 02 Daylight Saving Time Ends
- 04 Workshop at SAVI Cucina and Wine Bar
- 06 Workshop at SAVI Cucina and Wine Bar
- 11 Veteran's Day
- 27 Thanksgiving

DECEMBER

- 02 Workshop at Hall's Chophouse Nexton
- 04 Workshop at Hall's Chophouse Nexton
- 07 Medicare Open Enrollment Ends
- 25 Christmas Day
- 31 New Year's Eve