

MAY
JUN
2026



IN THE
KNOW

FIRM AND FAMILY NEWS

Spring Days at PGI

Spring was full of joyful moments for the PGI Team.

Paul and Diane welcomed the season with a memorable trip to California, highlighted by an evening at the Magic Castle, where they enjoyed an incredible magic show alongside a renowned dining experience. Before heading home, they made a special stop in Arizona to spend quality time with Paul's four grandchildren, creating cherished memories together. Back home, Diane has even more joyful news to share. In late February, she welcomed her second grandchild, Wynston! Both mom and baby are happy and healthy, and Riley has already stepped into her role as a wonderful big sister.

Carissa made the most of spring by spending time with family. In March, she spent a weekend with her stepdaughter, Everleigh, strolling through downtown Charleston and attending *Michael Jackson the Musical*. It was a fun-filled visit that blended sightseeing with cherished quality time. Later that month, her sister, Becs, and nephews, Beckham and Brady, visited from New York. Their visit was filled with family dinners and golf cart rides, making for a time well enjoyed.

Cheyenne also welcomed the spring season with a focus on family. In April, she returned to her hometown to celebrate Easter, organizing a festive Easter egg hunt for her nephews and enjoying meaningful time with her grandparents. She closed out the month by planning a birthday celebration for her mom at a local winery, the perfect setting to toast another year together.

Nick has been keeping life exciting this season. In April, he celebrated his 23rd birthday with a trip to Sydney, Australia! During his visit, he went surfing, toured the Sydney Opera House, and took in all the incredible sights and wildlife. Back home, Nick has been spending his free time playing golf and exploring new restaurants around Charleston.

PGI is also proud to share that, as part of its PGI Cares initiative, the team attended the Camp Happy Days Gala, themed An Evening in Oz. The event raised over \$750,000 to support children and families battling childhood cancer. It was an honor to contribute to such an important cause. From all of us at PGI, we wish you a bright summer ahead!



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THAT TIME OF YEAR

Summer Savings Checkup: Keep Your Finances Cool and Collected

The first half of the year often flies by in a blur of holidays, family visits and changing seasons. Before you know it, summer is in full swing, and it feels like the end of the year is just around the corner. This is the perfect moment to pause, take a breath and perform a midyear money checkup.

STEP 1: ASSESS YOUR RETIREMENT ACCOUNTS

- **Review Contributions:** If you are still contributing to an IRA or another retirement account, are you on track to max it out?
- **Evaluate Performance:** A midyear rebalance can help you lock in gains or adjust your strategy if market conditions have shifted.
- **Check RMDs:** If you are past the age for required minimum distributions (RMDs), confirm you are on track to withdraw the correct amount.

STEP 2: REVISIT YOUR TAX STRATEGY

- **Estimate Your Tax Liability:** Project your income for the year from all sources —pensions, Social Security and account withdrawals — to get a rough idea of your 2026 tax bill.
- **Adjust Withholdings:** If your income streams have changed, you may need to adjust your tax withholdings.
- **Explore Tax-Saving Opportunities:** This could be the right time for a Roth IRA conversion or to plan charitable giving through a qualified charitable distribution (QCD) directly from your IRA.

STEP 3: EVALUATE YOUR INSURANCE COVERAGE

- **Health Insurance:** Does your current Medicare or supplemental plan still meet your health needs? Make a note of any gaps you'd like to address during the next Open Enrollment Period.
- **Home and Auto Insurance:** Call your agent to see if you are eligible for new discounts. Bundling policies is often an easy way to save money.
- **Long-Term Care:** Whether you have a policy or are self-insuring, make sure your strategy continues to align with your potential needs and financial situation.

STEP 4: REASSESS YOUR FINANCIAL GOALS

- **Check Your Progress:** Whether it's funding a dream vacation, helping a grandchild with college or renovating your kitchen, check if you're on schedule.
- **Adjust for Life Changes:** A change in your health status, a new grandchild or a move can all impact your financial priorities. Adjust your plan accordingly.

Please remember that converting an employer plan account to a Roth IRA is a taxable event. Increased taxable income from the Roth IRA conversion may have several consequences. Be sure to consult with a qualified tax advisor before making any decisions regarding your IRA.

THE GOOD LIFE

Pack Like a Pro: Eight Tips for Your Next Trip

Retirement is the perfect time to explore the world, but packing can feel like a chore.

With a little planning and a few clever strategies, you can travel lighter, smarter and with less worry. Here's how:

- **Roll With It:** Roll your clothes instead of folding them to save space and reduce wrinkles. Bonus: You'll see everything at a glance.
- **Divide and Conquer:** Packing cubes are a game-changer. Sort by clothing category for quick access.
- **Double Duty:** Choose neutral, multi-purpose clothing that mixes and matches effortlessly. Create more outfits with fewer items!
- **Fill the Gaps:** Don't waste space with bulky shoes. Stuff them with socks, belts or small accessories.
- **Stay Dry and Tangle-Free:** Zip-top bags contain toiletry spills and keep electronics organized.



- **Wear the Bulky Stuff:** Save suitcase space and weight by wearing your heaviest items, like jackets or boots, while traveling.
- **Plan for Souvenirs:** Leave room for treasures or pack a foldable duffel or tote to contain overflow.
- **Keep Essentials Close:** Medications, IDs, a phone charger and a first-aid kit belong in your carry-on for accessibility and security.

YOUR ADVENTURE AWAITS

Travel is often at the top of retirees' wish lists, but logistics can be a drag. Shift your focus to the journey and follow these packing tips ahead of your next getaway.



HOW TO ...

Ways to Help Keep Your Financial Goals on Track During the Summer

Summer often brings a shift in routines, with vacations and seasonal expenses taking center stage. Though it's a time to relax and enjoy, it's also easy to lose sight of long-term financial goals. Here are some ways to help stay focused while enjoying the season.

REVISIT YOUR BUDGET

Review monthly expenses and identify areas where you can cut back to help accommodate seasonal costs. Use budgeting tools to track spending in real time. Set specific spending limits for activities such as dining out or entertainment.

PLAN AHEAD

Break down larger expenses into smaller, more manageable savings goals, and look for ways to help save on summer costs. Book travel early, use rewards points and take advantage of discounts.

AVOID DIPPING INTO RETIREMENT FUNDS

Using retirement savings for short-term expenses can jeopardize your long-term financial confidence. Instead, consider using things such as emergency funds for unexpected costs or cash back rewards to offset expenses.



DOLLARS & SENSE

Put Your Money Where Your Values Are

In today's financial landscape, investing is no longer just about the bottom line — it's about making a difference. For many of us, the legacy we leave behind is just as important as the wealth we build. This shift in mindset has fueled the rise of values-based investing, often seen in strategies such as socially responsible investing (SRI) and environmental, social and governance (ESG) criteria.

This approach can allow you to support causes you care about — whether it's renewable energy, board diversity or ethical labor practices — while pursuing financial returns. But before you overhaul your portfolio, it is critical to weigh the benefits against the potential drawbacks. Is aligning your money with your morals always the smart financial play?

THE CASE FOR VALUES-BASED INVESTING

For proponents, this strategy can offer a “double bottom line” — financial profit and social impact — such as investing in companies that prioritize sustainability, ethical labor practices and environmental impact over short-term profit maximization.

- **Alignment With Personal Beliefs:** The most immediate benefit is knowing your savings are not funding industries you may oppose, such as tobacco, weapons manufacturing or fossil fuels.
- **Enhanced Risk Management:** Companies with strong ESG practices often demonstrate better long-term resilience. By prioritizing ethical governance and environmental stewardship, these firms may avoid costly regulatory fines, lawsuits and public scandals that could harm stock prices.
- **Potential for Competitive Returns:** The myth that ethical investing guarantees lower returns is fading. Many ESG funds have performed competitively against traditional indexes, particularly as the global economy shifts toward sustainability.¹

THE POTENTIAL DRAWBACKS

Value-based investing is not without hurdles. It requires a careful eye to help ensure your retirement goals remain on track.

- **Higher Costs:** Specialized screening requires extensive research, which adds to costs. Consequently, many ESG funds carry higher expense ratios than standard index funds. Even small fee increases can eat into your retirement nest egg.
- **The “Greenwashing” Risk:** Not every fund labeled “sustainable” lives up to the hype. Some companies and funds exaggerate their eco-friendly credentials to attract capital in a practice known as greenwashing. Investors must look under the hood to ensure the holdings match the marketing.
- **Limited Diversification:** By excluding entire sectors, you inherently reduce your portfolio's diversification. During periods where traditional energy stocks surge, an ESG-heavy portfolio might lag behind the broader market.

FINDING YOUR BALANCE

Values-based investing offers a powerful tool for making a positive impact, but it requires diligence. The key is balance.

Please note: Your investment adviser representative may not create or market advisor-managed ESG models because if they use Funds of Funds (FoF's) or other third-party pooled investments, they may not be able to accommodate your ESG preferences.

¹Alana Benson. NerdWallet. Dec. 26, 2025. “ESG for Beginners: Environmental, Social and Governance Investing.” <https://www.nerdwallet.com/investing/learn/esg-investing>. Accessed March 2, 2026.

THE SCOOP

Summer Bucket List — on a Budget

Summer brings sun, relaxation and the creation of new memories year after year. But a great summer doesn't have to come with a high price tag. With a little creativity, you can fill your days with fun and fulfilling adventures that are both memorable and affordable.

EXPLORE LOCAL GEMS

Sometimes, you don't even have to leave the city to find great ways to spend the day. Local spots like museums and libraries offer affordable ways to explore right in your own backyard. Some local attractions even have free or discounted admission days throughout the season.

DIVE INTO CULTURAL EXPERIENCES

Attend free outdoor concerts, art fairs or community theater performances. Try a new restaurant or eatery if your taste buds are also looking for a bit of adventure. Some towns even hold culture festivals to celebrate their heritage.

SAVOR THE GREAT OUTDOORS

Nature lovers can visit nearby parks, botanical gardens or nature reserves. If you're social, join a walking or hiking club for active outings. Local rivers or lakes can be great spots for birdwatching, fishing or kayaking.

TRAVEL WITHOUT THE HASSLE

If you want to go outside your hometown, try looking for spots that are less than a day's travel away. Ask around or look online for underrated locales that can satisfy your wanderlust. Skip the hotels and try nontraditional lodging, such as VRBO or Airbnb, for more unique experiences.



CREATE MEMORABLE MOMENTS WITH FAMILY

Sometimes the best memories to make are with family. Host a backyard potluck or barbecue and spur some inter-generational bonding by cooking together. If you're a grandparent, think of activities such as a treasure hunt or an outdoor movie night to keep your grandkids (and you!) entertained.

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

BRAIN GAMES

Sudoku

Game Rules

Fill in each square with one of the numbers 1 to 9 such that no number repeats in any row, column or 3 by 3 box.



BACKYARD BLISS

OUTDOOR GAMES FOR THE WHOLE FAMILY

Outdoor games are the perfect way to connect generations, from enthusiastic children to playful grandparents. With a bit of planning, your backyard can become a fun-filled arena for everyone.

CLASSIC GAMES WITH A CREATIVE TWIST

- **CORNHOLE:** Make it fun with “challenge shots,” such as tossing while standing on one foot.
- **RELAY RACES:** Add silly tasks — potato sack hopping or spoon-balancing water balloons.
- **RING TOSS:** DIY with pool noodles or glow sticks; use sand-filled bottles as targets.
- **WATER BALLOON TOSS:** Try catching balloons with buckets or towels for a cool spin.

SIMPLE DIY BACKYARD GAMES

- **GIANT GAMES:** Stack painted wood blocks for oversized Jenga, or roll big dice on a picnic blanket for Yard Yahtzee.
- **OBSTACLE COURSE:** Combine hula hoops, pool noodles and cushions for a customizable family challenge.
- **BACKYARD BOWLING:** Use filled bottles for pins and a ball you have on hand.
- **NATURE SCAVENGER HUNT:** Create a list of things for everyone to hunt for, such as a red leaf or a smooth rock.

ALL-AGES ACTIVITIES

- **PARACHUTE PLAY:** Use a big sheet to shake balls (“popcorn”) or play “cat and mouse.”
- **FRISBEE GOLF:** Aim for buckets or hula hoops as targets around the yard.
- **BALLOON VOLLEYBALL:** Set up a rope net; keep a balloon in the air for as long as possible.

Backyard games are about more than play. They create joy, connection and memories for all ages. Give these simple ideas a try, and start a tradition of outdoor fun with your family.

CENTER STAGE

BELOW:

The PGI Team at the Camp Happy Days Gala!



RIGHT:

Cheyanne celebrating her mom's birthday!



ABOVE:

Nick at Mahon Pool in Sydney, Australia.



BRAIN GAMES

ANSWER KEY:

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



RECIPE

MAPLE BLUEBERRY CRISP

A warm, comforting blueberry crisp with a sweet, bubbly filling and a buttery brown sugar crumble topping. It's simple to make and perfect served fresh from the oven, especially with a scoop of ice cream.

INGREDIENTS

- 4 cups fresh or frozen blueberries
- 1/2 cup maple syrup
- 2 tablespoons cornstarch
- 1 teaspoon ground cinnamon
- 1-1/4 cups all-purpose flour
- 3/4 cup packed brown sugar
- 1/2 cup cold butter
- 1 teaspoon almond extract

HOW TO MAKE IT:

1. Preheat the oven to 375°F.
2. In a large bowl, combine the blueberries, syrup, cornstarch, and cinnamon. Mix until evenly coated.
3. Transfer the blueberry mixture to a greased 8-inch square baking dish and spread evenly.
4. In a small bowl, combine the flour and brown sugar.
5. Cut in the butter until the mixture resembles coarse crumbs, then stir in the extract.
6. Sprinkle the crumb mixture evenly over the blueberry filling.
7. Bake for 35–40 minutes, or until the filling is bubbly and the topping is golden brown. If desired, serve with vanilla ice cream.

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UPCOMING DATES

MAY

- 10 Mother's Day
- 16 Armed Forces Day
- 19 Workshop at SAVI Cucina and Wine Bar
- 21 Workshop at SAVI Cucina and Wine Bar
- 25 Memorial Day

JUNE

- 9 Workshop at Halls Chophouse Nexton
- 11 Workshop at Halls Chophouse Nexton
- 14 Flag Day
- 19 Juneteenth
- 21 Father's Day