FIRM AND FAMILY NEWS

PGI Summer Kickoff

The PGI team welcomed the start of summer with plenty of family time and memorable moments worth sharing. Paul and Diane have been embracing Charleston's arts and entertainment scene. Their recent adventures have included a paint-and-sip event, where they painted vibrant moonscapes while enjoying a selection of wines, as well as a memorable Willie Nelson concert and several South Carolina Stingrays hockey games.

Carissa kicked off her summer with a family getaway to Florida. Her days were spent enjoying time by the pool, fishing on the lake, and creating unforgettable memories with her nephews and stepdaughter during a magical day at Disney World. The trip was the perfect start to a season centered on family and travel.

Cheyanne has been focused on quality time with loved ones. For Mother's Day, she returned to her hometown to celebrate with a day filled with thoughtful gifts, a family lunch, and a visit to a local brewery. Back in Charleston, she hosted her soon-to-be sister-in-law for a weekend that included a beach day, a classic Lowcountry dinner, and a ferry ride through the Charleston Harbor. The visits provided a refreshing opportunity to slow down and enjoy the company of family.

At the start of Summer, Nick welcomed his parents from California for their first visit to Charleston. During their stay, he showed them around downtown, stopping at all of Charleston's iconic landmarks and taking them for lunch at High Cotton. Later, Nick traveled to the South of France, where he visited the coastal cities of Nice and Antibes. His time abroad was spent exploring the cities, relaxing on the beach, and enjoying authentic European food.

Lastly, exciting updates have been underway at PGI. We are delighted to announce that our West Ashley office is moving! Located at 1064 Gardner Road in West Ashley, our new office will provide a larger space to accommodate our growing team and client base. Provided that construction remains on schedule, our projected opening date is September 1st. We are thrilled to share this news and look forward to welcoming you into our new space. As summer continues, we wish you a season filled with relaxation and time spent with those who matter most!

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THAT TIME OF YEAR

2026 Midterms: Will Your Portfolio Survive the Polls?

As we enjoy the relaxing, warm days of summer, the fall season is quietly approaching — and with it comes the 2026 midterm elections. For many investors, especially those who are nearing or already in retirement, election seasons can sometimes feel a bit unsettling.

THE MIDTERM MARKET EFFECT

It's completely normal to see increased market volatility in the months leading up to November. Financial markets generally dislike uncertainty, and midterm elections always bring plenty of it.

However, historical trends offer a very comforting perspective. Once the votes are counted and the political landscape becomes clear, markets often stabilize. In fact, the stock market has frequently rallied in the months following a midterm election.[1] This positive trend has historically occurred regardless of the specific election outcome or which political party takes control. [2]

SMART MOVES FOR YOUR SAVINGS

While we can't control the election results, we can control how we manage our wealth. Here are a few practical ways to shift your perspective:

- **Focus on the Horizon:**
  Instead of reacting to daily news alerts, keep your eyes on your long-term goals. We designed your retirement strategy to last through multiple election cycles and economic shifts.
- **Keep Emotions in Check:**
  It can be incredibly tempting to make sudden portfolio changes when campaign rhetoric gets loud. Avoiding emotional "panic selling" is one of the ideal ways to help preserve your hard-earned wealth.
- **Review for Reassurance:**
  Mid-year is a great time to check in on your portfolio. Work with your advisor to help ensure your current strategy continues to align with your personal risk tolerance and future lifestyle needs.

MOVING FORWARD WITH CONFIDENCE

Elections will always come and go, but a well-crafted financial strategy is built to weather the changing seasons. You don't have to navigate these market shifts alone.

If you have any questions about how the 2026 midterms might impact your specific situation, please reach out to us today to schedule a quick portfolio review. We're here to help your retirement strategy stay on course, no matter what tomorrow's headlines bring.

[1,2] U.S. Bank Wealth Management. Jan. 23, 2026. "How midterm elections affect the stock market." https://www.usbank.com/investing/financial-perspectives/market-news/stock-market-performance-after-midterm-elections.html. Accessed April 27, 2026.

Need to find your local polling place or check your specific state's election dates?

Visit Vote.org or your Secretary of State's website for non-partisan, up-to-date information on the 2026 cycle.

THE GOOD LIFE

Reimagining the Family Dinner

Inviting the kids and grandkids over for dinner is more than just a simple meal. It serves as a cornerstone of family connection and celebration. Family dinners help ensure the traditions, love and wisdom of the past live on for future generations.

Here are some ways to reinvent those family dinners to keep your family engaged and the bonds between you strong.

A LEGACY IN THE KITCHEN

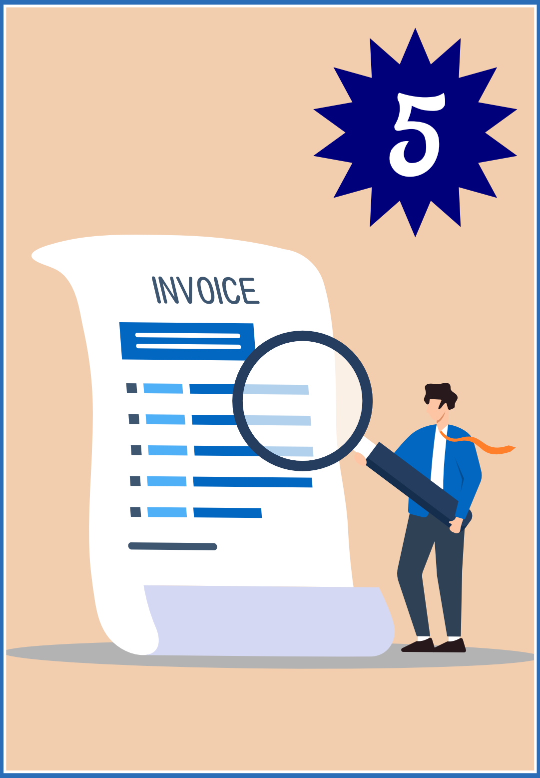
Passing down secret family recipes creates a bridge between generations. When you invite your grandchildren into the kitchen, you share the rich history of your family. Sharing the origins of a dish, like a meal born out of necessity or a special celebratory cake from years ago, imparts a sense of where your family came from.

MANY HANDS MAKE LIGHT WORK

Sometimes, there can never be too many cooks in the kitchen. Family dinners can be a great opportunity to get everyone involved in a shared activity across generational lines. The youngest could stir the dough while someone else sets the table with the family's well-loved china. Tailor tasks to strengths and get the whole family involved!

AN OPEN FORUM

Encourage everyone to share their stories and experiences at the table. By inviting younger generations to talk about moments from their own lives and asking open-ended questions, you help create an atmosphere where everyone is included. This approach not only keeps conversations lively but also deepens the connections that make family gatherings so meaningful.



HOW TO ...

Five Simple Tips to Lower Medical Bills

Medical debt can feel overwhelming, but you can avoid paying too much. Here are five actionable steps that could save you thousands.

- **Hold the plastic:** Avoid putting medical bills on a credit card. You will lose your negotiating power.
- **Ask about charity care:** Don't just ask for financial help. Ask for "charity care" by name to learn about financial forgiveness programs.
- **Get itemized bills:** Request a bill with CPT codes to spot costly errors and challenge unfair prices.
- **Use your grace period:** Credit bureaus often wait 180 days before reporting medical debt. Use this time to negotiate.
- **Hire an advocate:** For large bills, medical billing advocates can negotiate substantial discounts in exchange for a percentage of the savings.

Don't let illness and injury cause more stress. Put these tips to work for you!

DOLLARS & SENSE

Harvest the Summer Dip for Tax-Free Growth

The third quarter often brings seasonal market volatility. However, this summer slump can be an opportunity for your investments.

OPTIMIZING YOUR TAX BRACKET

When you move money from a traditional IRA to a Roth IRA, you have to pay taxes on that amount as if it were regular income. An efficient way to handle this is to consider converting just enough to fill your current tax bracket, without pushing your income into the next, higher one.

Doing this in the summer is a great move. By mid-year, you may have a good idea of what your annual income will be, making it easier to calculate the right amount to convert. Plus, you can avoid the end-of-year rush and paperwork headaches that always pop up in late December.

THE MATH: IMMEDIATE COSTS VS. FUTURE PRESERVATION

Think of it this way: A down market can feel like a sale on your investments. It might be the ideal time to convert them to a Roth IRA. Since their value is lower, you can convert more assets for the same tax cost you'd incur when the market is high.

This isn't just about short-term savings. You're also helping protect yourself from future RMDs. By lowering your traditional IRA balance now, you can reduce the size of those future withdrawals, which helps you avoid moving into a higher tax bracket during retirement.

Essentially, you're paying a smaller, manageable tax now to enjoy tax-free withdrawals and greater flexibility later in life.

EXECUTION: TIMING DIPS AND ASSET SELECTION

To get the most out of this strategy, keep a close watch on market dips in the third quarter of the year. The goal is to make the move exactly when the funds you're interested in are temporarily selling for a lower price.

Choosing the ideal investments to move is just as important as timing — like opting for stocks or funds that are expected to grow significantly but are currently in a slump. By moving these specific investments into a tax-free Roth account, any rebound in their value and all future growth would be completely free from federal income tax.

PROACTIVE PLANNING FOR LONG-TERM WEALTH

It might feel strange, but market downturns can actually be a great time to make smart money moves. Want to see how a Roth conversion could help you save money this year? Give our office a call to go over your options.

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 SCOOP

Will Your Bank Account Shrink This Summer?

Mid-year is a great time to check how your uninvested cash is working for you. With the ideal strategy, your cash reserves can help generate reliable retirement income.

Many of us keep excess funds in standard savings accounts. While this feels low risk, it often means missing out on greater passive income. Right now, 10-year U.S. Treasury yields are trading in a highly attractive 3.75% to 4.25% range. Letting your money sit in low-interest bank accounts simply leaves money on the table. Shifting those funds into Treasuries helps give you a more predictable way to outpace basic interest rates.

Economic forecasts suggest potential shifts in the market as we move toward the fourth quarter of 2026. By acting this summer, you can help lock in these steady rates before broader conditions change.

- **Review your cash balances:** Look at what you currently hold in standard checking or savings accounts.
- **Identify excess funds:** Determine the exact amount you will not need for immediate daily expenses over the next few months.
- **Capture higher yields:** Consider looking at options like U.S. Treasury bonds.

Reach out to our advisory team this week to explore how U.S. Treasuries can help boost your retirement income before the fall season begins.

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

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.

THE CONNECTED GRANDPARENTS' PLAYBOOK

From pay-per-minute calls to instant group chats, staying connected has never been faster — or more confusing. The good news? You don't need to be a tech expert to stay in the loop! Here is your guide to modern family communication in the smartphone era.

TERM	DEFINITION	RETRO EQUIVALENT
Soft Launch	Hinting at a new change, like a relationship or vacation, without a big announcement.	Teaser
Aura	Your overall "vibe" or "cool factor."	Groove, presence
Cooked	Something that is exhausted or has failed.	Toast, done for
Living Rent-Free	Something you can't stop thinking about, or alternatively, something getting on your nerves.	Stuck in your head
Unc	An older person or looking like an older person.	Gramps

YOUR DIGITAL CONNECTION TOOLKIT

You don't need to download every new application that hits the market.
Focus on a few reliable tools designed to bring you and your family together, no matter the distance.

FAMILYALBUM

A private photo-sharing app. It allows people to upload photos and videos, and you get a notification whenever there's something new to see. It keeps memories organized without broadcasting them to the whole internet.

VIDEO CALLS

Staying in touch is easier than ever with platforms like Zoom, FaceTime and Google Meet. Choose a platform your family uses most, make sure your device is connected to wi-fi and sit in a well-lit area so everyone can see your face. These small steps make every catch-up feel more personal.

EMBRACE THE "REACTION"

You don't always need to type out a full response. If someone sends a photo or quick update, simply tap and hold the message to leave a "heart" or "thumbs up" on some smartphones. It shows you saw the message without demanding a continuing conversation.

USE VOICE NOTES FOR STORIES

Typing a long story on small screens can be frustrating. Look for a little microphone icon next to your text box. You can press and hold it to record your voice. It's a good way for your family to hear your voice!

Communication always evolves, but the love behind it stays exactly the same.
Send a message, leave a reaction and show the family you still have plenty of "aura!"

CENTER STAGE

BELOW:
Paul and Diane at their paint-and-sip event.

ABOVE:
Nick in Antibes, France!

RIGHT:
Cheyanne celebrating Mother's Day with her family!

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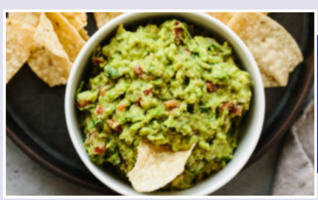


RECIPE
GUACAMOLE

This easy and delicious appetizer requires just a few fresh, high-quality ingredients to make a perfect poolside treat!

INGREDIENTS

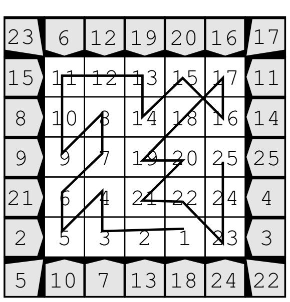
- *3 ripe avocados*
- *½ small yellow onion, finely diced*
- *2 Roma tomatoes, diced*
- *3 tablespoons fresh cilantro, finely chopped*
- *1 jalapeno pepper, seeds removed & finely diced*
- *2 garlic cloves, minced*
- *1 lime, juiced*
- *½ teaspoon sea salt*

HOW TO MAKE IT:

1. Slice the avocados in half. Remove the pits and scoop into a mixing bowl. Mash the avocados with a fork until you've reached desired consistency – as chunky or smooth as you'd like.
2. Add the remaining ingredients and stir together. Give it a taste test and add a pinch more salt or an extra splash of lime juice if needed.
3. For best flavor, serve immediately with your favorite tortilla chips.
4. If needed, store in an airtight container – pat the guac down firmly with a spoon until it's nice and flat, then add about ½ inch of cold water on top. Place the lid on the container and store in the fridge. When ready to enjoy, drain the water off the top, give it a stir and serve. This trick will keep it fresh for up to three days.

BRAIN GAMES

ANSWER KEY:



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PGI FINANCIAL
SERVICES

UPCOMING DATES

JULY
4 Independence Day

26 Parent's Day

28 Workshop at High Cotton

30 Workshop at High Cotton

AUGUST
18 Workshop at Halls Chophouse Nexton

20 Workshop at Halls Chophouse Nexton

21 Senior Citizens Day

26 Women's Equality Day