

SEPT
OCT
2026



IN THE
KNOW

FIRM AND FAMILY NEWS

PGI's Summer in Review

The end of summer brought on plenty of special moments for the PGI Team. In August, Diane, her daughter Carley, and Paul headed to Puerto Rico to celebrate Carley's birthday. The trip was filled with memorable birthday celebrations and days spent at the beach. Paul also has some exciting family news to share. His daughter, Brittany, is expecting her fifth baby! Paul is thrilled to welcome another grandson to the family and is looking forward to all the excitement that comes with this new addition.

Carissa has been keeping busy with her neighborhood clubs and time with family. In August, she hosted her mahjong club for the neighborhood ladies and attended her book club and Bible study. There was no shortage of good company and delicious food along the way! Later in the month, Carissa's sister and nephews came to visit from New York. They made the most of their time together, spending days by the pool and enjoying a fun visit to the aquarium.

Summer was filled with special moments and exciting milestones for Cheyanne. In July, her siblings and nephews came to Charleston for some much-needed time together. During

their visit, they enjoyed strolls along The Battery, built sandcastles at the beach, and shared a delicious Italian dinner downtown. Cheyanne also celebrated a major milestone at the end of July. She closed on her first house! She is thrilled to start this new season of life as a homeowner.

Nick wrapped up the summer with an exciting season of travel. In August, he traveled to Türkiye, where he spent plenty of time at beach clubs and eating Turkish food. After returning home, Nick was off again, this time heading to California to visit family. While there, he enjoyed meaningful time with loved ones and caught up with hometown friends over a few rounds of golf. It was a memorable end to the summer, filled with travel, family, and good friends.

Lastly, we are excited to share a fun new addition to PGI. We are now offering café-style coffee for our clients! Enjoy an assortment of beverages during your next visit or stop by the office anytime to enjoy a little pick-me-up. We are delighted to bring an even warmer experience to your visits. We hope you had a wonderful Summer and look forward to meeting with you soon!

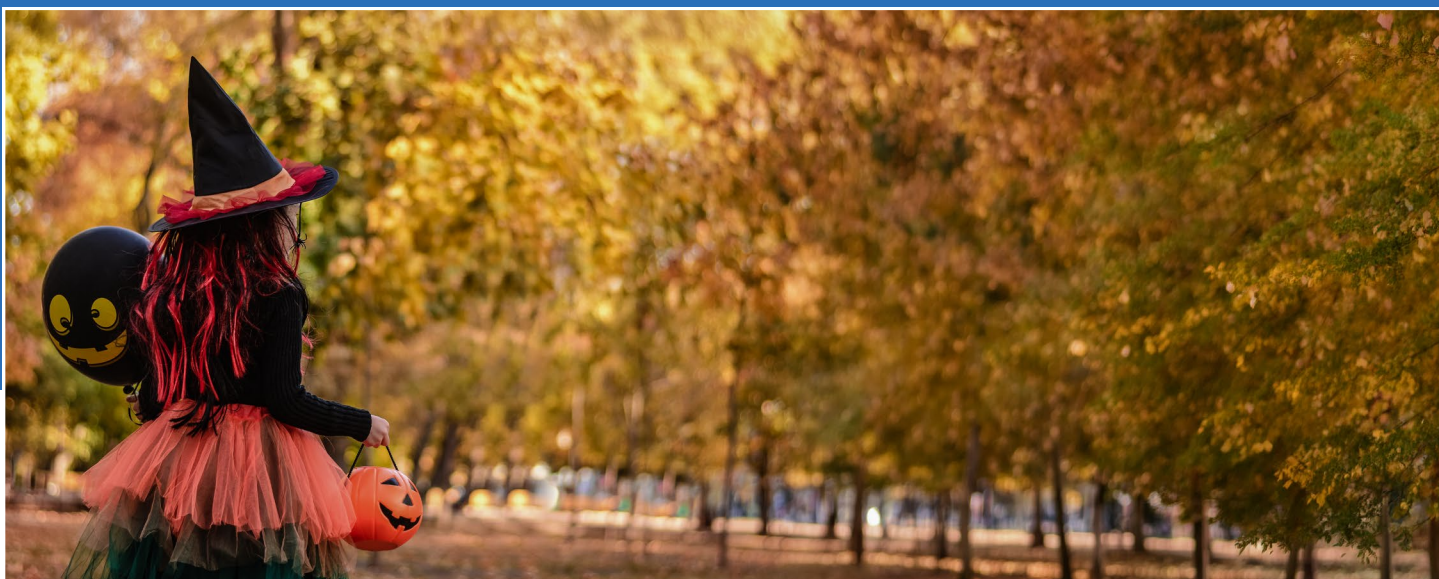


Paul MacDonald
CEO and Financial Advisor CLU®, ChFC®,
EA

Phone: 843-284-0370

pmacdonald@pgifinancial.net

<https://pgifinancial.net>



THAT TIME OF YEAR

Trick, Treat and Transfer: Why October Is the Sweet Spot for QCDs

As we head into the autumn season, it's a good time to finalize your year-end tax and charitable giving strategies. The months between now and Dec. 31 pass quickly, and the choices you make during this window can shape both your tax bill and the causes you care about. A little planning now can help you close out the year on your own terms.

WHY OCTOBER BEATS DECEMBER

Financial institutions and charities are overwhelmed at the end of the year. If your paperwork gets stuck in this backlog and the check from your IRA doesn't clear by the Dec. 31 deadline, the IRS will consider your Required Minimum Distribution (RMD) unmet for the year. Missing that critical deadline can trigger a steep 25% excise tax penalty on the amount you failed to withdraw on time, a costly and entirely avoidable mistake.¹

October, on the other hand, is the perfect time to initiate your transfer. You'll provide your custodian and the chosen charity with time to process the transaction smoothly and without pressure. Should any unexpected hiccups occur, you'll have weeks to correct them. This simple timing adjustment guarantees your tax strategy is securely locked in long before the holiday rush.

THREE STEPS TO IMPLEMENT

Take control of your year-end giving right now by following this simple three-step plan:

Step 1: Calculate and Choose

First, you'll need to determine your remaining Required Minimum Distribution (RMD) amount for the current tax year. This will help you decide how much you want to contribute via a QCD. Then, select the eligible 501(c)(3) charity or charities you wish to support with your donation. Remember, donor-advised funds and private foundations do not qualify.

Step 2: Contact Your Custodian

The next step is to reach out to your financial advisor or the custodian of your IRA as soon as possible. Request the specific forms required to execute a QCD transfer, which will authorize them to move the funds directly from your account to your chosen organization.

Step 3: Verify and Document

After initiating the transfer, follow up in November to confirm that the charity has successfully received and deposited the full amount. It is crucial to secure a written acknowledgment of the donation from the organization. This document serves as an official receipt and is essential for your tax records.

By acting in October, you can take the stress out of your year-end planning. If you have questions or would like a personalized review of your QCD plan, we'd be glad to help. Reach out to our office anytime. We're here to walk through the details with you and help you close out the year with clarity and confidence.

THE GOOD LIFE

Get Moving!

There's some magic in stepping outside with no destination in mind, just the open air, an easy pace and the chance to see what the day has to offer. A nature walk doesn't ask for much: there's no special gear, no training and no need to set aside a chunk of your time. It's one of life's simplest and most rewarding pleasures.

NATURE WALKS

Walking outdoors has been considered a safe and easy way to look after your well-being for years, but the rewards go much further than that. According to a 2023 study, it can also be used to mitigate stress levels, lift your spirits and even improve your mood.¹

FINDING A TRAIL CLOSE TO HOME

The best trail is one that you can easily use. Try looking for neighborhood greenways, city parks or riverside paths close to your home. Online apps like AllTrails can help you see things like distance and reviews from other walkers. Pick a shorter route to stretch your legs at your own pace.



KEEP EYES AND EARS OPEN

Half of a nature walk is what you see along the way. You can notice plants and animals that you haven't thought about before. Watch for movement off the trail. A free app like Merlin can help identify birdsongs. Fall is when trees start to change color, so you'll be surrounded by the change of the season. Pick one thing to look for each time out and give your brain some stimulation!

¹Ma, Jingni, Peilin Lin and Joanne Williams. Aug. 19, 2023. "Effectiveness of nature-based walking interventions in improving mental health in adults: a systematic review." Current Psychology, vol. 43, 2024, pp. 9521-9539, Springer, <https://doi.org/10.1007/s12144-023-05112-z>. Accessed June 15, 2026.

HOW TO ...

How to Protect Your Digital Legacy in an Afternoon

Autumn is the season for preserving what matters. Your home gets that treatment every year. Your digital life probably hasn't — yet.

Four things to do this fall:

- **List your key accounts** — email, banking, social media, subscriptions. If something happened to you tomorrow, would your family know where to look?
- **Store passwords securely** — a password manager or a printed "legacy letter" kept with your important documents works well. No sticky notes.

- **Organize your photos** — consolidate camera rolls, label albums and back everything up to a shared folder your family can find and enjoy.
- **Note your digital financial assets** — PayPal balances, investment accounts and cryptocurrency need to be included in your estate plan.

None of this takes more than an afternoon, and the confidence it provides lasts considerably longer.





DOLLARS & SENSE

The \$15 Million Exemption: Good News, but Not the Whole Story

For years, families with money to bequeath watched one date like hawks: Dec. 31. The federal exemption — the amount you can give away without triggering gift or estate tax — was set to drop by about half at the end of 2025. That looming deadline pushed many people to gift in a hurry. Then it changed.

Under current law, the exemption didn't shrink.¹ It climbed to \$15 million per person in 2026 — \$30 million for a married couple. The amount you can give to any single person each year, no strings attached, holds steady at \$19,000.

The pressure of that 2025 deadline is gone, but gifting shouldn't drop off your to-do list.

WHY GIFTING STILL MATTERS

- **State taxes.** Many states tax estates at far lower levels than the federal government, and a few even tax the people who inherit. The federal change didn't touch any of this.
- **The rules can change again.** Today's exemption reflects current law, not a permanent promise. Congress can revisit it.
- **Growing assets.** Give away an asset now, and all its future growth leaves your estate too.
- **The yearly clock.** That \$19,000-per-person allowance resets every Jan. 1. If you don't use it, it's gone.

PRACTICAL MOVES

- **Yearly gifts:** Give up to \$19,000 per person each year, no paperwork, no dent in your \$15 million lifetime amount. Couples can combine for \$38,000 per person, but splitting gifts means filing a gift tax return, even when no tax is owed.
- **Tuition and medical payments:** Pay tuition directly to the school or medical bills directly to the provider, and those payments skip both your yearly limit and lifetime amount.
- **Larger lifetime gifts:** Best for fast-growing assets, like a family business stake meant to stay in the family. Bonus: At your death, an inherited asset's tax "cost" usually resets to current value — erasing a big capital gains bill for your heirs.
- **Trusts:** For more control, a trust dictates how and when heirs receive money, shields assets from creditors and guides wealth across generations. A Spousal Lifetime Access Trust moves assets out of your estate while your household still accesses them through a spouse.

THE BOTTOM LINE

Fall is a natural time to slow down and take stock. As the year winds down, it's worth setting aside an afternoon to review your gifting plans and ensure your documents still reflect what you truly want.

If you'd like a fresh look at your gifting strategy, we'd be glad to help. Reach out to our office whenever you're ready.

¹Russell P. Love, Jonathan Gopman. Nelson Mullins. Feb. 9, 2026. "2026 Estate and Gift Tax Update." <https://www.nelsonmullins.com/insights/blogs/tax-reports/all/2026-estate-and-gift-tax-update>. Accessed June 23, 2026.

THE SCOOP

Campus Is Calling — and There's No Homework This Time

Something happens every September. The air shifts, the light changes, and even decades past your last classroom, you feel it: that quiet pull to start something new. This year, lean into it.

THE BEST-KEPT SECRET ON CAMPUS

Many colleges offer adults 60 and older the chance to **audit courses for free or close to it**. You can sit in on real lectures alongside traditional students without the stress. The benefits are real:

- **Intellectual stimulation:** Engage with ideas that challenge and stretch you.
- **Structure:** A standing weekly commitment that adds rhythm to your days.
- **Variety:** History, literature, philosophy, science, art history, economics — the catalog is yours to explore.
- **No pressure:** Learn at your own pace, with zero grade on the line.

MORE THAN A CLASSROOM

Being on a university campus puts you in an environment built around curiosity. That kind of energy is contagious, and for retirees who miss the social rhythm of working life, it fills a real gap.

BONUS: Many universities also run dedicated **lifelong learning institutes**. These programs are designed specifically for older adults, complete with lecture series, discussion groups and a community of peers in the same life stage. To get started:



- Search “[your nearest university] + senior audit program.”
- Call the registrar’s office and ask what’s available this fall.
- Show up. That’s the hardest part.

Retirement should be full of exploration. It’s a time to invest in yourself in ways you couldn’t before. Take that first step and discover how rewarding it can be to keep your mind active and your horizons expanding.

10	2	10	2	12	8	4	4	5
3	10	2	3	3	3	1	6	3
13	2	3	4	6	8	3	7	8
12	3	8	7	5	6	1	4	4
3	11	3	8	5	2	11	1	2
1	7	8	4	8	3	4	8	4
5	8	4	9	5	7	8	1	2
4	7	2	12	3	6	3	1	2
6	3	12	3	6	2	12	1	13

BRAIN GAMES

15 Up

Game Rules

Use a pen or pencil to draw the boundaries around groups of cells to make the region add up to fifteen exactly. The regions can be any shape as long as all the cells touch each other (but not diagonally). There is only one way to achieve this.

PICK UP THE PHONE!



A name pops into your head; you wonder how that person is doing, and you tell yourself you'll reach out one of these days. Then the day never comes. This fall, change that!

There's good reason to make the effort. Staying socially connected can be one of the simplest ways to boost your well-being as you age. A meaningful conversation can make you smile long after it's over. Here's a simple, no-pressure plan for reconnecting with an old friend.

Who You Gonna Call?

Don't overthink it. Make a short list of people you want to catch up with. They can be a former coworker, a college roommate, an old neighbor or a high school buddy. You may already have their number saved or written in an old address book. If not, a few minutes of detective work usually does the trick.

- **Check your phone and email.** Old texts, group threads and email chains can hold a current number or address.
- **Look at social media.** Facebook, LinkedIn and Instagram make it easy to find people and send a message directly.
- **Ask a mutual friend.** If you share a connection, a quick "Do you have their number?" is all it takes.

Breaking the Ice

Choose how you want to reach out. You could send a text first if you want them to reply on their own time, write a note or card if you want to be more personal or make a phone call if you want to talk to them faster.

Keep it simple and honest. The goal is connection, not a grand reunion. You can set that up on the call if you both want to! Let the conversation wander, but don't take silence personally. If you don't hear back from them, a friendly follow-up later is fine. Wrap up with "Let's not wait so long next time" — and mean it.

Make the Call This Week

Reconnecting takes less effort than you'd expect, and most people are glad to hear from a familiar voice. Pick your name, find their number and reach out.



CENTER STAGE

BELOW:
Paul and Diane at Castillo San Cristóbal in Puerto Rico.



ABOVE:
Carissa hosting her mahjong club!



RIGHT:
Cheyanne and Jaylen on closing day!

BRAIN GAMES

ANSWER KEY:

10	2	10	2	12	8	4	4	5
3	10	2	3	3	3	1	6	3
13	2	3	4	6	8	3	7	8
12	3	8	7	5	6	1	4	4
3	11	3	8	5	2	11	1	2
1	7	8	4	8	3	4	8	4
5	8	4	9	5	7	8	1	2
4	7	2	12	3	6	3	1	2
6	3	12	3	6	2	12	1	13

cut here ✂



RECIPE
CHILI

INGREDIENTS

- 1 lb ground beef
- 2 15 oz cans kidney beans, drained & rinsed
- 1 15 oz can corn
- 1 28 oz can Rotel
- 1 packet taco seasoning
- 1 packet ranch dressing mix

HOW TO MAKE IT:

1. In a large pot over medium-high heat, brown ground beef and drain.
2. Return ground beef to pot and add remaining ingredients. Let simmer over low heat until heated through and thickened.
3. Add desired toppings – chips, cheese, sour cream, etc. Serve warm and enjoy!

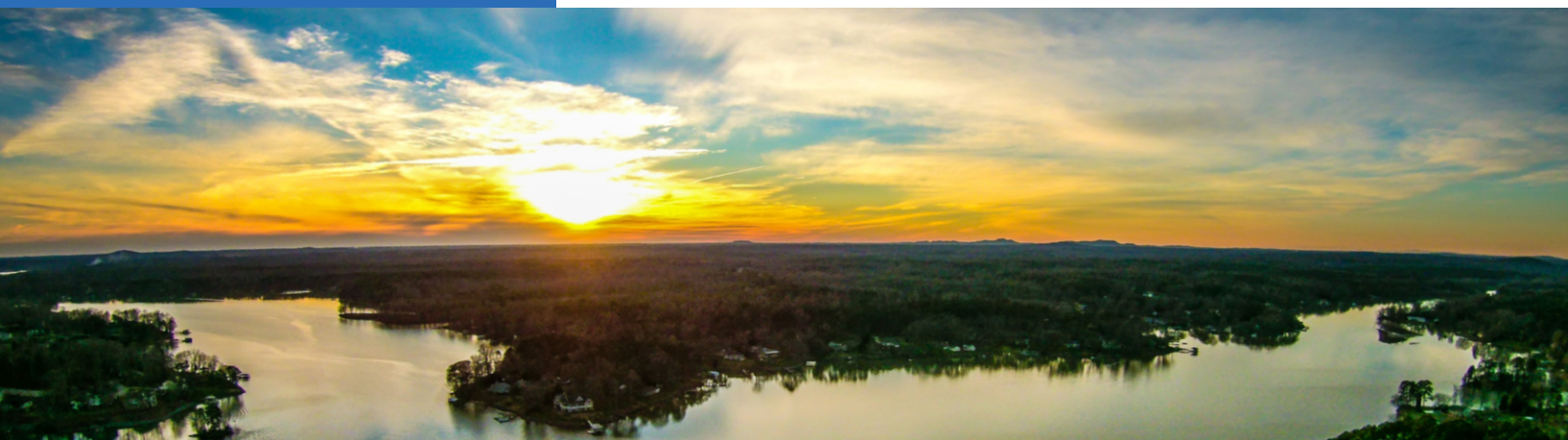
Charleston Office
1064 Gardner Road, Suite 212
Charleston, SC 29407

Summerville Office
700 Nexton Square Drive, Suite 112
Summerville, SC 29486



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UPCOMING DATES

SEPTEMBER

- 7 Labor Day
- 11 Patriot Day
- 13 Grandparents Day
- 15 Workshop at SAVI Cucina and Wine Bar
- 17 Workshop at SAVI Cucina and Wine Bar

OCTOBER

- 12 Columbus Day
- 13 Workshop at Halls Chophouse Nexton
- 15 Workshop at Halls Chophouse Nexton
- 15 Medicare Open Enrollment Begins
- 15 Deadline to File Federal Taxes (if you received an extension)