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RBFCU SERVICES MAGAZINE

EXPERIENCE

MARCH
2024

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7 Estate Planning Essentials

RBFCU Trust Services

Financing Options for Vacation & Second Homes

Domain Mortgage

Is Upsizing Right for You?

Kuper Sotheby's International Realty

5 Key Investment Principles

RBFCU Investments Group

A Conversation with Roger Torres

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Greetings...

Spring brings renewal, with fields of wildflowers blossoming across our great state. As everything reawakens, it can be a good time to recommit to your financial health.

That's why our latest issue provides the information you need to help you review investments, take a closer look at your estate plan and better understand what's driving home insurance costs skyward. Plus, we're exploring the "upsizing" realty trend as well as how you can finance the vacation or second home of your dreams. Finally, we're pleased to introduce one of the newest members of our RBFCU Investments Group team, Roger Torres, AAMS®.

As always, my fellow RBFCU staff members and I are committed to providing the financial information and service you seek. Thank you for the honor of serving you.

Yours truly,

Edward Bronnenberg

SVP — CUSO Operations

RBFCU & RBFCU Services LLC





ESTATE PLANNING ESSENTIALS

From trusts and wills to powers of attorney, it's wise to know these common tools

When it comes to your estate and how it will be managed when you're gone, there's no such thing as working too far ahead. With a clear strategy and proper tools, you can create a solid foundation for your estate and your family—potentially giving everyone greater peace of mind. These seven estate planning documents and actions can help you prepare to proudly leave a legacy to your family, loved ones and community.



1 WILL
A will is a legal document spelling out how the assets of an estate will be distributed once a person dies. The document should list certain assets as well as the beneficiaries of those assets. It may also designate who will care for minor children. Without a will, any assets you own will be governed by the laws in the state where you live, which can make the process of closing out an estate costly and time consuming.

2 TRUST
A trust allows a third party to manage your assets as directed, both during your life and after your death. Having a trust often minimizes or avoids probate, creating tax benefits for you and your beneficiaries. Note that a trust administrator can ease the burden on your family by managing the complex details of settling your estate.

3 DURABLE POWER OF ATTORNEY
A power of attorney gives legal authorization for a specific person to make decisions about your property and finances. A durable power of attorney will remain in effect should you become incapacitated. Basically, it provides protection in situations when you are unable to make decisions for yourself. For example, this document enables the person assigned with the power of attorney to secure placement for you in a long-term care facility or selling a home on your behalf.

4 BENEFICIARY DESIGNATIONS
Beneficiary designations allow you to outline who will receive assets upon your death. Separate from your will, they are included on life insurance, annuities and retirement accounts (e.g., 401(k)s and IRAs). Essentially, they allow your accounts and funds to pass directly to your named beneficiaries, avoiding probate. To designate someone, contact your financial institution, brokerage firm or pension office.

5 LETTER OF INTENT
Also known as a "letter of wishes," a letter of intent communicates your final desires to your loved ones. It can be used to provide instructions to your beneficiaries as it relates to your personal property, assets and even your preferred funeral arrangements.

6 HEALTH CARE POWER OF ATTORNEY
A health care power of attorney focuses solely on who can make medical decisions on your behalf, should a doctor determine that you can no longer make sound choices about your care. Alas, many people assume incorrectly that a durable power of attorney is all that is required. Ideally, the person whom you trust most should have both forms of documentation.

A clear strategy and proper tools can create a solid foundation for your estate and your family.

7 GUARDIANSHIP DESIGNATIONS
A guardianship designation serves in the interest of a minor child or yourself, should you become incapacitated. Texas allows for two types of guardianship: someone designated as guardian of an estate or as guardian of a person. Even if you have other designations in place — such as an executor, trustee or power of attorney — it is important to have a guardianship designation, especially as it relates to being a guardian over a person. All designations should be consistent across your estate plan to avoid any future conflict.

A FINAL NOTE
*As you build your estate plan, it's important to note that **changes to federal estate tax laws are on the horizon**. Some estate and gift tax breaks are set to expire in late 2025, for instance, making this year a great one to puzzle through any changes you might need to make to your plans.*

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Why Homeowners Insurance is Getting More Expensive

A look behind what's fueling the rising costs of insuring your home

Homeowners insurance offers financial protection against damages caused by something covered in the policy, like fire or storm damage. Alas, the current cost of insuring a home or renewing their annual policy is giving homeowners sticker shock.

An analysis of data from the Texas Department of Insurance, which approves all Lone Star State insurance rate increases, shows policies rose almost 11% in 2022, the biggest annual jump since 2012. Average premiums increased 59.2% over that same period and were up 19.5% from 2020 to 2022.¹ Approved home insurance rates have increased between 20% and 30% since January 2022. This dramatic increase is also seen in places like Oregon, Utah, Arizona, Illinois and North Carolina.²

On top of increasing insurance premiums, it's also becoming harder to even obtain home coverage in the first place. In fact, some companies are covering fewer households to control their own costs. So, what's driving these increases?

Material and labor costs

Insurance is designed to pay for replacing or repairing something that is damaged or lost. That means home insurance isn't based on the market value of a home, but on the cost of repairing or rebuilding it.

Because construction material costs have risen sharply due to inflation and disruptions to the supply chain that began during the COVID-19 pandemic, it's more expensive to rebuild and replace homes. Meanwhile, the shortages of construction workers and skilled labor — as well as the rising costs of food and housing — have increased wages and labor rates, making construction more expensive overall.

Another side effect of the supply chain disruptions and the shortage of labor? A project can be delayed or take longer to complete than in years past. Together, these factors drive up costs. According to one report, rebuilding and replacement costs increased 55% between 2019 and 2022, thereby forcing insurers to raise their rates.³

Continued on Page 7 ▶



Reinsurance companies

Insurance companies want the same financial protection that homeowners do, so they purchase insurance as well. Thus, reinsurance companies help insurance companies to limit their risk and the amount of capital they keep on hand. Due to inflation and the high number of catastrophic loss events in recent years, however, reinsurers have suffered losses and are raising their rates as well. In fact, reinsurance rates have increased between 30% and 40%.³

Natural disasters

Natural disasters are expensive for insurance companies. These destructive events incur cleanup costs, as well as rebuilding and replacement costs. Over the last few years, natural disasters have

happened with increased frequency, leading to significant losses. According to the National Centers for Environmental Information (NCEI), there have been 371 weather and climate disasters since 1980 that resulted in damages that reached or exceeded \$1 billion per event. That includes drought, flooding, freezes, severe storms, tropical cyclones, wildfires and winter storms. Between January 2020 and August 2023, NCEI reports that there have been 75 weather and climate events resulting in damages worth a billion or more.⁴ Remember that 2021 winter storm that paralyzed much of Texas? It resulted in billions of dollars of property damage, but it was only one of many high-impact weather-related events to hit the state in recent

years. To make up for the losses and prepare for more weather and climate events, insurance companies are charging more. Again, for many people, it's not just a matter of higher rates. In areas that have experienced costly catastrophic events, insurance may simply be harder to get. Major insurance companies have stopped offering homeowners insurance policies in areas because maximum rates allowed by regulation or state law are not high enough to cover the expense of rebuilding or replacing. States where it's increasingly difficult to get property insurance include Texas — as well as California, Florida, Colorado, Louisiana and New York.²

The takeaway

The combination of increased material and labor costs, the excessive cost of reinsurance and natural disasters have created the proverbial perfect storm for the insurance industry. Insurance companies are charging higher rates and offering less coverage to make up for the losses incurred in recent years.

What can you do? Stay informed — and be sure you have the proper coverage to protect your home and family.



Interested in a homeowners insurance policy review to help ensure you've got the coverage you need?

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Sources:

¹"Homeowners Insurance Rates Jumped 11% in Texas Last Year and Premiums are Soaring. Here's Why." *Expressnews.com*, <https://www.expressnews.com/business/article/texas-home-insurance-premiums-18338370.php>.

²"Texas Homeowners Insurance Premiums Rising" *Axios.com*, <https://www.axios.com/local/dallas/2023/08/03/texas-homeowners-insurance-premiums-rising>.

³Isidore, Chris, and Ella Nilsen. "Why It's Becoming Harder and More Expensive to Get Homeowners Insurance." *CNN.com*, June 2023, <https://www.cnn.com/2023/06/19/business/homeowners-insurance-more-expensive-climate/index.html>.

⁴National Centers for Environmental Information. "Billion-Dollar Weather and Climate Disasters." *Noaa.gov*, <https://www.ncei.noaa.gov/access/billions/>.

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Financing Options for Vacation & Second Homes

Kim Boring, Domain Mortgage's Assistant Vice President of Originations, explains how to approach financing a vacation or second home.



If you're routinely spending a lot of money to rent a getaway near a specific location, why not put that money toward something more permanent? Have a family legacy of attending the same university in a beloved college town? A second home for your college-bound children could be fiscally smart. Yes, for some of us, purchasing a second home can be a worthwhile investment.

The financing process is largely the same for a vacation or second home — except now the mortgage payment for your primary home factors into the current debts listed on the new property's mortgage application.

If you have your mortgage payment and no other debt, you may qualify for a second mortgage with relative ease. Let's look at the Federal National Mortgage Association (Fannie Mae) requirements for obtaining a second home mortgage:

- A conventional mortgage is the only financing option available to borrowers for a second home.
- Even if it's a vacation home, it must be suitable for year-round occupancy.
- The home must be a one-unit dwelling.
- It must be at least 50 miles from your primary residence — and within Texas to be financed by Domain Mortgage.
- While you can occasionally rent out the home, it cannot be part of a timeshare or long-term rental, or under the control of a property management company.

If the second home you're considering meets the Fannie Mae guidelines, the mortgage process is simple. To help you get another step closer to making that second home a reality, here's a reminder of the documentation you'll need:

- Proof of income and employment (pay stubs and W-2 forms)
- Bank statements
- A listing of all debts and obligations (primary mortgage, credit cards, auto loans, personal loans)
- Mortgage statements from your primary residence

As with the mortgage process on your primary residence, the borrower's debt-to-income ratio will be considered and should be 45% or lower to qualify. As for credit score, a lender will typically need a minimum score of 620.



When you begin the financing process, you may find the interest rate on your vacation or second home to be slightly higher than the rate you received on your primary residence. However, the rate will be lower than an investment property since a secondary home must be used primarily for your family.

Ready to invest in another place this spring?

Let our **Domain Mortgage** team help you navigate the process of securing a mortgage for a second home.

1-833-552-7759 | domainmortgage.com



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IS UPSIZING

Right for You?

Discover the pros and cons of going BIG at home

As people age, they've traditionally opted to downsize their living space. But some are now bucking that trend in favor of buying more space and amenities to enjoy their golden years. Multiple factors are increasing the appeal of upsizing, but is that the right move for you?

PROS OF UPSIZING

The continued housing shortage and tight housing market make it harder for buyers to find the smaller, single-family homes traditionally sought by people planning to downsize. In response, retirees seeking low-maintenance housing are opting for larger, newer properties.

By investing in a spacious home with modern accessibility features — wider hallways, larger bathrooms and bedrooms, step-free entrances, handrails and grab bars or walk-in, step-free showers or bathtubs — homeowners may reduce the need for expensive repairs and renovations and move into a comfortable living space that is better suited for them to age in place.

At the same time, a Pew Research Center survey¹ found that multigenerational living has increased over the past five decades — and the trend shows no signs of slowing down. As families grow and multigenerational living becomes more common, larger homes can provide the necessary space for adult children, grandchildren or elderly parents to live together. This living arrangement may foster closer family bonds while also offering the benefits of shared household expenses, additional help with children and better caregiving for aging adults.

Upsizing to embrace multigenerational living also allows for shared mortgages or adding an accessory dwelling unit (ADU) that could be a mother-in-law suite or a backyard casita. It could also provide a pathway to hiring a live-in caregiver or taking in future rental income.

CONS OF UPSIZING

The biggest drawback of upsizing is the associated increase in costs. Larger homes typically come with higher purchase prices, property taxes, utility bills and maintenance expenses. Higher home prices combined with higher interest rates also increase mortgage payments. For retirees living on fixed incomes, increased expenses could strain their budgets and limit their ability to pursue other interests, such as travel.

A larger home can also require more upkeep. Cleaning, maintenance and repairs can become time-consuming and physically demanding, potentially detracting from retirement leisure and relaxation.

Downsizing and selling a family home often brings a sense of nostalgia and the emotional challenge of letting go of a home that holds decades of memories. Going bigger might also require you to invest in additional furniture or acquire more items to equip a new space, such as a game or craft room.

Are you planning to upsize—or downsize—your home this year?

Remember that RBFCU's preferred real estate partner, **Kuper Sotheby's International Realty**, is here to help you move beyond your expectations toward an extraordinary real estate experience.



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Sources:

¹Cohn, D'Vera. "Financial Issues Top the List of Reasons U.S. Adults Live in Multigenerational Homes." *Pew Research Center's Social & Demographic Trends Project*, 24 Mar. 2022, <https://www.pewresearch.org/social-trends/2022/03/24/financial-issues-top-the-list-of-reasons-u-s-adults-live-in-multigenerational-homes/>.

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5 KEY

Investment Principles

Unlock the power of these principles to help grow your portfolio

By better understanding — and using — a handful of key investment concepts, you may positively impact your long-term finances. Let's take a closer look at a few of them.



Compound interest

Compound interest occurs when the interest earned on an initial investment is reinvested. You can then earn interest on your interest income, with future interest being calculated upon the newer, presumably larger sum. This creates a compounding effect. The earlier you start saving, the more you can benefit from compound interest.

Dollar-cost averaging

Dollar-cost averaging is a strategy that can help you take advantage of market fluctuations over time to help reduce the average share price you pay for the security. Rather than attempting to time lump-sum investments based on the market, dollar-cost averaging involves regularly investing fixed amounts — regardless of market conditions. This approach develops disciplined investing by eliminating emotional decisions surrounding market highs and lows. It may also

position you to take advantage of market downturns by allowing the purchase of more shares when prices are low and fewer shares during market upswings, when prices are high.

Risk tolerance

Risk tolerance refers to your comfort level when it comes to potential risks in your portfolio — an essential factor in determining your investment strategy. While higher-risk investments may offer higher potential returns — and increased instability or the possibility of substantial losses, more conservative investments may yield lower returns and potentially provide more stability. Different individuals have varying capacities to withstand market volatility and potential financial losses.

Diversification

Diversification can reduce risk by spreading investments across

different asset classes, industries, sectors and geographic regions. By avoiding investing in just one, you can keep your investments well balanced. Although it does not eliminate risk, diversification may help you manage it. Varied investments respond differently to economic events and market shifts. Diversifying may reduce the impact of a poorly performing investment on an overall portfolio.

Strategic asset allocation

Strategic asset allocation balances risk and return based on historical performance and future expectations across a mix of stocks, bonds, real estate and cash equivalents. And it involves regular review and rebalancing to maintain the desired allocation as markets fluctuate.

Curious to learn more about investing? We can help.

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A Conversation with Roger Torres

Our newest advisor is eager to help clients grow their portfolios

Timing is everything. And when it comes to career milestones, Roger Torres, AAMS® has had remarkable timing.

For starters, Roger began his career in the financial services industry in 2008, right after college and before the U.S. housing crisis exploded. Later, after a move to another position in 2019, he completed his licensing exams as the nationwide pandemic shutdown began in 2020.

"Starting out as a financial advisor as the market was tanking, I thought, 'What am I getting myself into?'" Roger, a Del Rio native, said with a chuckle. "But the market recovery was an opportune time to talk to people about financial planning, making decisions and asking questions."

Last year, with a goal to help RBFCU members manage their portfolios with growth in mind, Roger joined the RBFCU Investments Group team. He brings his own life experience to the work, emphasizing a long-haul view with his clients.

"Economies change. Recessions and inflation happen. What's important is working with your own risk tolerance and investing accordingly with strategies and solutions that pair well with your goals."

The mistakes he sees many people make in managing their investment portfolio? Becoming too emotional about their decisions. "If I'm doing my job correctly, we address their expectations of growing their investments over time. We try not to get too distracted by loud headlines or social media ... Economies change. Recessions and inflation happen. What's important is working with your own risk tolerance and investing accordingly with strategies and solutions that pair well with your goals."

Roger works hard, but he also knows how to have fun. Beyond successfully helping clients, the self-professed foodie and musician says the San Antonio area is the perfect place for those two passions to meld and thrive.

Currently, he is active in two San Antonio bands. The indie band Nova Lux allows him and its members to collaborate and write their own music, while Southbound 35 is a country and classic rock cover band. "I come from

a family of musicians," he explains, remembering his uncles' bands and all the gigs his parents took him to as a child. "I gravitated toward the drums at 10 and then was off to the races, including being on the drumline in high school."

When it comes to food, when Roger is not behind the grill at home cooking for his wife and son, he loves trying new restaurants. Right now, his favorite food is "fusion food ... two or three cuisines meshed together."

Roger's passion for life — and his dedication to his profession and clients — is evident. And he credits his enthusiasm with his biggest role model: his late grandfather — a man who, as a young World War II veteran, was willing to commit to a ready-made family with a wife and five kids.

"He is my biggest role model. You never would have known that we were not biologically related to him. His love for us, his good mood and positive attitude left such an impression on me. His legacy is still a big part of our family today."



Roger Torres, AAMS®
Financial Advisor

Looking for a financial advisor like Roger to help you with retirement planning and other goals?

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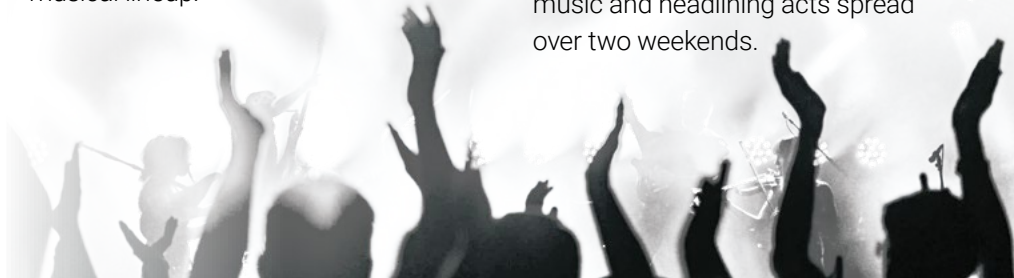
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Top Texas Music Festivals

Add some high notes to your calendar with great music

Texas has a soundtrack all its own — and a terrific array of music festivals bring that soundtrack to life. Of course, spring brings **South by Southwest (SXSW®)**, which gets underway in Austin this month. But that experience is only part of the story. Whether you like to listen to your favorite musical artists, two-step to your favorite country song or relax to reggae's lively beat, there's an event for you — including one hosted in honor of 2024's historic solar eclipse.

- **SXSW** (Austin), March 11–16: Founded in 1987, this internationally recognized festival is now the largest of its kind, featuring both legendary performers and rising new talent.
- **Kerrclipse** (Kerrville), April 5–8: Organized by and held on the same ranch as the beloved Kerrville Folk Festival, this special festival celebrates the solar eclipse with family-friendly live music, art and camping.
- **Texas Eclipse Festival** (Burnet), April 5–9: Bands and musicians from around the globe will collaborate during this new, once-in-a-lifetime event marking the solar eclipse.
- **UTOPIafest** (Utopia), April 7–8: This annual festival set its date to coincide with the solar eclipse and features an eclectic musical lineup.
- **Old Settler's Music Festival** (Dale), April 18–21: Four days of Americana music on 29 beautiful, tree-covered acres with camping and more.
- **Austin Reggae Festival** (Austin), April 19–21: Reggae fans have gathered to enjoy great music and food at this festival since 1994.
- **Kerrville Folk Festival** (Kerrville), May 23–June 9: A mecca for the songwriting community, the event marks its 52nd anniversary.
- **Willie Nelson's 4th of July Picnic** (Austin), July 4: Hosted and headlined by Willie Nelson since 1974, the Central Texas location and lineup changes annually.
- **Austin City Limits® Music Festival** (Austin), October 4–6 and 11–13: Experience nine stages of diverse music and headlining acts spread over two weekends.



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Events are subject to change.



