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RBFCU SERVICES MAGAZINE

# EXPERIENCE

FALL  
2024

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## Medicare Open Enrollment: Mistakes to Avoid

*RBFCU Investments Group*

## What Buyers Want: Luxury Home Trends

*Kuper Sotheby's International Realty*

## VA Loan Benefits and Surviving Spouses

*Domain Mortgage*

## Retirement Costs: How to Prepare

*RBFCU Investments Group*

## Prepare Now for The Great Wealth Transfer

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## Caregiving and Estate Planning: What You Need to Know

*Explore the potential financial ramifications of modern caregiving.*  
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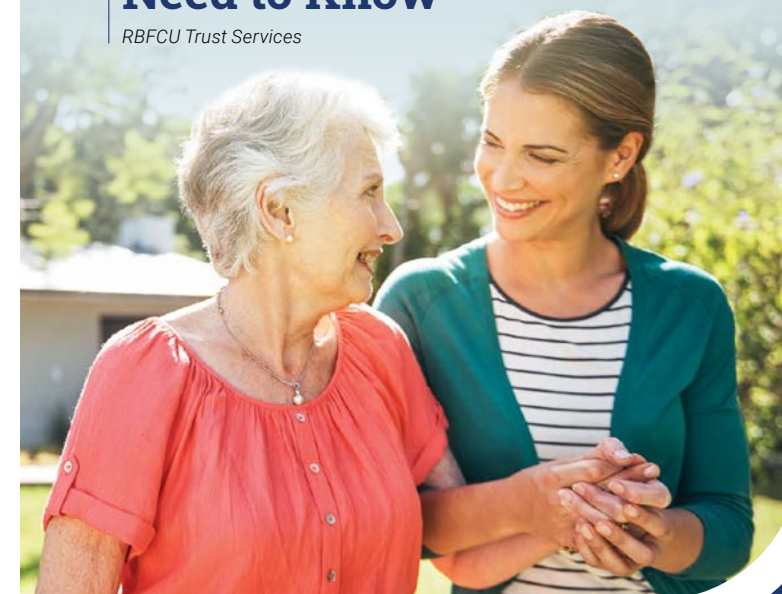
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## FEATURE

### **5 Caregiving and Estate Planning: What You Need to Know**

*RBFCU Trust Services*



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## *Greetings...*

With a new year approaching, fall can be a great time to reassess your overall financial strategy.

That's why our latest issue provides information to help you evaluate health care plans and consider the financial ramifications of modern caregiving. We also offer tips to take the guesswork out of retirement costs and suggest what affluent families might want to consider about transferring assets. Thinking of making a real estate move? We're sharing insights on what luxury buyers seek as well as how surviving spouses may qualify for VA home loans when they're ready to buy.

All of us at RBFCU are committed to providing the financial information and service you need, whatever the obstacles and opportunities that lie ahead. Thank you for the honor of serving you.

Yours truly,

  
**Edward Bronnenberg**

SVP — CUSO Operations  
RBFCU & RBFCU Services LLC





# MEDICARE Open Enrollment: MISTAKES TO AVOID

**Medicare**  
**Open Enrollment**  
**occurs each year**  
**from October 15**  
**to December 7.**



During this annual enrollment period, eligible participants have a chance to review and update their existing Medicare insurance plans to one that better suits their needs for the upcoming year. While this process may seem simple, the deadlines, changes and pressure can make it a little overwhelming for many people.

To help make it easier for you, below are the most common mistakes beneficiaries make during Medicare Open Enrollment – and strategies that may help you avoid them.

**MISTAKE #1:**

**Assuming your current health care coverage will remain the same**

Every year, beneficiaries enroll in either Medicare Advantage or a stand-alone Part D prescription drug plan. Changes to these plans are frequent, and they can affect your:

- Monthly premiums
- Deductibles
- Coinsurance
- Copayments
- Pharmacy networks

In other words, these changes might mean a significant increase in out-of-pocket expenses next year.

**SOLUTION:**

Avoid surprises by reviewing the Medicare Annual Notice of Change (ANOC). Mailed to your home each September, this document lists any changes in coverage, costs or service area that will be effective on January 1 of the following year. If you discover any undesirable changes or if the ANOC sparks questions, take the time to reach out to a licensed insurance agent to discuss your options and make the necessary updates.



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**MISTAKE #2:**

**Procrastination**

Because there's a narrow, limited window in which to review new coverage updates before making your annual selection, it's important to intentionally set aside time to read through and understand your options.

You'll also want to consider future medical conditions and expenses in relation to your budget. Allow ample time to both complete the process in a timely manner and enroll in a plan that fits your health care needs for the upcoming year.

Remember: If you procrastinate, you could find yourself locked into a plan that's unfit and not easy to change. You might even incur late enrollment penalties.

**SOLUTION:**

To avoid making a rushed decision, allow plenty of time to review the ANOC. Compare your current plan with any new plans available for next year, noting any differences that may impact your coverage or better fit your needs. Also, make a list of your current and future medical expenses. Finally, consider taking time to make an appointment with a licensed insurance agent who can help you weigh your options.

**THE TAKEAWAY**

Consider the Medicare Open Enrollment period as your opportunity to ensure you're getting the right health insurance for your budget and your health care needs. By reviewing the changes in your current plan, setting a personal deadline to complete the enrollment process and using available tools to compare plans, you'll be able to make informed – rather than rushed – decisions about your Medicare options.

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Each insurer has sole financial responsibility for its own products.

**MISTAKE #3:**

**Making your decision based on monthly premiums only**

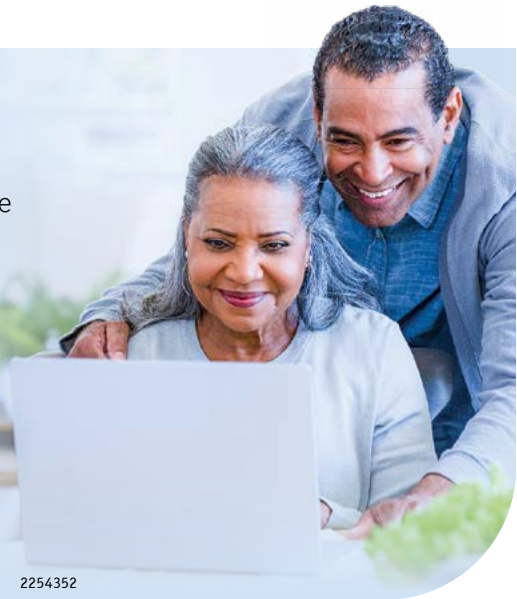
While paying a lower premium seems ideal, it is not always the best option for saving money on medical expenses in the long run. It's important to consider all possible costs when choosing your plans, including:

- Premiums
- Deductibles
- Prescription drug copays

To illustrate the importance of considering all of these factors, understand that by basing your decision solely on the monthly premium, you could find yourself paying less than \$20 per month but paying over \$300 on your prescriptions because those are not covered on your plan.

**SOLUTION:**

Eliminate your chances of spending unnecessary out-of-pocket expenses by visiting the official Medicare website ([www.medicare.gov](http://www.medicare.gov)) and using the Medicare Plan Finder Tool to compare plans. Be sure to sort the available plans by "lowest drug + premium cost" to view plans that offer you the lowest overall annual out-of-pocket costs.



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# Caregiving and Estate Planning: What You Need to Know

*It's a complex, emotionally charged set of issues with financial ramifications, too.*

Caregiving is a journey that many people undertake willingly with a sense of honor and duty. Culturally, however, we probably don't talk candidly and often enough about the financial aspects of caregiving and estate planning. With a rapidly aging population, let's explore the topic and what you might consider as you look to your own future.

## Two sides of the caregiving coin

Because most people who provide care to family members (e.g., elders, children, people with disabilities) do so in a voluntary capacity, they seldom receive any compensation. At the same time, caregivers may feel compelled to curtail their own careers and retirement plans by taking extended leave — or even quitting their jobs completely.

Unfortunately, this may create financial problems later in life. Plus, since caregiving tends to fall primarily on the shoulders of women, they may be particularly in danger of feeling long-term financial fallout. Whatever their gender, many caregivers may find that their lifetime net earnings are reduced, curtailing available funds in their own golden years.

Meanwhile, people benefiting from familial care — including aging adults — may encounter an unanticipated reliance upon their families to meet their needs. They also may then find themselves wishing they'd put plans in place earlier, be it by investing in long-term care insurance or structuring their estates to help offset rising caregiving costs.

## Caregiving and estate planning: Who may benefit?

Few people have clear, well-defined estate plans in place. Yet when significant care is needed, the absence of a formal plan can create complications or lead to missed opportunities. For example:

- **If you provide care to a loved one — and want to ensure that they are supported in the event you are no longer available to help:** The lack of an estate plan could leave them vulnerable to less-than-adequate care or time in suboptimal facilities. By enacting a plan, you're more likely to be able to find adequate care and also give yourself greater peace of mind.
- **If you have financial resources yet other family members are providing the long-term care and support (or you anticipate this may be the case in the future):** There may be things that you can do through your estate plan to help offset or reduce the financial costs they may incur. Or, anticipating a need for care down the road, you may want to simplify and streamline the transfer of assets now in ways that reduce taxes and expedite the closure of your estate. Again, this may provide more peace of mind.

*Continued on Page 7 ▶*







There are many tools one can use as part of a comprehensive estate plan to address common caregiving challenges.

A word about seniors and financial exploitation

Although it's unlawful to knowingly take or use money or other property belonging to an elder, the reality is that financial exploitation of older adults is tragically common. By building an estate plan alongside a team of professionals (e.g., a trust administrator, attorney and tax accountant) in advance, one can design an estate plan and end-of-life care strategy that protects your resources and long-range goals from exploitation.

Fundamental estate planning documents

There are many tools one can use as part of a comprehensive estate plan to address common caregiving challenges. A will is, for most people, among the first estate planning documents one puts into place. Next comes a durable power of attorney for financial matters and a health care power of attorney, advanced directive ("living will") and HIPAA release for health situations. Not in a caregiving situation yet? Putting these in place and keeping them current may prove beneficial later.

Depending upon your family and its assets, there may be other estate plan components to consider, such as:

- **Guardianship documents:** These may be necessary for minors or dependent adults requiring ongoing support.
- **Beneficiary designations on life insurance policies, retirement accounts and bank accounts:** Having beneficiaries in place can help ensure assets go to the right hands as soon as possible, potentially bypassing probate. Consider adding contingent (or secondary) beneficiaries so that, if the primary beneficiary is deceased, the funds pass to someone else whom you trust.
- **A trust to help manage and distribute funds on your behalf:** There are a number of trust types and strategies that can help you protect and manage assets according to your wishes. For example, if you have a child who will need care after you're gone, a special needs trust might be useful. In preparing a trust, you might want to anticipate how a trust could provide financially not only for a care recipient (either yourself or a loved one) but also offer a small stipend to caregivers.

Curious to discover how a comprehensive estate plan might help meet your needs?

Between our in-house trust staff and network of attorneys, wealth advisors and tax professionals, **RBFCU Trust Services** is here to help you plan for the future.



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VA LOAN BENEFITS AND  
*Surviving Spouses*



Kim Boring, Domain Mortgage's Assistant Vice President of Originations, offers tips to help surviving spouses determine their eligibility for VA home loans.

Offered through the U.S. Department of Veterans Affairs, VA loans offer more favorable terms and lower interest rates, helping military families buy homes and put down roots.

When active-duty military personnel or veterans pass away on the battlefield or closer to home, those benefits may still be available to their families. Let's look at how surviving spouses — a valiant group of people whom Domain Mortgage is proud to serve — may be eligible for VA home loans, too.

How VA loans work

Again, a VA home loan is designed exclusively for military members, veterans and qualifying surviving spouses. These loans provide buyers with additional lending options and typically offer qualified buyers lower interest rates than conventional mortgages.

Other benefits include:

- More flexibility with debt-to-income ratios and no requirement for private mortgage insurance (PMI).
- Qualified veterans, active-duty personnel, reservists and eligible family members with full entitlement may be eligible for 100% financing, meaning a down payment is not required.
- Borrowers may pay closing costs but save money because there is no down payment. And closing costs and prepaid items such as taxes, insurance and escrow can be paid to the seller or given as a gift from family.

There are two VA loan programs available in Texas: home purchase loans and interest rate reduction refinance loans. The buyer must have met the basic requirements such as length and character of military service, as well as standards such as income, debt-to-income (DTI) ratio and a favorable credit rating.

Determining eligibility

Many service members, veterans and their surviving spouses are eligible for VA loans. Surviving spouses may qualify as the unmarried surviving spouse of a veteran who died due to service or service-related causes. Requirements include:

- The spouse must have shared an address with the veteran continuously from marriage to death with no additional change in marital status (e.g., remarriage) at the time of the loan.
- Surviving spouses of a veteran who died on active duty, or from service-connected causes, who remarries on or after age 57 and on or after Dec. 16, 2003, are also eligible.
- Surviving spouses of veterans who died from non-service-related causes may also be eligible.

Surviving spouses must complete a certificate of eligibility (COE) through the VA to determine their eligibility before visiting with a lender, or they may go directly to the lender to complete the COE.

In addition to a COE, the borrower must meet the VA's and the lender's requirements, including income and DTI ratio. They must also guarantee they will live in the home that's being purchased with the loan — investment, commercial and other income-generating properties are ineligible — and pay the VA funding fee.

The Takeaway

Military homebuyers will have a slightly different mortgage experience if they are choosing a VA home loan. Surviving spouses may need even more help in understanding their eligibility. The professionals at Domain Mortgage can lead them through the homebuying process.



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# Prepare Now for The Great Wealth Transfer

Trillions will be transferred to heirs in the next two decades. Are you ready?

Between now and 2045, Baby Boomers are expected to transfer an unprecedented amount of money and property to their beneficiaries. In anticipation of that shift, many affluent people are creating plans now that may both reduce tax liabilities and help preserve assets for generations.

Naturally, the more assets that one owns, the more complicated the process can become. And that's a major factor in people deciding to work alongside tax, legal and financial advisors to craft an estate plan strategy as part of a comprehensive wealth management strategy. Here's an overview of what you may want to consider.

**Time-sensitive asset transfer:** Perhaps you've heard that the 2017 Tax Cuts and Jobs Act (TCJA) increased the annual federal gift tax and estate tax exclusion? In 2024, individuals may transfer up to \$13.61 million — or \$27.22 million for married couples — in assets during their lifetime or through their estate without incurring federal gift or estate taxes.

But did you also know that the TCJA's annual gift and estate tax exemption's 2017 increase is set to expire at the end of 2025, unless the federal government takes action soon? That's why now might be an ideal time to refine or expand your asset transfer plans.

**Gift tax strategies:** Navigating gift taxes might mean employing strategic gifting to help reduce tax liabilities. Leveraging annual federal gift tax exclusions, utilizing trusts or adopting gifting strategies can help reduce

tax consequences. For 2024, the annual federal gift tax exclusion is \$18,000 per recipient or \$36,000 for married couples.

**Capital gains tax and appreciated assets:** Transferring appreciated assets may trigger capital gains tax. Employing strategies like a step-up in basis — the adjustment in the cost basis of inherited assets to its fair market value when inherited — or charitable giving can help reduce the impact of capital gains tax on inherited assets.

**Income tax issues for beneficiaries:** Beneficiaries inheriting assets may encounter income tax implications, especially concerning retirement accounts or investments. Understanding these implications helps in devising tax-efficient strategies designed with both the benefactor and beneficiary in mind.

Curious to learn more about how asset transfer fits into a broader wealth management strategy?

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Learn what features are driving today's high-end real estate market.  
With homeowners and prospective buyers rethinking how and where they want to live, the real estate landscape has evolved dramatically since 2020. The luxury home market is no exception. As in prior years, the **Sotheby's International Realty® 2024 Luxury Outlook™** reflects not only where buyers are looking globally but also what they seek in properties.<sup>1</sup> Several global trends bode well for Central Texans looking to sell luxury homes.

### Texas tax advantages continue to attract luxury homebuyers

It will come as no surprise to anyone watching the Central Texas market that luxury buyers nationwide are relocating from high-tax states like California to places like the Lone Star State. The report also cites a national trend toward selecting busy suburbs, especially as hybrid work becomes more commonplace. As a result, buyers may soon start to find deals nationwide in neighborhoods nearer to city centers.

### International buyers look to Texas for luxury homes

In addition to U.S. residents looking to change states, Texas also attracts substantial interest from international luxury homebuyers, many in search of vacation properties. The report indicates that buyers from Asia and Latin America are the biggest groups looking at U.S. luxury properties. Alongside Texas, Florida and California appear to generate the most attention.

### Resilient design increases appeal to luxury buyers

The report suggests sustainability and resilience will take center stage with luxury buyers this year, as concerns mount over the risks of tropical storms, wildfires and flooding. These buyers want the quality of life that comes with buffers against potential disasters. Increasingly, they also expect vehicle charging ports, solar power generation capacity and sustainable building materials and practices in their homes.

### Hotel-style amenities raise luxury to a new level

According to the report, there's a growing interest among buyers in the kinds of features found in high-end hotels. For example, homebuyers increasingly want all bedrooms to be suites — often including kitchenettes — to make residents and houseguests feel more comfortable. Spa-style bathrooms, cocktail bars and family recreation zones are other popular amenities.

### New technology takes remote viewings to a new level

Virtual reality and augmented reality tools are making it easier for buyers to not only view but also experience luxury properties remotely — providing them with a sense of standing in and moving through spaces, opening doors and drawers, and seeing the fine details. That's good news for sellers with properties situated off the beaten track and those hoping to appeal to international buyers.

### The luxury market is strong but not overheated

While housing prices are down from the peak of pandemic demand, in part due to higher interest rates, they're still higher than before 2020. Sellers who take a pragmatic, thoughtful approach to pricing are more likely to attract interest among luxury buyers looking to make their next big move.

### Are you considering selling or looking for your next luxury Texas property?

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Sources:  
<sup>1</sup>Sotheby's International Realty 2024 Luxury Outlook Report - Luxury Outlook Report 2024." [Luxuryoutlook.com, https://www.luxuryoutlook.com/luxury-outlook-report-2024/](https://www.luxuryoutlook.com/luxury-outlook-report-2024/).  
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# Retirement Costs: How to Prepare



## Refine your long-term financial plans with these simple strategies.

From health care costs to long-term care and life insurance considerations, there's a lot to consider when contemplating projected retirement costs. To help you assess where you are in the process — and where you might build your confidence around your future, let's explore common steps and strategies that may take the guesswork out of your retirement planning.

### Assess your current income and budget

By determining now how much money you'll need to set aside to maintain your current standard of living during retirement — a number known as an income replacement ratio — you'll be better positioned to develop a strategy to advance your unique goals. Collect your major financial documents (e.g., account statements, mortgage loan payment schedule, recent credit card bills) and determine your projected assets and liabilities. With these numbers as a starting point, you can work to incorporate other unique financial details as you advance toward establishing an anticipated retirement budget.

### Define your "golden years" goals

Consider carefully what you want to achieve late in life and the type of retirement lifestyle you want

to fund. Will you seek travel and adventure? Do you want to spend time volunteering or are you interested in working part-time? Might you plan to downsize, stay where you are or move to another community, state or country? These choices will impact your long-range needs.

### Review your projected retirement income vs. expenses

Have you ever taken a close look at what will comprise your retirement income? Common elements include (but may not be limited to) Social Security Retirement benefits, pension plans and employer-sponsored savings like 401(k)s as well as personal savings and investment accounts.

Each month, you receive regular notices about your savings and investment account balances. By reviewing them carefully — either

on your own or with a financial advisor, you can better see if there's a need to actively address the gap between where you think you might be financially at retirement and where you want to be.

### Account for (un)anticipated future health care costs

Health care expenses are a significant concern at every life stage but especially during your retirement years. That's because health care during retirement is about more than just meeting basic needs every year. It's also important to factor in unforeseen medical emergencies and potentially significant future health challenges. To help prevent potential drains on your finances and net worth, you might want to consider adding long-term care insurance to your retirement strategy.

### Additional factors and strategies to consider

Just as with your career path, every journey through retirement is individual. There are some basic strategies that can help you preserve your financial future.

Keep an eye on debt and save money when you can. Prioritize paying off outstanding debts before retirement and avoid accumulating new debt as you approach retirement.

Resist the urge to overindulge financially. In addition to keeping an eye on debt, it can be wise to practice living beneath your financial means. For instance, is a new car necessary every couple of years? Or might you be able to put aside the extra money you'd spend on a higher monthly payment to help fund your retirement?

Create and maintain an emergency fund. An emergency fund is a solid idea at every life stage, but it can become critical as you age. Consider creating an emergency fund in retirement to cover unexpected expenses like home and car repairs. This can help you prevent the need to dip into retirement accounts unnecessarily or prematurely, which can incur penalties.

Review your plans regularly and adjust as needed. To keep your retirement goals on track, it's wise to regularly review and adjust your financial plans. Be sure to keep apprised of investment performance as well as changes to tax laws, Social Security Retirement benefits and health care policies that may impact your goals.

**Remember:** Inflation, stock market changes and economic shifts can play a role in a dollar's value today versus tomorrow. Fortunately, with proper retirement planning, you may be able to prepare for those contingencies, too.

### The takeaway

When it comes to retirement planning, you can move past guesswork to craft your financial future with more confidence. Indeed, a well-structured retirement plan may help you achieve the retirement of your dreams.

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## Curious to learn more about the strategies and solutions that can help you advance your retirement goals?

A financial advisor can help. Whether retirement is decades away or just around the bend, we invite you to take your next step toward building a retirement plan with **RBFCU Investments Group**.



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# Our Favorite Fall Festivals

## Savor autumn in the heart of Texas.

Whether reveling in festival music, honoring the departed during *Día de los Muertos* events, savoring the flavors of Germany or embracing Halloween's whimsy, there's no shortage of ways to celebrate fall's charms.

With music filling the air across two weekends, the **Austin City Limits® Music Festival** (October 4–6 and 11–13) draws top acts and fans to Zilker Park's sprawling green spaces. The renowned festival features an eclectic lineup of artists spanning various genres, from rock and indie to country and electronic dance music.

As October unfolds, San Antonio comes alive with the vibrant and festive decorations of **Día de los Muertos** (late October through early November). Rooted in ancient Mexican traditions, this poignant celebration honors departed loved ones with elaborate altars adorned with marigolds, candles and intricate, handmade sugar skulls. Parades, performances, music and art fill the weeks leading to November 1–2, the religious holiday's official dates.

For those with a love of German culture and hearty fare, **Wurstfest** (November 1–10) in New Braunfels offers a

rollicking good time. This annual celebration of sausage, beer and German heritage features lively polka music, traditional dancing, and an abundance of mouthwatering culinary delights. From bratwurst to schnitzel, attendees can indulge in a gastronomic adventure that transports them to the heart of Bavaria without ever leaving Texas.

**Halloween** (October 31) casts an enchanting spell, inviting revelers of all ages to embrace the spirit of the season with elaborate costumes, spooky decorations and haunting adventures. From the delightful **Autumn at the Arboretum** in Dallas with more than 100,000 pumpkins to the creepy chills and thrills at **Fright Fest** at San Antonio's Six Flags Fiesta Texas, there are countless ways to celebrate and enjoy this beloved holiday with creativity and flair.



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