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## Medicare Coverage: 65 and Still Working?

*RBFCU Insurance Agency*

## Protect Yourself While Traveling

*RBFCU Insurance Agency*

## Living Abroad: What You Need to Know

*Kuper Sotheby's International Realty*

## A Conversation with Brad Ashley

*RBFCU Investments Group*

## Top Fishing Spots in Texas

*Preserve Title Company*



## A Bolder Second Act: Retiring with Style

*Explore retirement options for wealthier households.*

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## Greetings!

Fall is a season of change, making it the perfect time to reflect on your financial goals and prepare for the future. Are you planning for retirement, considering a move abroad, or simply looking for ways to safeguard your travels? Thoughtful, expert guidance can help nurture more confidence in your choices.

If you've ever thought about living overseas, we break down the key factors to consider, from visas to real estate investments. For travelers, we provide essential tips on staying safe and prepared wherever your journey takes you. And if you're interested in making the most of your retirement, we offer some ideas to help refine your vision of the future. Finally, we're pleased to introduce our newest RBFCU Investments Group financial advisor, Brad Ashley.

By taking proactive steps now, you can enjoy every season of your life with greater confidence. Let us know how our RBFCU team of professionals can help.

Yours truly,



**Edward Bronnenberg**

SVP — CUSO Operations  
RBFCU & RBFCU Services LLC







# Medicare Coverage: 65 and Still Working?

Here's what you'll want to consider before you enroll.

When it comes to birthdays, turning 65 is a big milestone. Not only is it traditionally considered the year when Americans start their retirement, but also it marks eligibility for health, hospital and prescription drug coverage through Medicare.

But what if you're like many other people and plan to continue working after age 65, either out of choice or necessity? Well, as they say, "your mileage may vary." Below are some basic considerations.

### TIMING IS EVERYTHING

Typically, the initial Medicare Enrollment window opens three months before your 65<sup>th</sup> birthday and ends three months after your birthday month. Meanwhile, Medicare Open Enrollment occurs each year from October 15 to December 7. During this annual period, you can adjust coverage or switch plans.

Yet your actual enrollment period depends on your individual situation, and employment can impact enrollment options. In fact, because Medicare has several different scenarios for people working past their 65<sup>th</sup> birthday, enrollment rules that apply to your neighbor, friend or relative may not apply to you.

**Enrolling at the right time matters.** People who sign up for Medicare Part A (hospital insurance) and Medicare Part B (health insurance) after their initial enrollment period ends may incur penalties. Those penalties can cost you hundreds of dollars more each year for coverage — and you may have to pay the additional amount for as long as you maintain your Medicare benefits. This can be costly!



### IF YOU HAVE EMPLOYER-BASED HEALTH INSURANCE

If you or your spouse are still working when you turn 65 — and you both have health insurance through either person's employer, you can delay your Medicare Part B enrollment without penalty until the responsible party retires. If you lose that coverage before retiring, you can also apply for Part B without penalty.

However, the options differ depending on the number of employees the company has as well as how your insurance coverage is provided.

- **If there are 20 or more employees**, you can sign up for Medicare Part A when you turn 65 or later — as long as you're not required to pay a Part A premium.
- **In some cases, your employer-sponsored policy might stop or limit coverage.** If there are fewer than 20 employees, you (or your spouse) need to ask your employer if you need to enroll in Medicare at 65.
- **If you or your spouse are self-employed or your employer's health insurance isn't defined by the IRS as an employer group health plan**, you need to sign up for Medicare at 65.
- **If your employer gives you a stipend to purchase your own coverage**, you'll need to ask your insurer whether you should enroll in Medicare Part A and Part B at 65.

### IF YOU HAVE COBRA

Do you anticipate turning 65 while relying upon COBRA to extend previous health care coverage? If so, you will need to enroll in Medicare Part B during the normal enrollment period (i.e., three months before and after your birthday month).

Your COBRA coverage will likely end once you've enrolled in Part B, which may save you money. But delaying Medicare Part B enrollment could leave you without coverage if you miss your initial signup window and your COBRA ends before the next enrollment period. You might also have to pay more for Part B coverage once you do enroll.

### IF YOU'RE WORKING BUT HAVE ANOTHER TYPE OF HEALTH INSURANCE

If you're still employed at 65 with health coverage through Medicaid, a Health Insurance Marketplace plan or another source, *Medicare.gov* offers guidance online to help determine your enrollment timeline and options.

### IF YOU'RE STILL WORKING BUT DON'T HAVE HEALTH INSURANCE

Get coverage and avoid late signup penalties by enrolling for Medicare Part A and Part B at 65.

### WHERE TO FIND ADDITIONAL GUIDANCE AND SUPPORT

Whatever your employment situation when your 65<sup>th</sup> birthday arrives, it's important to know all the facts about Medicare. It's also good to keep in mind that although Medicare acts as a basic health plan, you may still have out-of-pocket expenses that aren't covered. That's where a Medicare Supplement Insurance Plan ("Medigap") can help protect you.

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You can also make an appointment with our team of licensed insurance agents to discuss your needs and options.



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# A Bolder Second Act: Retiring with Style

*In their “golden years,” wealthier individuals have a greater abundance of options.*

More affluent people understandably may picture their post-career life a bit differently. After all, with more assets and resources at your disposal, you have a broader array of options. Let’s take a look at a few ideas that might help refine your retirement vision.

**Take more time to travel**

Travel is a common retirement goal for many people. Yet, for retirees with both free time and significant resources, more intensive, extensive and upscale travel opportunities might be possible. Do you have a little wanderlust in your soul? Transoceanic cruises, guided adventure treks into amazing remote destinations, luxury RV road trips across the country, and all-inclusive pampering at exclusive resorts are worth considering. Just don’t forget to account for your financial and health care needs while you’re on the road, sailing the seas, or trekking abroad.

**Go all-in on lifelong (or longed-for) hobbies**

Have you dreamed of owning a vineyard or flower farm? Longed to pursue sailing or earn your pilot’s license? Or wanted to create a space in your home to enjoy a hobby like ceramics, lavish gardening or gourmet cooking? Investing your post-career time in an engaging avocation may strengthen and expand your social network by connecting you with like-minded people.

**Buy a home in your dream location**

When you’re not anchored to a single location for work, you have the freedom to live where you like. That might mean relocating to somewhere you’ve dreamed of or acquiring a vacation property in a favorite destination. For example, a second home in Europe, Southeast Asia or Latin America can make it easier to enjoy excursions deeper into those regions without the hassle of transcontinental travel. If this holds appeal, consider planning early for a post-retirement real estate purchase. The extra time will allow for resource allocation, tax planning, and obtaining any visas and residence permits needed for extended stays in other countries.

*Continued on Page 7 ▶*







With more assets and resources, you have a broader array of options.

Pass on your expertise

Business leaders, skilled professionals, successful artists and other retirees have a career’s worth of insights and knowledge they can share with upcoming generations in their field. If you’re excited about helping preserve and pass on your expertise, teaching or mentoring may hold appeal.

For example, physicians and attorneys who retire from practice may find fulfillment in faculty or guest lecturer roles at their alma mater or a nearby school. Retired business owners and serial entrepreneurs may find inspiration in mentoring new business founders. If you’ll be earning income from teaching during retirement, it’s smart to discuss tax strategies with an accountant, CPA or tax attorney.

Pivot to a new career path

Coaching junior professionals in your field can be personally rewarding, but for many accomplished entrepreneurs, nothing beats pursuing a new business idea. That might look like starting your own business if you’re eager to sink your time and attention into a venture or startup project. Are you enthusiastic about entrepreneurship — but want to enjoy more free time during retirement? You could become an angel investor.

Cultivate what’s close to your heart

Your family, your community and the causes you care most deeply about can also be important areas of focus during your retirement. That might look like taking your grandchildren on unforgettable vacations, funding a family member’s education, devoting more time to volunteering, and planning to leave a legacy that reflects your vision and values.

The takeaway

Creating a more robust retirement lifestyle tailored to your taste may prove to be possible when you embrace your goals and allocate the resources to meet them. By better understanding your distinct long-term financial needs and objectives, you can create a retirement plan that works for you. Contact **RBFCU Wealth Management, The Garner Davis Group** for additional financial insights, strategies and solutions.



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When traveling, it’s important to balance having fun with staying safe. With a few precautions suggested below, you may make your journey with greater ease.

Familiarize yourself with your destination

Traveling abroad? Before booking a trip and heading out, check the U.S. State Department website for recently posted travel advisories. Also, review reliable travel pages for new reviews from fellow travelers regarding activities or tourist sites to avoid. And don’t forget to study the customs and norms of foreign countries to avoid making an unfortunate communication error or social faux pas.

Closer to home? Consider seasonal weather differences and pack accordingly. You might also want to think about your budget, especially if you’re traveling to places where prices are higher than at home.

Road trip? Prepare your ride

Taking a road trip? Ensure your vehicle is prepared for the long miles and any unusual terrain or weather. Have your tires checked, including the spare, and make sure all fluids are topped off. Confirm that your auto insurance policy is current, too. Keep a roadside safety kit on hand for emergencies and paper maps in case you lose cell service. Renting a vehicle? Check to see if roadside assistance is available.

Protect your health with preventative care

Make an appointment with your doctor to ensure you are healthy enough for travel. Also, when going abroad, confirm in advance if certain vaccinations are required to enter a country. Remember, too, that some items you can buy without a prescription at home may not be allowed elsewhere — and vice versa. Pack essential medications accordingly.

Copy all documents and share your itinerary

Carry copies — both print and digital — of important documents, including your passport and driver’s license for identification, credit cards (in case replacements are needed), and vital prescriptions (for medical emergencies). Be sure to leave a detailed itinerary with family or friends so they can reach you in case of emergency.



Notify financial institutions of your travel plans

Let your financial institutions and credit card companies know when and where you’re traveling. Some financial institutions will restrict usage or lock accounts if they suspect fraudulent overseas transactions.



Skip public Wi-Fi

Public Wi-Fi is less secure and can make your personal information more vulnerable to hackers. Most cellular companies have extensive networks and offer plans for customers when they travel. You can also set up a VPN (Virtual Private Network) to help ensure your online safety.

Take care with public transport

Seek information in advance about safe, reliable public transportation. Avoid crowded areas on buses or trains that can be frequented by pickpockets. When using a rideshare app, confirm the vehicle and driver match your reservation.



The takeaway



From affordable auto and homeowners policies to personal and commercial insurance solutions, gain greater peace of mind on the road of life with **RBFCU Insurance Agency**.



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# Living Abroad What You Need to Know

Realize your dream of living abroad with our insights and tips.

With the right information, you may make that dream come true, whether you hope to retire, work remotely or invest in your favorite international destination.

## Plan your life abroad

Moving abroad starts with deciding where you want to live. If you don't already hold a passport or residence card in your destination country, you'll need to know what visas and permits<sup>1</sup> are required. For example, many countries (including Panama, Malta and Thailand) offer retirement visas.<sup>2</sup> Visa holders can apply for a residence permit that can be extended and may lead to permanent residency or, in some cases, dual citizenship.

Investors and wealthy individuals may prefer a destination with a "golden visa" option. While there may be some issues or concerns you can study further, the "golden visa" is popular because it provides a fast track to immigration. It's designed for people who put a set amount of money into real estate, business or cultural initiatives. Some destinations that offer this option include Portugal, Italy, Panama and Greece.<sup>3</sup>

Self-employed people and remote workers can choose from dozens of countries with "digital nomad" visas that can lead to temporary residence permits, usually valid for one to two years. Typically, these permits are renewable, similar to retirement residency permits.

**TIP:** Each country has rules about how much time you must spend in-country each year to maintain your resident status. If you plan to split your time among destinations, make sure you understand these requirements.

## Rent, build or buy?

Unless you already own property in your target country, it may be wise to rent first. You'll want time to learn about the local housing market and community, from the quality of daily life and seasonal weather to local events like music festivals and pilgrimages that may add color and potentially attract large crowds.

Renting also gives you time to talk to locals and other expats and immigrants to learn what areas they prefer, which professionals they rely on, and what the real estate market and processes may be like in your new country.



## Take a fresh look at what you already know

Even if you're quite experienced with buying, renovating or working with builders in the U.S., it's a good idea to learn about what's different in your new country before you make any major real estate decisions. Questions to ask include:

- Are homes built with different materials and systems?
- What are the local rules for renovating older or historic properties?
- What's the permitting process for new construction?
- Is it easy to find dependable local contractors?
- How are the mortgage lending and homebuying processes different from those in the U.S.?
- What are the U.S. and foreign tax implications of owning a residence in your destination country?

## Select your professional team

Just as rules about housing and lending will slightly differ from the U.S., the roles and responsibilities of service professionals may be different as well. When you're ready to assemble a team to help you find your ideal new home, make sure you understand what your real estate agent, mortgage broker and lender, real estate attorney, tax advisor, and home insurance agent can do for you — and how they work together.

Realty professionals with an understanding of this area can help you navigate the differences between the typical stateside property purchase experience and what you might encounter in a new country. Their knowledge can help you find the home you want with greater ease and more confidence.



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## The takeaway

When making a new home purchase in Texas or another part of the world, count on **Kuper Sotheby's International Realty** — RBFCU's preferred real estate partner — to help. Through our global connections, we can provide you with an extraordinary real estate experience.

### Sources:

<sup>1</sup>"20 Best Countries for Americans Who Want to Live Abroad." *Travel + Leisure*, <https://www.travelandleisure.com/travel-tips/best-countries-for-american-expats>.

<sup>2</sup>"9 Countries that Offer Retirement Visas." *U.S. News and World Report*, <https://money.usnews.com/money/retirement/aging/articles/countries-that-offer-retirement-visas>.

<sup>3</sup>"10 Countries with Golden Visa Programs for Americans." *Forbes*, <https://www.forbes.com/sites/alexledsom/2025/03/09/countries-with-golden-visa-programs-for-americans/>.

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# A Conversation with Brad Ashley

Our newest financial advisor has a heart for problem-solving.

For RBFCU Investments Group’s newest financial advisor, Brad Ashley, finance careers run in the family.

*“My father was my role model. He was a branch manager for a national brokerage firm, so I grew up around the business,” Brad said.*

Born and raised in Ashland, Kentucky, Brad attended West Virginia’s Marshall University. While pursuing a finance degree, he interned for his dad’s company. “I cut my teeth on all of the jobs, including taking and making office calls,” Brad explained. “Learning from my dad and seeing him in action was a luxury — to have someone who’s worked in the industry for so long provide me with professional guidance and an insider’s point of view, I was really fortunate.”

After college, Brad began his career in personal finance at a Manhattan mutual fund wholesaler. He later transferred to the company’s San Antonio office. “When that move happened, the timing was great. I was getting married, and my wife and I thought it would be a wonderful place in which to raise our family. We were right. It’s ‘Military City USA™.’ During our 15 years there, we had our two boys, and we made some really good friends.”

It was during that period that Brad became a financial advisor, back in 2007. Several years later, he accepted

a promotion and transferred to the Dallas-Fort Worth (DFW) area. He and his family now live in McKinney. “It’s an absolutely beautiful area of Texas with fantastic people and excellent schools,” Brad said.

When the opportunity to join RBFCU Investments Group arose, Brad was excited. He’d been a big fan of RBFCU since his days in San Antonio, and he watched with interest as the credit union grew its DFW presence. “The great reputation RBFCU has with their members ... that provides instant credibility with new clients. That’s one reason I was immediately drawn to this position. Another was the sense that the RBFCU Investments Group team is like a family, and I believe it’s important to enjoy the people with whom you work every day.”

Brad believes an important benefit to collaborating with a financial advisor is the guidance they provide to help people navigate the emotional aspects of managing money and investments. “A vital part of my job is to

smooth out those peaks and valleys by answering questions and calming concerns. We know that finances are an emotional topic for most people. So, when I provide my clients with a sense of reassurance and remove some stress from their daily lives, they are very appreciative.”

With nearly 20 years of experience as a financial advisor, Brad says he most enjoys sitting down with his clients and helping them solve problems. “I tell everyone: ‘I’ve never sold a thing in my life. All I’ve ever done is help people solve problems.’ By approaching the process this way, I help clients identify what problems they want to solve, and then we discuss a variety of possible solutions. This allows us to work together to determine what could be best for the individual client and their family.”

**Looking for a financial advisor like Brad to help you create a custom strategy for addressing retirement and other life goals?**

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# Top Fishing Spots in Texas

Here's where to cast your line for the best catch.

To the delight of many, Texas features first-class spots to wet your line while hooking great memories with friends and family. Before grabbing your rod and reel, read up on these must-visit destinations. And remember to check out Texas Parks and Wildlife's weekly fishing reports for the latest on what's biting.

### Galveston

Whether you're casting a line from the shore, venturing out on a guided charter, or exploring the deep sea for a trophy catch, Galveston is the ultimate fishing destination. Anglers can expect to find redfish, black drum and flounder in the bayside, while cobia, mahi-mahi, kingfish, marlin and various tuna species are plentiful in the Gulf.

### Corpus Christi

The "Sparkling City by the Sea" may be best known as the birthplace of Whataburger, the beloved burger chain. However, the area also encompasses fishing hotspots including Port Aransas, Rockport and Aransas Pass. Signature species, which are open for harvest year-round, include sheepshead, redfish and snapper.

### South Padre Island

With plenty of excursion options for novices and experts alike, South Padre Island is one of the most productive fisheries in the state. You'll find an abundance of species, including flounder, yellowfin tuna, red snapper and tarpon. After a day of fishing, head to one of several local island restaurants that will cook your fresh catch for you.

### Matagorda Bay

Redfish, flounder and black drum are just a few of the prized catches in Matagorda Bay, one of the seven major estuaries on the Texas Gulf Coast. Accessible year round, this laidback destination boasts nutrient-rich waters and some of the best fishing spots in the state. Nearby Port O'Connor is popular, too.

### San Antonio

In the mood for freshwater fishing? Consider the greater San Antonio metro area! Enthusiasts can opt for boat, shore or kayak fishing at Calaveras or Braunig lakes. If urban fishing is more your style, Woodlawn Lake and Southside Lions Park offer a quick getaway within the city limits.



Want to move a little closer to a great fishing hole?

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Contact us at **210-945-3370** (San Antonio) or **512-873-2523** (Austin) to learn more.

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## EXPERIENCE MAGAZINE

### OUR UPCOMING EVENTS

Learn how to make your money work for you.

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