RBFCU SERVICES MAGAZINE

Investments | Trust Services | Wealth Management | Retirement | Title | Insurance

EXPERIENCE

FALL 2026

Decanting a trust: An unexpected strategy

Pet insurance: Hype or help?

When wealth planning meets caregiving needs

5 hidden risks every landlord should know

The Future of Paying for College:
Federal Grants, 529 Plans and More

New rules are changing how we save for education.

PLUS:

- *Know your options: Medicare Advantage Plans*
- *Historic sites haunted by Texas history*

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Welcome fall!

As the seasons change and Friday night lights return, this issue is designed to help you reset, refocus and plan for what's ahead. Fall is a natural moment to take stock of priorities and the financial decisions that shape the months — and years — to come.

Inside, you'll find timely insights on how recent federal changes are transforming the ways people pay for education and career training. We also tackle everyday questions — like whether pet insurance is worth the cost, and how to create wealth management strategies to plan for eldercare and individuals with disabilities.

You'll gain practical perspectives on hidden risks for rental property owners, learn when decanting a trust may make sense, and discover ways K-12 Texas school employees can build a stronger retirement nest egg. For a seasonal change of pace, we turn to historic haunts across Texas.

Whether you're planning for the near term or looking further ahead, our team is here to listen, offer clarity and help you move forward with more confidence, every step of the way.

Yours truly,

Edward Bronnenberg

Edward Bronnenberg
SVP — CUSO Operations
RBFCU & RBFCU Services LLC

CONTENTS

3 **Know Your Options: Medicare Advantage Plans**
RBFCU Insurance Agency

5 **The Future of Paying for College: Federal Grants, 529 Plans and More**
RBFCU Investments Group
FEATURE

8 **Is Pet Insurance Worth It? Real Costs, Real Benefits**
RBFCU Insurance Agency

9 **Wealth Management and Complex Care Planning: Strategies and Solutions**
RBFCU Wealth Management

11 **5 Hidden Risks for Rental Property Owners**
RBFCU Insurance Agency

13 **Decanting a Trust: What It Means, When to Do It**
RBFCU Trust Services

15 **6 Ways to Build a Retirement Nest Egg as a School Employee**
RBFCU Retirement Program

17 **Where History Lingers: Haunted Spots Across Texas**
Preserve Title Company

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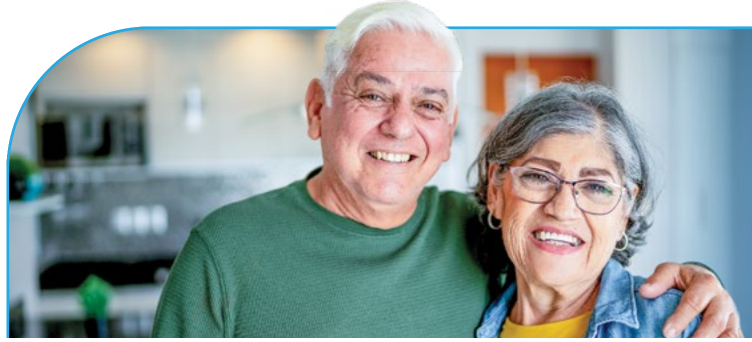

Know Your Options: Medicare Advantage Plans

Get Ready Now for Open Enrollment

If you're enrolled in Medicare, you have more choices than ever — affordable coverage, access to the care you need, and simpler plan management.

However, all the options can make it a challenge to understand the differences between Medicare Advantage Plans, Medigap coverage and Original Medicare. Now's a good time to review the basics before the next Open Enrollment season begins.

When is Medicare Open Enrollment?

Medicare's Open Enrollment period runs from October 15 through December 7 every year. The choices you make during Open Enrollment take effect on January 1 of the following year.

According to *Medicare.gov*, during this period you can:

- Join a Medicare Advantage Plan
- Opt out of your current Medicare Advantage Plan
- Switch from your current Medicare Advantage Plan to a different one
- Add prescription drug coverage to (or drop it from) your Medicare Advantage Plan
- Switch from Original Medicare to a Medicare Advantage Plan or vice versa

Original Medicare members can also join, change or opt out of their Medicare prescription drug plan during Open Enrollment.[1]

Why consider a Medicare Advantage Plan during Open Enrollment?

More than half of Medicare-eligible Americans now choose Medicare Advantage over Original Medicare, according to the national nonprofit health policy organization, KFF. The growing popularity is largely driven by extra benefits many plans offer, the ease of having all Medicare-related coverage and billing with one insurer, lower total premiums, and clear limits on out-of-pocket costs.[2]

What kinds of coverage do Medicare Advantage Plans provide?

Medicare Advantage Plans provide hospital and medical insurance and often include prescription drug coverage. In this way, Medicare Advantage Plans replace Original Medicare Parts A (hospital) and B (medical), and in most cases, also include Part D (prescription drug coverage). In addition to bundling this coverage for Medicare members, many Medicare Advantage Plans include other kinds of coverage[3] such as:

- Vision
- Dental
- Hearing
- Telehealth
- In-home support
- Emergency care while abroad
- Home safety equipment
- Over-the-counter drugs
- Transportation to non-emergency care[4]

Keep in mind that Medicare Advantage is offered through private insurance companies and not every Medicare Advantage Plan includes these additional benefits. Most only offer some of them. Read the details carefully for any plan you consider to make sure you fully understand the coverage options and any limitations on them.

Is Medicare Advantage the same as Medigap coverage?

No. Medigap, offered by private insurers, provides coverage in a different way. With this style of coverage, Original Medicare pays primary and, for most services, Medigap helps pay secondary for the remaining out-of-pocket costs — such as copays, deductibles and coinsurance.

Out-of-pocket costs related to prescription drugs are not covered in current Medigap plans. Glasses, hearing aids and dental care aren't typically covered by Medigap plans, either.[5] If you choose a Medicare Advantage Plan, you cannot have a Medigap plan. Medigap coverage is only available for people with Original Medicare.[6]

What else should I know about Medicare Advantage coverage?

It's important to understand other key differences between Original Medicare and Medicare Advantage Plans. For example, like other private health care plans, Medicare Advantage Plans often limit full non-emergency coverage to their network of hospitals and providers within their service area. They may also require referrals to see specialists and prior authorizations for some services.

Although many Medicare Advantage Plans have low or no premiums aside from Part B, your out-of-pocket costs may be less than with Original Medicare.[7]

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The takeaway

Medicare options can seem complex, and the choice can be as much a financial decision as a health care one. As part of our commitment to helping you improve your economic well-being and quality of life, the licensed insurance agents of RBFCU Insurance Agency are available year round to answer any questions you have.

Contact us to learn more.

rbfcu.org/careplans | 1-833-291-1309 | careplans@rbfcu.org

RBFCU Insurance Agency

[1]"Joining a Plan." *Medicare.gov*, https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan.
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[4,6,7]"Choose a Plan to Join." *Medicare.gov*, https://www.medicare.gov/plan-compare/#/search-results?fips=48029&plan_type=PLAN_TYPE_MAPD&zip=78232&year=2025&lang=en&page=1.
[5]"Learn What Medigap Covers." *Medicare.gov*, https://www.medicare.gov/health-drug-plans/medigap/basics/coverage.

The Future of Paying for College:

Federal Grants, 529 Plans and More

New federal rules are transforming saving strategies and ways to tackle the cost of education.

The One Big Beautiful Bill Act (OBBBA) that passed in 2025 made notable changes, both large and small, to the way Americans can pay for college. Whether you're planning for your own education, or helping a child or grandchild map out their future in higher learning, understanding the current landscape of financial options can help you prepare. And even if college isn't on the immediate horizon, some of the changes to the rules around 529 plans and federal grants may still affect future education plans for you or your family.

529 plan updates

Funds set aside in tax-advantaged college savings plans, such as 529s, are primarily earmarked to pay for higher education expenses. However, those funds have evolved in their versatility, now covering up to $20,000 per year in qualifying K-12 expenses — think tuition, books and essentials. Other non-college expenses 529 money can now pay for include certain "educational therapies for students with disabilities,"[1] as well as certain costs related to eligible post-secondary credential programs and even curriculum materials, tutoring (with specific guidelines), and standardized test fees.

Amidst these recent updates, don't overlook a 2024 change that allows families to roll over certain assets in a 529 plan into the beneficiary's Roth IRA[2] — tax- and penalty-free (subject to federal restrictions). To qualify, the 529 plan must be maintained with the current beneficiary for at least 15 years, and only $7,500 per year can be rolled over, up to a $35,000 lifetime maximum. For beneficiaries age 50 and older, the higher catch-up contribution limits apply — allowing $8,600 per year to be rolled over.

Achieving a Better Life Experience (ABLE) account adjustments

ABLE accounts are similar to 529 plans. However, they are structured to help meet not just educational needs but also housing, transportation, assistance and other costs for disabled accountholders. The disability onset age limit for ABLE account creation was raised from 26 to 46 in the ABLE Age Adjustment Act (passed as part of the SECURE 2.0 Act) which took effect on January 1, 2026. This makes ABLE accounts accessible to more adults, including veterans. In addition, a temporary rule allowing families to roll unused 529 funds into an ABLE account without federal tax implications was made permanent. Some restrictions apply, including that the ABLE account beneficiary must be the 529 beneficiary (or a qualifying family member). And when combined with other contributions to the ABLE account, the rollover amount cannot exceed the annual gift tax exclusion for the taxable year and must be completed within 60 days.

Pell Grant changes

Pell Grants provide financial assistance to undergraduate students with demonstrated financial need. That's not changing. However, there are new limits and options for grant recipients. For example, according to the American Council on Education (ACE), the new Workforce Pell Grant program now allows students to use their Pell funds to pay for certain short-term career-focused job training and certification programs. These programs are usually offered by community colleges or your state. The catch? These programs have to meet strict requirements. For instance, eligible programs typically must be between 150 and 600 clock hours, run for 8 to 15 weeks, and demonstrate strong completion and job-placement rates.

Continued on Page 7 ▾

SOURCES

[1]"The One Big Beautiful Bill: What You Need to Know." *Ameriprise Financial*, www.ameriprise.com/financial-goals-priorities/taxes/one-big-beautiful-bill-tax-cuts.

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They also need to be approved by the state governor as supporting in-demand jobs and employer needs, offered for at least one year, and meet performance benchmarks — such as achieving at least a 70% completion rate and a 70% job placement rate within 180 days. The Workforce Pell also can't be used at unaccredited providers. Additionally, students can't receive both a traditional Pell and a Workforce Pell at the same time, and any Workforce Pell they use still counts toward their lifetime Pell limit.

ACE also points out that students who are normally eligible for Pell Grants but receive enough grant aid from other programs to cover the cost of their attendance will no longer have access to Pell Grants. And for the first time, foreign income will also be factored into students' Pell Grant eligibility assessments.

New caps on federal student loans for graduate students

The U.S. Department of Education (ED) recently reported that with the passage of the OBBBA, the Grad PLUS program for graduate and professional students was eliminated. Subsequently, under these rules, the federal student loans that remain available for new graduate school applicants now have a lifetime cap of $100,000, with yearly loan caps of $20,500. Students in medical school, law school and other professional programs (e.g., dental, pharmacy) can borrow up to $50,000 per year, and up to $200,000 total.

Other funding strategies

Your financial advisor may be able to suggest other approaches to paying for education. For example, in certain situations, it may make sense to take early distributions from an IRA. The IRS allows this "on qualified higher education expenses without having to pay the 10% additional tax"[3] that you would otherwise pay on early distributions. However, you may owe income tax on some or all the distributed funds.

Of course, taking early IRA distributions might have implications for your retirement planning, so this strategy should be discussed in advance with your financial advisor.

The takeaway

As options and approaches to paying for higher education continue to evolve, keeping up with those changes can seem challenging. By working with a financial advisor who stays up to date regarding those developments — and one who also understands your educational goals — you can receive personalized advice and discover how to make the most of the resources you set aside.

Is Pet Insurance Worth It?

Real Costs, Real Benefits

What pet insurance covers — and when it can pay off.

Pet insurance can be easy to overlook — until a sudden illness or accident sends you rushing to the veterinarian. As veterinary care becomes more advanced and more expensive, pet insurance can help manage the financial impact.

Factors like type of animal, age, breed, location and the level of coverage you choose can influence the cost of pet insurance. Because of that, it's helpful to understand how plans are structured. Most policies include annual deductibles, along with reimbursement caps or coverage limits. Standard plans generally cover accidents and illnesses — think broken bones, infections or emergency surgeries. Some policies also offer optional wellness coverage for checkups, vaccinations and dental cleanings.

For many pet owners, the biggest motivator for purchasing pet insurance is to help cover costs related to an unforeseen illness or injury. Emergency vet visits can be incredibly expensive, and insurance can help soften that financial blow, preventing pet owners from having to choose between their savings or their pet's care.

Take a torn ACL, for example — a common injury in active dogs — which can cost several thousand dollars for surgery and rehabilitation. Without pet insurance, an unanticipated high bill like that might delay treatment or force difficult choices.

Another reason pet parents obtain insurance for their furry family members? Peace of mind. Knowing you have a policy in place might make it easier to say "yes" to recommended tests, treatments or specialty care. That confidence can lead to earlier interventions, better outcomes and less stress during already emotional situations.

The takeaway

Pet insurance can be a smart strategy for anyone wanting to trade unexpected veterinary bills for more predictable planning. **RBFCU Insurance Agency** can help you evaluate your coverage options, compare policies and choose the plan that fits your pet — and your budget.

Get a FREE quote today at rbfcu.org/petinsurance.

RBFCU Insurance Agency

rbfcu.org/insurance

Wealth Management and Complex Care Planning: STRATEGIES AND SOLUTIONS

Coordinated planning can help balance caregiving responsibilities with long-term financial well-being.

Caring for an aging parent or a child with disabilities is meaningful and challenging work that impacts the entire family. Even financially secure families can find themselves wondering how they'll provide long-term care, support their other children, and preserve resources for future generations.

Just as you rely on medical professionals to tend to your loved one's health, a wealth management professional can help you navigate the financial, tax and estate planning aspects of caregiving. Here are some key ways that coordinated wealth management may make the process less stressful while helping support your family's financial future.

Prepare now for eldercare costs

Caregiving plans start with understanding potential costs. Estimating long-term care expenses — for yourself, a partner or another loved one — can provide a clearer picture of future needs. It's equally important to account for indirect costs if a family member steps away from work. These might include lost wages, reduced retirement contributions, paying for health care coverage, and other out-of-pocket expenses.

Once those costs are identified, reviewing available resources becomes essential. These may include savings and investments, long-term care insurance and other methods of support such as VA Aid and Attendance[1] benefits, Medicaid self-directed services and caregiver assistance grants. Your wealth management advisor can work with you to build a care plan that reflects your family's financial picture.

Align your caregiving and wealth management strategies

Caregiving decisions often intersect with broader financial goals. A wealth management professional can connect you with attorneys as well as tax and estate planning professionals who specialize in caregiver strategies, helping ensure all aspects of your plan work together.

For example, if you pause your career to provide care, your financial advisor can help structure an approach for rebuilding retirement savings once you return to work. A tax professional can also determine whether you may be eligible to claim an aging parent as a dependent,[2] potentially unlocking additional tax benefits.

Plan for long-term support needs

Families caring for loved ones with disabilities may benefit from tools such as special needs trusts. These trusts are designed to provide financial support without jeopardizing eligibility for government assistance. They're commonly used by parents to plan for a child who will require lifelong care, helping ensure continuity of support even if the parents are no longer able to provide it.

Care planning for individuals with disabilities can also address the long-term well-being of siblings. "Glass children" — the brothers and sisters of children with significant medical or developmental needs — may appear self-sufficient, but they might be overlooked. Thoughtful planning for emotional, educational and financial support can help promote healthier outcomes for every child in the family.

The value of coordinated efforts

Managing wealth alongside caregiving introduces added complexity, but enlisting coordinated professional guidance may help you feel more confident. Financial advisors, estate planning attorneys and tax professionals can align investment strategies with caregiving timelines, ensure legal tools such as trusts and powers of attorney are properly structured, and identify ways to reduce tax burdens while preserving eligibility for benefits.

Establish a legacy plan

Estate planning is a critical part of any caregiving strategy. Developing a straightforward legacy plan can provide reassurance, reduce uncertainty for heirs, and help avoid probate delays.

Legacy conversations also prepare younger family members for future responsibilities and may include introducing them to your experienced financial professionals. Additionally, because family needs evolve over time, estate and caregiving plans should be reviewed regularly to stay aligned with changing circumstances.

The takeaway

Providing care across generations requires thoughtful planning and guidance. A coordinated wealth management approach can help families anticipate costs, structure trusts, manage tax considerations and establish a lasting legacy.

RBFCU Wealth Management can help you create a thoughtful plan that supports both your loved ones and your long-term financial well-being.

SOURCES

[1]"Aid and Attendance Benefits and Housebound Allowance." *U.S. Department of Veterans Affairs (VA)*, www.va.gov/pension/aid-attendance-housebound.

[2]"For Caregivers." *Internal Revenue Service (IRS)*, www.irs.gov/faqs/irs-procedures/for-caregivers.

TABLE OF CONTENTS

5 Hidden Risks for Rental Property Owners

These overlooked exposures can put your rental income and property at risk.

Owning rental property can be a smart way to generate income and build long-term value — but it also comes with responsibilities that extend beyond collecting rent. While most landlords carry insurance for property damage and liability, some of the most serious exposures aren't always obvious. These hidden risks can surface without warning, disrupting cash flow and potentially putting your investment in peril.

Understanding where vulnerabilities may exist — and ensuring the right coverage is in place — can help protect both your property and your income. Even if you have a solid landlord or business policy, gaps can remain unless risks are reviewed regularly and coverage evolves with how the property is used.

1 Tenant injuries and negligence claims

Minor maintenance issues can quickly become major liabilities in a rental property. Cracked walkways, loose railings, mold or faulty detectors may seem manageable — until a tenant is injured or becomes ill. In those situations, landlords might be responsible for medical costs, legal fees and potential lawsuits tied to negligence claims.

Risk management tips: Respond promptly to tenant maintenance requests, address safety concerns quickly and document repairs. Regularly test smoke and carbon monoxide detectors, and ensure that pools or other amenities meet safety standards.

Coverage to review: Your landlord or general liability insurance should be reviewed regularly to confirm that coverage limits and protection scenarios remain appropriate.

2 Loss of rental income

Storms, fires, floods or major repairs can render a rental property uninhabitable for extended periods. While property insurance may cover physical damage, it doesn't automatically replace lost rental income during downtime.

Risk management tips: Install smoke, heat and moisture detectors with remote monitoring to catch problems early. Keep fire extinguishers current and accessible to minimize damage.

Coverage to review: A business income or loss-of-use insurance policy can help replace rental income while repairs are underway.

3 Vandalism and theft

Vacant properties are particularly vulnerable to vandalism and theft, ranging from cosmetic damage to significant structural losses. Beyond repair costs, these incidents can delay re-renting and reduce income.

Risk management tips: Maintain landscaping and exterior upkeep even when units are vacant. Motion-activated lighting, cameras and remote monitoring can deter unwanted activity.

Coverage to review: Understand what your landlord or business property policy covers for vandalism and theft — and where exclusions may apply.

4 Property management errors

Hiring a property manager can reduce day-to-day involvement, but it doesn't eliminate owner liability. If a property manager makes a mistake that leads to tenant injury, property damage or regulatory violations, the property owner may still be held accountable.

Risk management tips: Request proof of professional liability insurance from property managers and review coverage details with your insurance agent.

Coverage to review: You may need additional liability protection or policy endorsements depending on how management responsibilities are structured.

5 Short-term rentals and coverage gaps

Short-term rentals often fall outside the scope of standard homeowner or landlord policies. Renting out a primary residence or offering short stays without updating coverage can leave owners exposed to uncovered losses or invalidated policies.

Risk management tips: Discuss plans with your insurance agent before hosting short-term renters, and document the property with photos and an inventory before each stay to help prevent coverage gaps and streamline any future claims.

Coverage to review: Ensure your policy is appropriate for both personal use and rental activity before listing your property.

The takeaway

Rental property can be a reliable source of long-term income, but only when risks are effectively managed. Because even small coverage gaps can lead to significant losses, working with a licensed insurance agent can help ensure your protection keeps pace with your property and goals.

RBFCU Insurance Agency is committed to helping property owners safeguard their investments with tailored coverage, competitive pricing and responsive service so you can protect what you've built with confidence.

Contact us to learn more.

Decanting a Trust: What It Means, When to Do It

Life changes and state laws may allow for an irrevocable trust to be amended.

Establishing a trust is a powerful way to provide for the people and causes you care about most. But changes in family dynamics, financial complexity or state laws may affect whether a trust continues to reflect your goals.

Most revocable trusts, which allow the trustor to retain control of their assets during their lifetime, can be amended to reflect those changes with the help of your estate planning attorney. However, irrevocable trusts, in which the trustor releases control of their assets (to protect those assets from lawsuits, potentially reduce taxes, and maintain eligibility for government benefits), are created with the understanding that these trusts are fixed. Changes to irrevocable trusts usually can't be made.

But what if you must make changes, for instance, to your trustee, beneficiaries, or other inflexible terms of your original irrevocable trust? In some cases, the law gives you ways to make updates — of course, subject to eligibility, fiduciary duties and tax consideration. That's where a process known as "decanting" might help.

What does "decanting a trust" mean?

Decanting refers to the process of "pouring" or transferring the assets from an existing irrevocable trust into a new trust with updated terms. This allows a trust to be changed without starting from scratch or seeking a court order. Usually, trustees start the decanting process with guidance from trust law experts, and many states require written notice be sent to beneficiaries in advance.

Why might you want to decant a trust?

Decanting may be an option when the current trust can't accommodate a needed change. For example:

- **The original trust contains language or restrictions that are now outdated, or the trust is difficult to manage.** It's also wise to review your trust whenever your state updates its trust laws.
- **Your personal circumstances have changed.** If you marry, divorce, have children, or if a loved one acquires special needs, you may need to decant your irrevocable trust into a new trust that reflects your current life stage and planning goals.
- **Your financial circumstances have changed.** As your estate grows or your beneficiaries' needs change, you may need a more tax-efficient trust.

Decanting a trust can also be necessary when your original trust contains errors or unclear instructions.

Important eligibility note: *Not every irrevocable trust can be decanted. Whether it's allowed depends on your state's laws and on how much decision-making power the trustee has under the original trust.*

Legal and practical considerations for decanting a trust

Because decanting a trust requires making changes to a legal instrument, it's smart to proceed with caution. Important questions to ask your estate planning attorney before making any changes may include:

- **Does the state where your trust was established allow decanting?** Not every state allows this practice, and each state that does allow it will have its own rules about how the process is handled. For example, Texas permits trust decanting through formal statutory frameworks. Just up the road, Oklahoma put its own rules in place, which also gives trustees the ability to refresh an older trust by transferring assets into a new trust structure when the circumstances call for it.
- **Are there potential risks, such as tax consequences, loss of some protections or disputes?** When decanting a trust, trustees must follow state laws, act in the best interest of the trust's beneficiaries, and consider federal and state tax impacts.

The takeaway

Irrevocable trusts, in which the trustor releases control of their assets (to protect those assets from lawsuits, potentially reduce taxes, and maintain eligibility for government benefits), are created with the understanding that these trusts are fixed. Changes to them usually can't be made.

RBFCU Trust Services offers the insight and resources to begin a thoughtful conversation with you about protecting — and preserving — your legacy.

Contact us to learn more.

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6 Ways to Build a Retirement Nest Egg as a School Employee

For many K-12 Texas educators, retirement planning requires strategies beyond TRS.

Planning ahead, getting an early start and doing your homework aren't just lessons for students — they're essential habits for Texas K-12 school employees preparing for retirement. Because the majority of public school educators do not participate in Social Security, building a retirement nest egg often requires thoughtful planning beyond the Teacher Retirement System (TRS) pension.

While TRS provides a strong foundation, it may not fully support your lifestyle in retirement. That's why many educators take additional steps to prepare for future income needs. Understanding your options and acting early can make a meaningful difference over time. Here are six strategies to help strengthen your retirement plan.

1 Start saving as early as possible

Educators nearing retirement often reflect that they wish they had started saving sooner. The earlier you begin, the more time your money has to grow. Even modest contributions early in your career can compound significantly over time.

Although retirement may feel far off when juggling student loans, homeownership or family expenses, creating a budget that includes long-term savings can build strong financial habits and more confidence for the future.

2 Use payroll deductions to save consistently

Saving becomes easier when it's automatic. Payroll deductions allow you to contribute regularly without needing to make manual transfers. In addition to basic savings accounts, many educators elect to have automatic payroll deductions fund 403(b) retirement plans that can supplement their TRS benefits.

Traditional 403(b) plans allow pre-tax contributions, while Roth 403(b) plans are funded with after-tax dollars. Each offers different tax advantages, and some individuals benefit from using both depending on their financial goals and timeline.

3 Understand which investments fit your goals

Investing doesn't require expert knowledge to get started. Learning the basics — such as diversification, risk tolerance, and differences between stocks, bonds, mutual funds and exchange-traded funds (ETFs) — can help you make more informed decisions.

Educational resources are widely available, and working with a financial advisor may help you better understand investment strategies that align with your comfort level and goals.

4 Keep your funds invested and contributions steady

One of the biggest challenges to strategic growth is withdrawing funds early or stopping contributions altogether. Life events such as job changes, health issues or family responsibilities can derail even the strongest financial plans.

While temporary setbacks happen, resuming contributions as soon as possible can help keep long-term goals intact. Staying disciplined by contributing regularly and maintaining an emergency fund can support greater financial stability over time.

5 Work with a financial advisor who understands educators

A financial advisor familiar with the unique structure of TRS and the challenges faced by Texas school employees can offer valuable insight. Reviewing your TRS benefits alongside other savings strategies allows for a more complete picture of your retirement outlook.

In addition, an experienced financial advisor can answer your questions regarding how to manage rollovers, uncover new account options, and adjust strategies as your career and personal circumstances evolve.

6 Review your plan annually

Retirement planning isn't a one-time decision. Career milestones, salary changes, family needs and market conditions can all impact your goals. Reviewing your plan each year — especially with input and guidance from a financial advisor — allows you to make thoughtful adjustments to stay on track toward your retirement.

The takeaway

Preparing for retirement as a Texas K-12 school employee often requires planning beyond TRS. By working with knowledgeable professionals, you can build a strategy designed to support your future.

The **RBFCU Retirement Program** can help.

Where History Lingers:
Haunted Spots Across Texas

The Lone Star State offers spooky spots whose stories refuse to fade.

From grand hotels to Spanish missions, these Texas cities are home to landmarks where history lingers. Whether you're looking for a nearby staycation or a road-trip destination, the region offers plenty of historic places where the past still feels present.

San Antonio, Texas

Former employees and children reportedly wander the halls of the Menger Hotel, which opened in 1859 and quickly became a gathering place for politicians and military leaders. Theodore Roosevelt famously recruited soldiers for his Rough Riders cavalry in the hotel's bar.

The Emily Morgan Hotel, once a 1920s medical building, has earned a reputation for unexplained footsteps, flickering lights and apparitions, including tales of ghostly cats and figures believed to be soldiers visiting from the Alamo.

At Mission San José, founded in 1720, visitors report cold spots, phantom footsteps and shadowy figures.

When visiting: *Stroll through Alamo Plaza and along the iconic River Walk, both of which are located near the hotels. Mission San José, part of the San Antonio Missions World Heritage Site, can be easily explored by bike or on foot along the Mission Reach.*

Austin, Texas

Since 1886, the Driskill Hotel has welcomed presidents, musicians and other dignitaries with its timeless charm — and it's also rumored to host the spirits of children, a jilted bride and the hotel's renowned cattle baron founder.

When visiting: *Observe politics in action at the State Capitol, catch live music downtown, or experience the nightlife on the city's famed Sixth Street.*

Seguin, Texas

First built as a log cabin in 1840, the Magnolia Hotel housed one of the first jails in Seguin, the pecan capital of Texas. This hotel is considered to be one of the most haunted in the state because, in 1874, a well-known murderer stayed there after committing his crime.

When visiting: *See the "World's Largest Pecan," and try Burnt Bean Co., voted the state's #1 BBQ Joint by Texas Monthly in 2025.*

Jefferson, Texas

Often referred to as the "Most Haunted Town in Texas," Jefferson flourished during the steamboat era and remains home to several 19th-century buildings. The Historic Kahn Hotel and the Excelsior House Hotel are both said to be haunted by lingering spirits and vanishing figures.

When visiting: *Tour Civil War-era homes, browse antique shops, or visit one of several museums that preserve the town's storied past.*

From historic homes to modern moves, every property has a past.

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TABLE OF CONTENTS

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