

# EXPERIENCE

SPRING  
2026

***Estate planning made  
simple: Answers you need***

**Plan smarter:  
Understanding goals vs. needs**

***Is your business  
underinsured?***

**Money-savvy strategies for  
K-12 Texas school employees**

## Protect Your Luxury, Exotic or Vintage Car

***Safeguard your showpiece at home and on the road.***

**PLUS:**



- Investing trends you can't ignore
- Must-see Texas car shows

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# Welcome to spring!

The new season arrives with fresh opportunities to protect, grow and enjoy the things you value most. And this issue of the magazine is here to help RBFCU members like you.

From safeguarding your prized possessions to investing in your financial future, we've gathered expert insights and inspiring stories for the season ahead — and beyond. Discover smart strategies for protecting your luxury, exotic or vintage car. You'll also find answers to common questions about trusts and estate planning. If you're managing significant wealth, we explore what "enough" may mean when it comes to retirement readiness.

Our coverage continues with a practical breakdown of goal-based vs. need-based financial strategies to help you choose the right approach. Own a business? We offer insights into determining if you have enough insurance coverage.

Finally, because spring in Texas calls for adventure, we'll take you on the open road to some of the state's best car shows — where horsepower, craftsmanship and community take center stage.

Whatever your personal or professional goals are this season, trust that our dedicated team of RBFCU professionals is here to serve you.

Yours truly,



**Edward Bronnenberg**

SVP — CUSO Operations

RBFCU & RBFCU Services LLC



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# Common Questions About Trusts and Estate Planning

## What you need to know to secure your family's future.

Putting your personal and financial affairs in order can feel daunting — especially when it comes to creating a trust. Fortunately, we're here to provide answers to the most common questions.

### What is a trust and how does it fit into estate planning?

A legal document that secures your valuable assets such as money, investments and real estate, a **trust** can be a useful planning tool, both during your lifetime and beyond. Once you have designated beneficiaries, the person or organization you appoint as your trustee will ensure that your wishes are carried out. There are many types of trusts, including special needs and charitable ones.

### What is a trustee and what are their duties?

When you, as the **trustor**, establish a trust and fund it with your assets, you name a **trustee** (either an individual or a company) to manage those assets as well as distribute them to whomever you have designated. Beneficiaries are typically a spouse, children or other family members. Alternatively, you may also designate a charity, school or other organization as a beneficiary.

The trustee has a fiduciary responsibility to both the trustor and the beneficiaries — and is obligated to act in their best interests. The trustee is also required to keep complete and accurate records, and they may hire professionals such as attorneys, accountants, brokers and bankers to work on behalf of your trust. However, the trustee, or even multiple trustees, cannot delegate their responsibilities to someone else. The trustee's duties are defined by the trust document and established by state law.

### How do I select a trustee?

Your selection of a trustee often depends on the type of trust you establish and its relationship to your goals. Also known as a **trust administrator**, this person or institution should have investment experience and good record-keeping abilities. You may also want a trustee who relates well to the beneficiaries and is sensitive and flexible regarding their changing needs.

### What is a living trust?

A **living trust** offers a flexible and effective way to manage your assets and personal property during your lifetime. Because it's revocable, you retain full control. Thus, you can modify or dissolve it at any time. This type of trust is especially valuable if you become incapacitated, as it ensures your affairs are managed according to your wishes without the need for court intervention.

Essentially, you name yourself as trustee and designate someone else as a **successor trustee**. That's the individual or organization who automatically steps in to continue managing the trust for you in the event you become incapacitated or pass away. An important benefit of a living trust is that assets held in the trust may bypass the probate process, which can save time and money for your beneficiaries. But a living trust does not let you avoid estate taxes because your power to revoke or amend the trust means the assets are included in your taxable estate.

► **Tip:** Have you selected someone or an organization to serve as your trustee (or trust administrator)? It's wise to inform them as soon as the trust has been created.



### Is a living will the same as a living trust?

No, they're not the same, although both can serve essential roles when planning for the future. A **living will** is a legal document that outlines how you wish to have your health care decisions managed if you were to become seriously ill or injured and could no longer make decisions for yourself. A **living trust**, on the other hand, helps you manage your personal property and assets if you become incapacitated. It's a revocable trust you create while you're living. Typically, you name yourself as the trustee and appoint a successor trustee who will step in to manage your estate if you're unable to do so — or after your death.

## Family is *Everything*

Our **trust administration services** can help protect your plans for their future.



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### The takeaway

Trusts are not just for the affluent. They can be an important cornerstone of your estate plan, especially if you're committed to developing a strategy to care for your family well into the future. If you find yourself in need of a trust administrator, **RBFCU Trust Services** can assist. Where warranted, the team can provide access to a network of attorneys, wealth managers and tax professionals who can offer personalized service and support.

# Protect Your Luxury, Exotic or Vintage Car

*Preserve your prized vehicle with smart habits, expert care and the right insurance.*

Owning a luxury, exotic or vintage car is about passion, craftsmanship and pride — not just transportation. From turning heads on the open road to sitting in pristine condition in a climate-controlled garage, protecting your investment takes more than occasional waxing and weekend drives. It demands the mindset of a collector, the precision of a driver, and the strategic thinking of a savvy investor.

**Start with expert care**

Whatever the make or model, the first line of defense in protecting a vehicle is regular, proper maintenance. High-performance and vintage cars in particular often have specialized parts and systems that demand care beyond a standard oil change. That may require finding a certified technician who understands the intricacies of your specific make and model. Skipping a routine service or trusting a general mechanic can lead to costly damage or even void manufacturer warranties on newer models.

It's also important to follow a consistent service schedule, even if you don't drive your car every day. For vintage vehicles, time and improper storage can be just as damaging as adding mileage. Rubber seals can dry out, fluids can degrade, and batteries can lose charge. Regular checkups can prove key to long-term preservation of the car's usefulness and worth.

**Store it wisely**

Where and how your vehicle is stored can significantly affect its condition — and its value. For many collectors, specialty storage is a must. That could be a dedicated, climate-controlled facility designed to regulate humidity and temperature to prevent rust, paint damage and interior degradation. For daily drivers, a secure garage with ventilation and protection from extreme weather can be helpful.

Harsh winter weather and intense summer heat can cause damage. Rotating your vehicle into proper storage during off-peak driving months may help avoid environmental wear. And don't forget tire and battery maintenance during downtime or when temperatures are extreme. Simple steps like using a trickle charger or rotating tires can make a big difference.

*Continued on Page 7 ▶*





It’s critical to work with a licensed insurance agent who understands high-value vehicles and can recommend tailored coverage.

Secure the perimeter

Luxury and exotic cars can be prime targets for theft and vandalism, making a layered security approach essential. At minimum, use a monitored alarm system and GPS tracking, especially for cars that are frequently driven or parked in public. Physical security measures such as wheel locks, hidden kill switches, or even old-fashioned steering wheel locks can serve as effective deterrents.

For stored vehicles, consider security cameras, restricted access facilities or private garages. Modern tracking systems can also help recover a vehicle quickly in the event of theft, often reducing potential losses and lowering insurance premiums in the process.

Drive with care

Performance cars are built for the thrill of the road, but safe driving is still key to long-term protection. Take time to understand your vehicle’s handling, braking and power before pushing the limits. Unfamiliar with high-horsepower driving? Consider a performance-driving course. For vintage or collector vehicles, avoid harsh weather, heavy traffic and poor road conditions that could increase the risk of damage.

Of course, don’t forget the basics. Use premium fuel if recommended, monitor tire pressure regularly, and avoid letting the vehicle idle for extended periods. The better you treat your car on the road, the fewer surprises you’ll face in the garage.

Insure it like you mean it

All the care in the world won’t help if your insurance coverage falls short. Standard auto policies fail to account for the true value or unique risks of luxury, exotic or collector cars. That’s why it’s critical to work with a licensed insurance agent who understands high-value vehicles and can recommend tailored coverage.

And if your high-end car is just one part of your lifestyle — alongside a home, a second property or even a boat — bundling policies may offer both savings and smarter protection, allowing you to streamline coverage. In the event of a loss, bundled coverage can also simplify claims and provide higher combined liability limits.

The takeaway

In the end, getting the right insurance coverage is more than protection for your vehicle — it’s an investment in your financial well-being and peace of mind. Contact a licensed, skilled agent at **RBFCU Insurance Agency** today to review your existing policy or get a free quote tailored to your needs.



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Retirement Planning for High Earners:  
How Much is “Enough”?

Clarify your goals and needs for a plan that fits your lifestyle.

For high-earning professionals, retirement planning isn’t one-size-fits-all. Your ideal savings target depends on your desired retirement age, lifestyle goals, anticipated expenses and legacy plans. Here are some things to consider:

When will you retire?

You may retire early if you plan for costs effectively. These include paying for health care until you’re 65 (and eligible for Medicare) and foregoing Social Security Retirement benefits that same year — or at least delaying them in an effort to boost your future payout.

How will you live in retirement?

Do you aspire to travel extensively or enjoy expensive hobbies? Factor those costs into your retirement budget. Planning to keep working or consulting part-time? Consider that, too.

How long might your retirement last?

Americans’ average life expectancy could reach 80.4 years by 2050,<sup>1</sup> according to Institute for Health Metrics and Evaluation (IHME) data. Meanwhile, health care costs rise every year. That combination means everyone may need to save more than anticipated.

What are your legacy goals?

Retiring comfortably and transferring wealth is easiest with advanced planning. Setting up trusts and other legal tools now can help preserve your resources and pass them on.

The takeaway

Discussing these questions with a financial advisor who understands the needs of higher-income clients can help you establish a retirement savings goal that aligns with your lifestyle and long-term plans. **RBFCU Wealth Management** is here to help.

Contact us to learn more. ▶



[rbfcu.org/wealthmanagement](https://rbfcu.org/wealthmanagement)

Source:  
<sup>1</sup>“Increases in U.S. Life Expectancy Forecasted to Stall by 2050, Poorer Health Expected to Cause Nation’s Global Ranking to Drop.” *Institute for Health Metrics and Evaluation (IHME)*, <https://www.healthdata.org/news-events/newsroom/news-releases/increases-us-life-expectancy-forecasted-stall-2050-poorer-health>.

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# Key Financial Planning Trends to Watch

How digital tools, smarter planning and human advice can help you feel confident about your next money move.

The world of financial planning is evolving rapidly. New technology, shifting societal priorities, and recurring economic uncertainty are reshaping how we think about money. Understanding the latest trends can help investors adapt their investment strategies, make more confident decisions, and stay on the path to achieve long-term financial goals. Here are **five key trends** to keep in mind.

**1 Technology takes the wheel – human guidance keeps it on track**  
Online dashboards, mobile apps and automated portfolios have moved financial planning from paper statements to always-on visibility. You can see balances, allocations and goals at a glance — and automate contributions or rebalance.  
*What to consider:* Technology is a force multiplier, not a replacement for judgment. Use digital tools to track and automate — rely on your financial advisor to tailor your plan, balance priorities and adjust to life changes.

**2 Tax-smart strategies move center stage**  
From Roth conversions to changing required minimum distribution (RMD) ages, evolving rules can affect how you save and withdraw. Investors are leaning into tax-advantaged accounts and sequencing strategies to keep more of what they earn.  
*What to consider:* Learn about tax law changes and adapt as needed. Consider working with a tax advisor to avoid headaches down the road. Don't already have an accountant, CPA or tax attorney? Ask your financial advisor if they can refer you to a professional they trust.

**3 A forward-thinking approach to saving for education**  
Funding education or career training for your children, grandchildren or even yourself is a common goal. A tax-advantaged account earmarked for educational savings, specifically a 529 plan, remains a powerful way to save for them. But they're not the only tool — families are coordinating scholarships, cash-flow strategies and selective use of other accounts to cover qualified costs.  
*What to consider:* Taking the time to discuss your family's educational goals and exploring savings strategies with an experienced financial advisor can help in preparing for the future.

**4 Retirement gets more complex — and more personal**  
Classic retirement savings recommendations may not apply as health care costs continue to rise, lifespans increase and lawmakers consider changes to Social Security Retirement benefits. These factors mean you may need to save more money to cover the gaps in your income and account for higher expenses over a longer retirement period.

*What to consider:* Factor a longer life expectancy into your retirement plans — a Traditional or Roth IRA might open up additional investment opportunities. You may also want to consider utilizing a Health Savings Account (HSA).

**5 The Great Wealth Transfer is underway**  
Trillions of dollars may pass from baby boomers to their heirs over the next 20 years. It's already starting to reshape estate planning and investment strategies, and it's prompting young people to become financially savvy to make the most of these resources.

*What to consider:* If you're in the generation that's preparing to pass on wealth, work with your financial advisor to create a detailed estate plan that strategically manages taxes and eases the transfer. Also, talk to your heirs about money management and building generational wealth. If you inherit financial assets, seek out a financial advisor to help you develop a responsible long-term plan and a diversified portfolio for reaching your goals and individual needs.

**The takeaway**  
Technology makes it easier to see your full financial picture — but the real advantage comes from pairing those tools with a thoughtful strategy and a human guide who knows your goals.  
From simple retirement plans to more sophisticated investment options, **RBFCU Investments Group** offers tailored solutions for every stage of life.

## Real insights for real life ... from real people.

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# Goal-based vs. Need-based Financial Planning: Which is Right for You?



Gain insight into setting your investing and savings priorities.

If you follow financial planning trends, you've likely seen discussions about goal-based versus need-based planning. Knowing the difference can help build a strategy that safeguards your present and shapes your future. We asked **Terence Powell, Jr., AIF®**, Investment Program Manager at **RBFCU Investments Group**, to share his perspective.

**Goal-based? Need-based? What's the distinction?**

"By definition, we deploy goal-based financial planning, and your goals fall into three categories: needs, wants and wishes," Powell explained. "We want to prioritize needs like retirement savings, followed by wants such as sending your kids to a private college, and then wishes like a vintage convertible — if it's possible."

He notes that these categories may be different for each household. For example, retirement is often the primary focus, but not always. "In our firm, we work with a lot of career military clients who may receive retirement pay equal to a large percentage of their career pay rate," Powell said. For these households, he continued, saving for college or a second home may be their top priority.

**Defining needs and goals in your financial plan**

Because each person defines needs differently, Powell recommends starting or updating your financial plan by asking what is both important to you financially and requires you to set a savings goal to attain it.

"Someone who spent 20 years paying off their student loans might consider paying for their children's college education as a need because they don't want their children to deal with similar debt," Powell explained. "Another household might need to save for a down payment on a home or a vehicle."

Regardless of the goal or the amount of savings required to achieve it, planning begins by identifying needs, prioritizing them, and then saving for wants and wishes as your resources allow.

**Planning with a financial advisor**

If you're stumbling a bit when it comes to distinguishing between needs, wants and wishes, working with a financial advisor can help you clarify your categories and rank your goals. They may also help you understand how much you'll need to save or invest to help meet your goals on time — or help you adjust your timeline or other factors in your plan to better fit your finances.

**"A financial advisor is essentially a counselor who can help you reconcile the emotional element of your financial goals and motivation with the mathematical constraints of your personal finances and your timeline," Powell said.**

**A plan that adjusts throughout your lifetime**

A potential benefit of a goal-based plan built on your hierarchy of needs, wants and wishes is that once those elements are defined, it's a matter of figuring out how to allocate resources within the limits of your income, according to Powell.

"You have to make it fit within your own financial reality. Generally, we recommend that you live on 80% of your pay and use the other 20% for your financial plan — your investments, life and long-term care insurance, and short-term savings." However, he added, if you're starting your plan or adding new needs at age 40 or 50, you may need to set aside more money and spend less on your day-to-day budget to help attain your goals.

**The takeaway**

Building and following a goal-based financial plan that meets your needs is easier with input from (and regular check-ins with) an experienced financial advisor, especially as your life evolves. Fortunately, **RBFCU Investments Group** is ready to help credit union members like you with services, strategies and solutions tailored to every stage of your life.

Your future is worth the investment.  
**Let's talk.**



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Here’s what you might want to consider.

Savvy businesses carry insurance. It's simply the prudent thing to do. But even if your business is insured, you could still face financial risks. Alas, many companies are underinsured today — often without realizing it until a claim is actually filed. At that point, owners may be surprised by high out-of-pocket costs required to rebuild in the wake of an accident or litigation.

What does “underinsured” mean in a business context?

Being underinsured doesn’t mean you lack insurance. It means your coverage may not be enough to replace property lost to theft, fire, flood or other disasters. This can happen in two common ways:

- Choosing low coverage or high deductibles to save on premiums. While this may reduce costs in the short term, it can lead to major expenses after a loss.
- Failing to update coverage as your business grows. For example, insurance that once covered a small warehouse may not be enough for a larger facility with more inventory.

The cost of being underinsured

Imagine a small business in Texas is hit by a hurricane. The owners need to rebuild quickly to stay afloat, but their policy only covers 60% of the costs. With personal property also damaged, they may face tough choices — like taking out loans or closing the business. While hypothetical, this scenario reflects real risks. According to the Insurance Information Institute (III), 40% of businesses never reopen after a disaster, and 25% of those that do reopen end up failing within a year.<sup>1</sup>

The proper amount of insurance coverage helps protect your business, employees and personal finances. It also acts as a financial firewall between your professional and personal obligations.

Consider these five signs your business may be underinsured:

1. Has it been over a year since you reviewed your insurance policies?
2. Have your revenue, staff and/or physical space undergone significant changes?
3. Are you still using the same coverage you started with?
4. Has asset value or inflation increased since your last review?
5. Are you unsure what your policies cover?

If you answered “yes” to any of these, it’s time to reassess your coverage.

The takeaway

Underinsurance can jeopardize your business and personal finances. Regularly reviewing and updating your coverage with **RBFCU Insurance Agency** can help protect your livelihood. Call or request your free quote online today.

What to review in your policies

When reviewing your insurance documents, pay attention to:

- Coverage limits and exclusions: Know what’s covered and what’s not (e.g., flood damage is often excluded).
- Deductibles: Ensure your business can afford the out-of-pocket costs.
- Coverage type: Know the difference between replacement cost vs. actual cash value — especially in high-cost markets.
- Bundling opportunities: You may save by combining business insurance policies.



How to right-size your coverage

Insurance isn’t a “set it and forget it” task. Review your coverage annually with a licensed agent who specializes in commercial insurance. They can help you adjust coverage based on growth and changing risks. Even if you already have coverage, getting a second opinion may help you save.



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Source:  
<sup>1</sup>“Does My Business Need Flood Insurance?” *Insurance Information Institute (III)*, <https://www.iii.org/article/does-my-business-need-flood-insurance>.  
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# Power in Your Pocket: Strategies for School Employees

Learn how K-12 Texas faculty and staff can boost their savings and investment skills.

Alongside preparing Texas children for the future, K-12 school employees are also balancing household expenses, student loans and other family fiscal responsibilities.

Sound familiar? With simple savings strategies, you can build up a little cash for now or even retirement. Over time, a savings habit may also help advance your long-term financial goals, which may include boosting funds to supplement your Teacher Retirement System (TRS) pension.



## Make time and money work for you

Thanks to the power of compounding and compound interest — the interest earned on an original deposit or return on investment that is added to the original principal — even small amounts of savings can accumulate over time. The sooner you start, the more time that money will have to grow.

## Identify areas where you can save

Of course, to grow your savings, you need to set aside some money. If saving and investing aren't already part of your budget, you may want to review your spending to see if there are funds you can redirect. In particular, take a hard look at your discretionary spending and impulse purchases. Does the amount of money that goes to each of those categories reflect needs or wants? Are there opportunities to shift funds toward savings or investment solutions? Even setting aside \$100 or \$200 per month can add up.

A painless way to find money to save is by reviewing all of your subscriptions — that includes streaming channels, shopping services, delivery services and online memberships. Many of us have at least one or two subscriptions that we no longer use, that have increased in price, or that we've completely forgotten about. Finding and canceling those services — or switching to lower-priced plans — can free up money to invest and save.

This step might be challenging, because most of us pay for subscriptions in different ways, depending on the provider. Places to watch for unused subscriptions include:

- Bank account activity
- Digital wallet recurrent transactions (on platforms like Google Pay, Apple Pay and PayPal)
- Credit card statements

Just be sure to follow each service's cancellation instructions carefully and document your cancellation confirmations in the event there's a dispute over future charges.

## Use surprise windfalls to your advantage

Sure, it doesn't happen as often as we might like, but sometimes unexpected money falls into your lap. Having a plan to save some — or all — of any windfalls you receive can help you stay on track when extra cash comes your way.

**Refunds:** Tax refunds, rebates on projects like energy-efficient home improvements, and cash back from returned purchases may give you a little extra money to save.

**Inheritances:** Counting on (or hoping for) an inheritance is not a sound financial strategy, but inheriting a bit of money or assets can jumpstart your savings and investments. If you receive an inheritance, it's wise to talk with a financial advisor about how to make that money work for you.

**Unclaimed funds:** It may seem astonishing when you're on a careful budget, but Texans have cash and assets sitting in the state's Unclaimed Property Fund. And that money could be earning returns in savings or investments.

What goes unclaimed? Long-forgotten utility deposits or other refunds, as well as insurance proceeds, payroll checks, cashier's checks, dividends, old bank accounts, abandoned safe-deposit boxes, and mineral royalties. Wondering if some of those assets might belong to you? Search [claimit.texas.gov](https://claimit.texas.gov).

## Track your progress

It's human nature to focus on the goals we can see, so try posting a chart on the fridge to track your contributions or use a budgeting app to watch your savings and investments potentially grow over time. Seeing that progress may inspire you to keep working toward the future you want.

## The takeaway

Saving for retirement is easier when you have a plan. The **RBFCU Retirement Program** is specifically designed to assist teachers and school district employees in addressing their short- and long-term financial goals. Contact us to learn more.

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# Great Texas Car Shows

Get your motor running at these spring events.

From classic car shows to open-air cruise-ins, spring is the perfect season to hit the road to see vintage rides and modern machines. Serious collectors, weekend hobbyists, and anyone looking for a fun way to enjoy the outdoors will find these events a great excuse to celebrate horsepower and history.

### AUSTIN AREA

In search of a larger-scale car culture experience? Head north on I-35 to Austin's **Lonestar Rod & Kustom Round Up** at the Travis County Expo Center. This outdoor car show and live music festival showcases vintage hot rods and custom cars from across the country.

The **Round Rock Car Show** (occurring monthly on the third Sunday at Centennial Plaza) and **Pistons on the Square** in Georgetown (held monthly on the third Saturday) offer more casual meetups. The former is family-friendly and welcomes collectors of classic, sport and antique cars or trucks. The latter features antique, vintage, muscle and late-model cars as well as motorcycles, all set against a charming downtown square backdrop.

**Supercars at Sunrise**, a monthly recurring car meet at The Oasis on Lake Travis, brings together high-performance auto enthusiasts and supports nonprofits.

### SAN ANTONIO

**Slow Sunday Motor Club** is an "all wheels welcome" gathering held every Sunday at 8 a.m. at Estate Coffee Company (1320 E. Houston St.). Drawing a mix of vintage, custom and luxury car owners, it's an all-ages gathering with fresh brews and conversation on the city's east side.

**Social Sundays**, which actually meets monthly, aims to move beyond a simple get-together. The group works to spotlight local businesses and connect the community through car culture. Locations vary, but the group has cruised through several iconic spots across the city, including the San Antonio Zoo.

### SEABROOK

Dedicated to the preservation and recognition of antique, classic, vintage and prestigious automobiles and boats, **Keels & Wheels Concours D'Elegance** is America's largest classic car and antique boat show. The event attracts thousands of visitors and participants from around the country to view over 200 cars and boats on display each year.



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