IMPACT

STATE OF THE PRACTICE

Delta Community™
RETIREMENT & INVESTMENT SERVICES

2026

Contents

Julie R. Bates

AIF®, CFP®, CAP®
Managing Director

Dear Valued Clients,

Life has a way of presenting us with turning points; some we see coming, others take us by surprise. Marriage, divorce, the birth of a child, the loss of a loved one, a new job, retirement—these milestones shape not just our future but the way we see ourselves, connect with others and move through the world.

During these times, we often make important financial decisions. But the truth is, those decisions are about so much more than money. They are about choosing how to move forward, how to live in alignment with our values, and how to build a life that feels secure, meaningful and true to who we are.

You do not have to navigate those decisions alone. That is why we are sharing this year's edition of IMPACT with you.

For more than 30 years, Delta Community Retirement & Investment Services has walked alongside individuals and families in our community through all kinds of life transitions—helping them plan, adapt and grow with confidence. Community can look different for everyone, whether it is found in family, friendships, faith, new beginnings or the connections we build in the workplace. However you define yours, we are honored to be part of it.

Our CERTIFIED FINANCIAL PLANNER® professionals are here to help you manage change and thrive through it.

This edition of IMPACT is focused on life events—the defining moments and decisions that shape the way we live and the legacy we leave behind. Inside, you will find insights, tools and strategies designed to help you approach change with clarity and confidence, whether you are celebrating something new or facing the unexpected.

When you are surrounded by knowledge, care and a community that understands your goals, change does not have to feel overwhelming. With support that meets you where you are, you can move forward with purpose, ready for whatever comes next.

Here's to a year of growth, resilience and meaningful progress.

Julie R. Bates

The History of Retirement

Before retirement was a thing, you worked until you couldn't. There were no golden years, no countdowns to 65 and certainly no beach ads. For centuries, work was life—and life was work.

So where did retirement come from?

Let's rewind to **Germany, 1889**, when Chancellor **Otto von Bismarck** introduced the world's first national retirement plan. His goal? To provide financial support for older workers—at the age of 70 (when life expectancy was roughly the same age). It was the first time society acknowledged aging workers might need to stop working—yet still need support.

Fast forward to **1935 in the U.S.**, when the **Social Security Act** was signed into law by Franklin D. Roosevelt. Retirement age was set at 65, and for the first time, older Americans had guaranteed income in their later years. At the time, it was mostly viewed as a social safety net—not a lifestyle.

In the **1950s and 60s**, retirement started to look aspirational.

A few key players helped paint the picture:

- **Del Webb** launched **Sun City, Arizona** in 1960—a planned community specifically for retirees. With golf courses, social clubs and sunshine, it offered an entirely new vision of what retirement could be: active, social and fun.
- **AARP**, founded in 1958, grew quickly and began promoting retirement as a vibrant phase of life, not just an end to work. Think magazine covers with smiling retirees holding tennis rackets and exploring the world.
- **Travel companies** and cruise lines jumped in, targeting retirees with "you've earned this" messaging—positioning retirement as a reward after decades of work.

Beginning in the **1970s**, the idea of a "dignified retirement" takes hold—but now it's mostly **DIY (Do It Yourself)**.

- 401(k) is created in **1978**.
- During the **1980s**, many employers began freezing or phasing out defined benefit pensions.
- Roth IRA doesn't arrive until **1998**.
- Most Americans are now expected to **save and invest** for retirement themselves.

Suddenly, retirement wasn't just about stopping. It was about starting something new. Some people start second careers; others travel, volunteer or just slow down and enjoy life on their own terms.

Shaun M. Crawley

AIF®, CFP®, RICP®
LPL Financial Advisor

Planning for Retirement

Thinking Beyond the Numbers

When people think about retirement planning, they often focus almost entirely on the financial side—how much money they'll need, what they've saved and whether they can maintain their lifestyle after retirement.

But that's only part of the picture. What's often missing is a plan for daily life: how you'll spend your time, stay connected and find meaning once the structure of work is gone. In fact, studies show that a surprising number of retirees—some estimates say over 40%—end up returning to work, not just for income, but to regain a sense of purpose or routine. *(T. Rowe Price, Retirement Savings and Spending Survey, 2022)*

This exercise is designed to help you think beyond the numbers. It walks you through the key lifestyle factors that shape well-being in retirement.

Guided Exercise: Create Your Retirement Vision

There are no "do overs" in retirement. You only get one shot. These six steps will help you create the retirement lifestyle you wish to live.

1. **Describe Day 100 of Retirement**

- Where are you waking up? ______________________
- What does your morning routine look like? ______________________
- Who are you spending time with? ______________________
- When the day ends, how do you feel? ______________________

2. **Evaluate Your Social and Emotional Life**

- Do you plan to volunteer, join a group, pick up a hobby or work part-time? YES | NO
- If yes, where specifically do you see yourself doing this—at a local community center, church, library or another place? ______________________
- Who do you picture sharing regular meals or meaningful conversations with? ______________________

3. **Rethink Your Living Situation**

- Will you stay in your current home, downsize or move closer to family? ______________________
- Could a community with built-in social support and activities be a good fit? YES | NO

4. **Test Before You Transition**

- Try a "mini-retirement" or sabbatical to explore different lifestyles. If you want to move to a new community, consider renting a house before buying.
- If relocation is on your radar, spend time there before making a move. How far away are everyday needs (grocery store, pharmacy, emergency services, medical care, etc.)? ______________________

5. **Match Your Money to Your Life**

- Does your current financial plan support the lifestyle you want? YES | NO
- Work with a CERTIFIED FINANCIAL PLANNER® professional to create a sustainable withdrawal strategy.
- Review Medicare and long-term care coverage early—surprises later can be costly.

6. **Plan for the Curveballs**

- Retirement won't always play out how you expect.
- Build a backup plan for health challenges, caregiving responsibilities or financial setbacks.

Quick Start Checklist: Relocation Decisions

- **Compare state income and estate taxes –** quantify differences in effective rates between your current and destination states.
- **Analyze cost of living –** benchmark housing, healthcare, insurance and utilities.
- **Evaluate homestead and property tax rules –** identify senior exemptions and portability rules.
- **Assess healthcare access and long-term care facilities –** map proximity and estimate costs.
- **Confirm residency tests –** ensure domicile is correctly established for tax purposes.

Milich Zecevic

AIF®, CFP®
Wealth Advisor

Navigating Grief Through the Perspective of Wellness

If you've ever lost someone who mattered deeply—through death, divorce or even distance—you know how disorienting life can suddenly feel. You reach for the phone to share a story, only to remember they're not there. You notice the casserole no one makes quite the same way. The glance you used to share during a favorite movie. It's often the small things that remind us of our loss—and that's where grief quietly lives.

Grief is more than sadness. It's love with nowhere to go. And while it's not something to "get over," it is something you can learn to move with, at your own pace.

The eight pillars of wellness offer a steady guide when life feels unsteady. They don't promise quick fixes, but they do provide ways to regain footing. Whether you're caring for an aging parent, adjusting to a quieter house or wondering what now, this perspective helps you consider: Where might I need a little more support?

Emotional Wellness – Making Room for Every Feeling

- Grief comes in waves—sometimes heavy, sometimes gentle. That's normal.
- Give yourself permission to feel what you feel. Suppressing emotions doesn't erase them; it only delays healing.

Physical Wellness – Listening to the Body's Signals

- Grief affects the body as much as the mind. Fatigue, restlessness, changes in sleep or appetite—they're all connected.
- Simple acts like walking, resting, staying hydrated or sitting in the sun can restore strength.

Financial Wellness – Taking One Decision at a Time

- Some financial matters, like bills or insurance, require timely attention. Bigger choices, like selling a home, could wait 12 to 18 months depending on your circumstances.
- Consider leaning on a CERTIFIED FINANCIAL PLANNER® professional for guidance. In the fog of grief, it's easy to make decisions based on emotion that may end up being costly down the road.

Occupational Wellness – Returning to Work Gently

- If work feels overwhelming, focus on essentials. Prioritize what truly must get done.
- Productivity may look different for a while. That's not weakness—it's part of recovery.

Environmental Wellness – Creating a Calming Space

- Creating order in your surroundings can bring peace of mind—but there's no deadline for clearing belongings.
- Set aside a meaningful corner: a photo, a memory box or a candle. It can help you feel connected without being overwhelmed.

Social Wellness – Accepting and Offering Connection

- When friends or family offer help—meals, errands, company—accept it. It's not a burden; it's how people show care.
- If someone you know is grieving, keep it simple. Supportive words like "I'm here for you" often bring more comfort than "Everything happens for a reason."

Mental Wellness – Keeping the Mind Engaged

- Reading others' stories about grief can offer surprising relief—you're not alone.
- Try journaling, making art or working on puzzles as a way to keep your mind active.

Spiritual Wellness – Seeking Meaning at Your Own Pace

- Grief often prompts big questions about life, death and purpose. Give yourself permission to ask them.
- Whether through prayer, scripture, meditation, nature or quiet reflection, lean on the practices that bring you comfort—or try new ones that feel right.

Finding Balance Again

Whether we notice it or not, when one part of our well-being is neglected, we can feel off-balance. Returning attention to each of these areas doesn't erase grief—but it can restore steadiness, control and a renewed sense of wholeness.

Quick Start Checklist: Loss of a Loved One

When you're navigating this life event, use this checklist to guide your conversations with your **CERTIFIED FINANCIAL PLANNER® professional.**

- **Evaluate step-up in basis opportunities –** reset cost basis for taxable assets when applicable.
- **Assess changes to your filing status –** understand the shift from Married Filing Joint to Single, and determine eligibility for the one-year "qualifying widow(er)" provision.
- **Review survivor benefits –** clarify Social Security survivor rules, pension continuation options and life insurance proceeds.
- **Manage retirement account rollovers and distributions –** apply correct spousal or non-spousal beneficiary treatment.
- **Settle the estate in a timely sequence –** coordinate probate, trust administration and account retitling.

A Path of Reflection Close to Home

A labyrinth is a winding path, often laid out in stone, designed for walking meditation. Unlike a maze, which is built to confuse, a labyrinth offers a single, purposeful route that leads to the center and back out again. There are no wrong turns or dead ends—just a calm, continuous path that encourages quiet reflection.

Many people find the experience relaxing especially during times of change. Below is a list of labyrinths around the metro Atlanta community you might enjoy exploring.

Mercer University Interfaith Prayer Garden Labyrinth

3001 Mercer University Drive,
Atlanta, GA 30341

Located in the Interfaith Prayer Garden, this 11-circuit labyrinth offers a peaceful space for reflection.

Serenbe Community Labyrinth

10950 Hutcheson Ferry Road,
Chattahoochee Hills, GA 30268

Tucked into nature within the Serenbe community, this outdoor labyrinth offers a grounding experience in a tranquil environment.

Emory University Labyrinth

201 Dowman Drive,
Atlanta, GA 30322

Located on campus, this labyrinth provides a calm spot for contemplation.

Snellville Arts Commission Labyrinth

2342 Oak Road SW,
Snellville, GA 30078

Located near the city center and supported by the Snellville Arts Commission, this labyrinth offers a creative space for reflection. It is part of the city's broader effort to integrate public art and community wellness.

David G. Rubin

AIF®, CFP®
Advisory Services Manager

From Saving to Spending

Turning Assets into Income

For decades, retirement saving has been about accumulation: putting money into 401(k)s, Individual Retirement Accounts (IRAs) and investment accounts. But at some point, the focus shifts to drawing from those accounts. The challenge: how to take a lump sum of savings and turn it into a reliable, tax-efficient income stream that supports a lifetime of needs.

Key Considerations in Building Retirement Income

- **Tax coordination.** Withdrawals from different account types (traditional, Roth, taxable) are taxed differently. Coordinating the order and timing of withdrawals helps reduce lifetime taxes and smooth annual income.
- **Impact on Social Security taxation.** Up to 85% of benefits may be taxable depending on income. Even small changes in your withdrawal strategy can increase or decrease the portion subject to tax.
- **Medicare premium surcharges (IRMAA).** Income above certain thresholds raises Medicare Part B and D premiums. Planning withdrawals carefully can help keep income below these brackets.
- **Loss of income after one spouse passes.** A surviving spouse may see a reduction in Social Security (losing the lower benefit) or pension income. Planning must account for this change in household cash flow.
- **Required Minimum Distributions (RMDs).** Starting as early as age 73, certain accounts must be drawn down each year. These withdrawals can push income higher, affect tax brackets and impact both Social Security and Medicare premiums.
- **Longevity and inflation.** Retirement can last 20 to 30 years or more. Strategies should include inflation protection and flexible withdrawal rules that adapt to market changes.

Approaches to Creating Predictable Income

- **Systematic withdrawal plans.** Set up scheduled withdrawals that adjust with market returns.
- **"Bucket" strategies.** Segregate assets into near-term, mid-term and long-term pools for stability and growth.
- **Annuities or guaranteed income options.** Convert a portion of savings into lifetime income to reduce the risk of outliving assets.
- **Hybrid strategies.** Blend systematic withdrawals, guaranteed income and tax-efficient investments for balance.

Why Professional Guidance Matters

Each of these moving parts—tax brackets, RMDs, Social Security, Medicare premiums, survivor income and portfolio risk—interact in complex ways. The right approach for one household may not work for another. A CERTIFIED FINANCIAL PLANNER® professional can:

- Model different withdrawal sequences to compare lifetime tax impacts.
- Coordinate Social Security and pension income with portfolio withdrawals.
- Anticipate income shifts after the loss of a spouse.
- Align investment risk with cash flow needs.
- Adjust the plan as tax laws and personal circumstances change.

The Bottom Line

Transitioning from saving to spending is not as simple as "drawing down" an account. It requires careful coordination across taxes, benefits and long-term sustainability. With a clear plan—and professional guidance—you can turn decades of saving into an income stream designed to support both today's lifestyle and tomorrow's needs.

Toni Falcone

CPRC®
Client Relationship Manager

Reclaim What's Yours

Finding Unclaimed Assets and Family Military Records

Many people are surprised to learn they may have money waiting for them—forgotten bank accounts, uncashed checks, security deposits or even life insurance payouts that have ended up in state treasury departments as unclaimed property.

Over time, if a company or institution can't locate you, those funds are turned over to the state. Fortunately, it's easy and free to check if any of it belongs to you.

Where to Find Unclaimed Property

- Unclaimed Property:
  unclaimed.org or **missingmoney.com**
- Retirement Assets:
  lostandfound.dol.gov
- Pension Assets:
  pbgc.gov
- Life Insurance Benefits:
  eapps.naic.org/life-policy-locator

How to Access a Loved One's Military Records

Sometimes, pieces of our family history get lost along the way. Stories fade, names are forgotten and details slip through the cracks. But it's never too late to start putting the puzzle back together.

If you're a descendant of someone who served in the U.S. military, you may be able to access their official service records through the National Archives and Records Administration (NARA). These records can offer powerful insights into your family's legacy—details like enlistment, service history, medals, medical treatment and more.

Who Can Request Records?

- If the veteran is **living**, only the veteran or an authorized representative can request their records.
- If the veteran is **deceased, next of kin**—such as a spouse, child or sibling—may request them.

What Records Are Available?

- **Official Military Personnel File (OMPF):** Includes service dates, duty assignments, performance, awards and training.
- **DD-214 (Discharge Papers):** A vital document used for accessing veterans' benefits and verifying service.
- **Medical Records:** Available if the veteran was treated at a military medical facility.

How to Request Records

- **Online:** Submit a request through NARA's **eVetRecs** system.
- **By Mail:** Complete and mail **Standard Form 180 (SF-180)** to the National Personnel Records Center (NPRC), 1 Archives Drive, Spanish Lake, St. Louis, MO 63138. You can download the form at **archives.gov/veterans** or request a copy by phone at **314-801-0800**.
- **In Person:** Schedule an appointment to visit the NPRC.

Important Notes

- **Public Access:** Military records become public 62 years after a service member separates from the military. For example, records from 1945 became publicly accessible in 2007.
- **Fire Damage:** A 1973 fire at the NPRC damaged or destroyed millions of records, so some files may be incomplete.

David Casey

AIF®, CFP®
LPL Financial Advisor | Retired COL® FA GAARNG

Military Retirement Benefits

Military retirement benefits can be complex, and coordinating everything such as your pension, Tricare, Medicare and the Thrift Savings Plan, takes careful planning. Working with someone who understands these systems can help you make confident, informed decisions. Here are a few things to consider before retiring from military service:

1. **Coordinate Tricare and Medicare**

   At age 65, most retirees will need to enroll in Medicare Part B to keep Tricare for Life as their secondary coverage. This transition needs to be timed correctly to avoid penalties or gaps in coverage.

2. **Understand Military Pension and Survivor Benefits**

   Your pension is a key part of retirement income. Review tax implications and how it fits with other income sources.

   If you elected the **Survivor Benefit Plan (SBP)**, factor that into your estate and legacy planning.

3. **Maximize Federal Veterans Administration (VA) Benefits**

   In addition to healthcare, VA benefits may include education, disability compensation, home loan programs and more.

   A CERTIFIED FINANCIAL PLANNER® professional can help integrate these benefits into a broader financial plan.

4. **Utilize the Thrift Savings Plan (TSP)**

   If you participated in the TSP, know your withdrawal options and how it complements other retirement accounts like Individual Retirement Accounts or a spouse's corporate 401(k) retirement plan.

5. **Plan for Education Benefits Transfer (If Applicable)**

   If you've transferred your **Post-9/11 GI Bill** benefits to a spouse or child, understand how that affects timing, eligibility and financial aid strategies.

Jeana Salman

AIF®, CFP®
Practice Manager

The Small Wins That Shape a Meaningful Life

When we think about life events, we often picture the big moments like graduations, weddings, new homes, retirement. But life is made up of far more quiet victories and fleeting joys than headline-worthy milestones. And those small moments? They deserve to be celebrated too.

Everyday transitions and small joys often carry just as much meaning. They reflect growth, resilience, presence and intention. They shape our lives slowly and quietly—but powerfully.

What Counts as a Small Win or a Moment of Joy?

- Scheduling a long-overdue doctor's appointment
- Organizing important documents for your family
- Having a hard conversation you've been avoiding
- Making your favorite meal and taking time to enjoy it
- Calling an old friend
- Letting go of something that's been weighing on you

Small wins don't need fanfare. Joy doesn't need an occasion. Gratitude doesn't require perfection. But when we pause to acknowledge these moments, we gain momentum, clarity and a deeper appreciation for our lives.

Why It Matters—Emotionally and Financially

Celebrating progress and practicing gratitude aren't just feel-good habits. They help reduce stress, keep us grounded during change and reinforce the healthy routines we're trying to build.

Financial planning is no different. It's not only about preparing for the big milestones—it's also about recognizing the thoughtful decisions we make in between. When you pay attention to what's working and what brings you joy, you begin to see your life unfolding in meaningful ways. That's progress.

A Small Wins List for the Year Ahead

There's power in naming what you want. Especially when life feels uncertain or you're facing a big change, identifying small, doable steps can feel satisfying. These might be tasks you've been avoiding, habits you want to strengthen or small joys you've been putting off. They just need to matter to you.

Things I Want to Take Care Of:

(Examples: schedule eye exam, close that old savings account, declutter my garage)

1. ______________________________
2. ______________________________
3. ______________________________

Things That Would Feel Really Good to Do:

(Examples: make my favorite lasagna again, spend a Saturday outdoors, call my cousin)

1. ______________________________
2. ______________________________
3. ______________________________

Things I'm Curious About or Want to Try:

(Examples: try a gentle hiking club, join a local book club, ask about that volunteering opportunity)

1. ______________________________
2. ______________________________
3. ______________________________

Madison Tilles

CPRC®
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Learning for Life

Tuition-Free College for Georgians 62+

It's never too late to learn something new, follow a passion or take a class just for the joy of it. In Georgia, residents aged 62 and older can attend public colleges and universities **tuition-free** through the 62 and Older Program offered by the University System of Georgia. Whether you want to dive into a subject, learn a new language or sharpen your skills, this opportunity makes lifelong learning accessible and exciting.

Key Details

- **Eligibility:** Must be a legal resident of Georgia and 62 years or older at the time of enrollment.
- **Course Availability:** Enrollment is on a space-available basis, meaning you can register after tuition-paying students.
- **Cost:** Tuition is waived, but students are typically responsible for textbooks, supplies and miscellaneous fees.
- **Application Process:** Apply directly to the public college or university of your choice and provide proof of age and residency. Requirements may vary by institution.

To learn more, contact the admissions office of the Georgia public college or university you're interested in and ask about their 62+ program and how to get started.

People Who Did Big Things After 60

Need inspiration? Your next chapter might be your most fulfilling.

- **Colonel Harland Sanders** (Founder of Kentucky Fried Chicken, or KFC): Started his franchise in his 60s.
- **Laura Ingalls Wilder** (Author of "Little House on the Prairie"): Published her first book at age 65.
- **Diana Nyad** (Athlete): Became the first person to swim from Cuba to Florida at age 64.
- **Bill Traylor** (Artist): Born into slavery, he began drawing and painting at age 85. His work is now displayed in major museums as a key part of American art history.

Rebekah Clough

CFP®

Associate Wealth Advisor

CFP® Professional Tips for Parents and Grandparents

One of my greatest joys in life has been being a mom and now, a grandmother—Nana. Whether you're welcoming a new baby or celebrating a new grandchild, it's the perfect time to take another look at your financial and legal plans.

1. Review Your Estate Plan—And Make Sure the Basics Are in Place

Your estate plan should, at minimum, include a **Will**, **Financial Power of Attorney** and **Advance Directive for Healthcare**.

- A **Will** outlines how your assets are distributed and names guardians for minor children.
- A **Financial Power of Attorney** allows someone you trust to manage financial decisions if you become incapacitated.
- An **Advance Medical Directive** specifies your healthcare wishes and names someone to make medical decisions on your behalf.

Tip: Create or update these documents after major life events—such as a birth, adoption or major change in family structure—to ensure your wishes are legally protected.

2. Understand the Roles of Guardian and Trustee

A Will allows you to name both a **guardian** and a **trustee** for your children, in case something happens to you:

- A **guardian** is responsible for the child's care and upbringing.
- A **trustee** manages any assets left for the child's benefit and ensures they are used wisely.

These roles are best held by different individuals, allowing each to serve according to their strengths. A compassionate, nurturing guardian may not have financial expertise; appointing a financially competent trustee ensures great oversight and valuable protection.

3. Reevaluate Your Insurance—And Think Bigger Than "Just Enough"

As your family grows, so do your responsibilities. Many people assume that 1-2x their annual salary is enough life insurance. That amount may buy a little bit of time, but it may not cover long-term needs like childcare, tuition and household expenses.

*Tip: A coverage range of **10–20x your income** may be more substantial to give your family the financial flexibility and security they need, if the unexpected happens.*

4. Start Planning for College—But Don't Forget to Plan for Yourself First

Education planning is a wonderful gift, but so is not having to financially depend on your children as you age. A **529 Plan** or **Coverdell Education Savings Account** can help you grow education savings tax-advantaged—whether you're a parent or grandparent.

Reminder: You can borrow to pay for college, but you can't borrow to fund your retirement. Before contributing to a college savings account for a child, take time to understand how it may impact future financial aid eligibility.

Steven Gillespie

AIF®, CFP®
Wealth Advisor

Some Conversations Matter Too Much to Avoid

Talking about aging, future care or end-of-life wishes with the people we love can feel heavy. It's easy to put off or assume it will happen naturally later.

For me, that conversation started with my mom—the person who's always been there for me. Now, I want to show up for her. These talks aren't always easy. But having them early brings peace of mind. It removes guesswork and pressure when things get hard. I didn't want to wait for a crisis. I wanted to be ready—and I wanted her to know she's supported.

Why These Talks Matter

Whether you're the adult child of aging parents, a spouse planning ahead or just starting to think about your own wishes—these conversations help ensure decisions reflect what matters most: your values, your preferences and your people.

Start With Your "Why"

Before bringing up the topic, pause and ask yourself:

- Why does this matter to me?
- Maybe you've seen what happens when there's no plan.
- Maybe you want to ease the burden on your own family.
- Or maybe you just want to make sure the people you love are taken care of.

Let that purpose guide your tone. This isn't about control. It's about care.

Tips for Starting the Conversation

- **Choose the right moment.** Look for natural times—after a doctor's appointment, during a quiet evening or before a life change like retirement or a move.
- **Keep it casual.** You don't need a script. Try: "I've been thinking about how we'd handle things if you needed extra help down the road. Can we talk about what that might look like?"
- **Focus on listening.** Everyone brings their own perspective to these topics. Be open, curious and kind.
- **Start small.** Begin with one question—like where they'd want to live if they couldn't live alone—and build from there.

Topics to Cover Over Time

- **Healthcare Preferences:** Life-extending measures? Medical decision-makers?
- **Living Arrangements:** Do they want to age at home? Move into a progressive senior living community with tiered care (independent, assisted, memory, skilled nursing)? Explore other options such as living with family?
- **Legal Documents:** Is there a Will, Power of Attorney or Advance Directive and HIPAA release in place?
- **Financial Readiness:** How will care be funded? Are savings or policies set aside?
- **Personal Wishes:** What does quality of life look like to them? Any legacies or traditions they want to preserve?

Keep the Door Open

These aren't one-time talks. Revisit them gently as life changes. Keep family members in the loop to avoid surprises or misunderstandings down the road.

You Don't Have to Do It Alone

Consider collaborating with professionals—like a CERTIFIED FINANCIAL PLANNER® professional or qualified estate planning attorney. They can help you clarify options, fill in gaps and make sure everything is documented.

Quick Start Checklist: Caregiving with Loved Ones

As you navigate this life event, reviewing these topics with your **CERTIFIED FINANCIAL PLANNER® professional** can help you move forward with greater clarity and confidence.

- **Consolidate Financial Assets:** Gather account details, retirement plans, investment statements and other key records in one place.
- **Address Digital Assets:** List passwords, online accounts and subscriptions that may need access or closure.
- **Review Insurance Coverage:** Understand what health, long-term care and life insurance policies cover—and where gaps may exist.
- **Establish a Care Team:** Identify who will be involved—family members, medical providers, financial and legal professionals.
- **Confirm Legal Authority:** Verify legal documents are up-to-date and clearly designate decision-makers.

Georgia's Bucket List

Must-See Spots for Your Next Adventure

Big life changes—like retirement or an empty nest after children move out of the home—can naturally lead you to ask, what's next? Keeping a bucket list of life goals to achieve can help you stay focused on what brings happiness and purpose. It doesn't have to be extravagant—just personal and meaningful.

If you're looking for inspiration, here are a few unique places right here in Georgia to consider adding to your list.

Providence Canyon State Park

Known as Georgia's "Grand Canyon," this stunning canyon offers vibrant red and orange soil, winding trails and striking views. Located near Lumpkin, Georgia, it's about two hours south of Atlanta.

The Rock Garden in Calhoun, Georgia

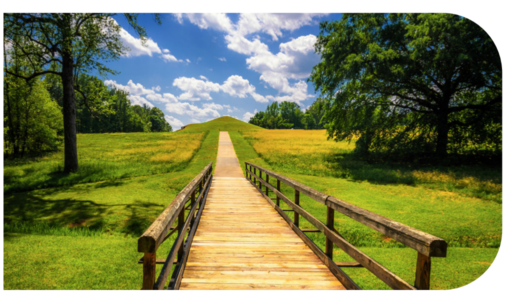
A hidden gem nestled behind a church, this free garden features intricate stone pathways and sculptures, including a miniature replica of the Colosseum and Notre Dame Cathedral. The Rock Garden is a peaceful, reflective spot for a day trip, located just one and a half hours northwest of Atlanta.

Cumberland Island National Seashore

Experience Georgia's untouched barrier islands, with pristine beaches, wild horses and historic ruins. The island is accessible by ferry from St. Marys, Georgia, approximately five hours south of Atlanta.

Tallulah Gorge State Park

This state park is one of the most scenic spots in Georgia, with a 1,000-foot-deep gorge, waterfalls and stunning overlooks. Located near Tallulah Falls, Georgia, Tallulah Gorge State Park is about one and a half hours northeast of Atlanta.



Ocmulgee Mounds National Historical Park

A sacred site with ancient earthworks built by the Muscogee (Creek) Nation, Ocmulgee Mounds is currently being considered for designation as a national park and preserve. Located in Macon, Georgia it's about one and a half hours south of Atlanta.

Derek Mathison

AIF®, CFP®
LPL Financial Advisor

CFP® Professional Tips

Financial Planning During Divorce

Divorce isn't just emotional—it's financial. And some of the most important decisions happen quickly. A CERTIFIED FINANCIAL PLANNER® professional can help you protect your finances now and build a more stable future. Here are a few critical tips to consider:

1. Protect Your Credit and Separate Joint Debts Immediately

Your name on a joint account means shared responsibility—regardless of your divorce agreement.

- **Separate Joint Accounts:** Remove your name from personal loans or credit cards held jointly to avoid responsibility for debts that aren't yours.
- **Check Your Credit Report:** Review it regularly to spot any open joint accounts or unfamiliar debts.
- **Maintain Individual Credit Access:** Keep at least one credit card or line of credit in your own name. Since household income may change, it can be harder to qualify later—so make careful decisions before closing accounts.

2. Update Beneficiaries and Estate Plans

Once the divorce is finalized, review and update:

- Retirement account beneficiaries (401(k), IRAs, pensions)
- Life insurance policies
- Bank and investment accounts with **Transfer on Death (TOD)** designations
- Your **Will, Power of Attorney and Advance Medical Directive**

A divorce does not automatically update or negate listed beneficiaries or named individuals in financial or legal documents.

3. Don't Overlook Hidden Assets or Liabilities

Financial disclosures don't always tell the whole story. You may need to dig deeper:

- **Tax returns (past 3+ years):** May uncover unknown accounts or income.
- **Credit reports:** Can reveal joint debt or hidden obligations.
- **Business interests:** If your spouse owns a business, ensure it's properly valued by an unbiased third party.

4. Look at the Full Financial Picture—Not Just the Asset Value

Some assets look equal in value on paper but have very different real-world impacts.

- A $100,000 **retirement account** (taxable on withdrawal) is worth less than $100,000 in cash.
- Keeping the family home can feel comforting, but if it's costly to maintain, it could strain your long-term cash flow.
- Understanding **tax consequences, liquidity and future expenses** is key.

5. Consider Social Security Benefits—Especially Later in Life

- If you were married for 10+ years, you may be eligible to claim **Social Security based on your ex-spouse's record**—without impacting their benefits.
- This could be an important part of your **retirement income strategy**. Weigh your options as retirement approaches.

You don't have to figure it all out alone.

Divorce is complex, but working with a CERTIFIED FINANCIAL PLANNER® professional can help you make clear, informed decisions—both now and for the road ahead.

Dejah Gay

AIF®, CFP®
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A Gift of Words for the Graduate

Graduation is one of life's biggest milestones. A moment of pride, celebration and possibility. It's common to give a card, check or gift, but sometimes the most lasting thing we can offer is our wisdom.

Whether you're a parent, grandparent, aunt, uncle or someone who's played a meaningful role in a graduate's life, consider writing a personal letter. Your words—full of experience, love and encouragement—can serve as a source of support long after the cap and gown are put away. Here is a simple letter template to help you get started.

Letter to a Graduate: "Things I Hope You Carry With You"

A Fill-in-the-Blank Template

Dear [Graduate's Name],

Watching you graduate from [School Name] fills me with so much pride. This is a huge moment, and I know it's only the beginning of all the amazing things ahead for you. As you take this next step, I want to share a few things I hope you carry with you—some lessons, reminders and encouragement from someone who loves you.

One thing I've learned about life that I hope you remember:

Think about a lesson you've learned the hard way—or one that's helped guide you in uncertain times. It could be about patience, resilience, kindness or trusting yourself.

Something I admire about you:

Reflect on a quality that makes them unique—something they may not even see in themselves. It could be their determination, creativity, sense of humor or how they treat others.

A value I hope you hold on to:

What's something you believe will serve them well throughout life? Think about values like honesty, compassion, curiosity or courage.

When things get tough, I hope you remember this:

What words would you want them to hear in a difficult moment? This could be a personal mantra, a truth you've held on to or even a simple reminder that they're not alone.

My biggest wish for you as you start this new chapter:

Think about what would bring them joy, peace or purpose—not what you think they "should" do. Focus on who they are becoming, not just what they achieve. This might be a wish for confidence, contentment, meaningful relationships or the freedom to follow their own path.

And always remember:

This is your final thought—something they can come back to over and over. It could be a line of encouragement, a reminder of your love or a truth they can carry forward.

I'm here for you. You're never alone on this journey, and I'll always be cheering you on.

With all my love,

[Your Name]

Planning for College: 529 Plan

Fact or Fiction

When it comes to saving for your child's education, there's a lot of advice out there—but not all of it is accurate. Between search engines, well-meaning friends and outdated assumptions, it's easy to feel confused.

One method for funding education is to establish a personal 529 Plan, a popular tax-advantaged savings account designed to help families pay for education expenses. Funds contributed to a 529 Plan can grow and be withdrawn tax-free, provided the money is used for qualified education expenses. Are you familiar with some of the basic features of the 529 Plan? Here is what you might not know about 529 Plans:

You have to use your home state's 529 Plan →	**FICTION**	You can open a 529 in almost any state. However, some states—including Georgia—offer tax benefits if you use their plan. (In Georgia, joint filers can get up to an $8,000 state tax deduction per dependent beneficiary.) *Tip: Some out-of-state plans may offer better investment options or lower fees. It's worth comparing.*
If my child doesn't go to college, I lose the money →	**FICTION**	You can change the beneficiary to another child or qualified family member. If the funds are used for anything other than education, taxes and a 10% penalty apply to the earnings.
If my child gets a scholarship, I lose the money →	**FICTION**	You can withdraw the value of the scholarship without penalty (though you'll still pay income tax on any earnings), or you can change the beneficiary to another family member.
Funds must be used in the same state the 529 Plan is from →	**FICTION**	529 funds can be used at most accredited schools—public or private, in any state, and even abroad. You can also use up to $10,000 per year for kindergarten through 12th grade tuition.
A 529 affects financial aid →	**FACT**	If owned by a parent or student, a 529 counts as a parental asset on the Free Application for Federal Student Aid (FAFSA®). If owned by a grandparent or other relative, the funds don't show up initially—but once used for tuition, they may be counted as student income, which may have a bigger impact. *Strategy: Wait to use grandparent-owned 529s until the final two years of college to reduce impact on aid.*
My child can access the account without my permission →	**FICTION**	With a 529 Plan, the account owner stays in control—even when the beneficiary becomes a legal adult.
My child can only have one 529 Plan →	**FICTION**	Multiple 529s are allowed! Parents, grandparents, aunts, uncles and even family friends can open separate 529 accounts for the same child. *Tip: Money must come out in the year qualified education expenses are incurred to maintain tax-free status of distributions.*

Tom Seamans

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Assistant Vice President

Recent Tax and Estate Changes

What They Mean for Your Planning

The federal legislation named the **One Big Beautiful Bill Act (enacted July 4, 2025)** made several notable updates that affect income, estate and charitable tax planning. Some items are ongoing under current law; others are time-limited and create a near-term planning window.

Key Insights

- **New senior deduction (2025–2028).** An additional deduction of **$6,000** per eligible filer age 65+ (**$12,000** if both spouses qualify) can reduce taxable income and, indirectly, the portion of Social Security subject to tax; it phases out at higher incomes and sunsets after 2028.
- **Estate and gift exemption increased (beginning 2026).** The unified estate, gift and generation-skipping transfer tax exemption rises to **$15 million per person** (**$30 million** per married couple) and is indexed for inflation under current law.
- **Individual tax brackets extended.** The U.S. legislation Tax Cuts and Jobs Act of 2017 set individual tax rates that were made ongoing (but still subject to future legislation); inflation adjustments continue.
- **529 Plan flexibility expanded.** Qualified uses broadened, including certain additional higher education and post-secondary credentialing expenses.
- **Charitable-giving adjustments.** The law modifies deduction frameworks while preserving robust techniques (e.g., trusts and gifts of appreciated assets); specifics vary by donor profile.
- **Planning takeaway.** Because several benefits are time-limited, **2025–2028** is a practical window to evaluate **Roth conversions, multi-year gifting and deduction timing** under your specific tax profile.

Disclaimer: Tax laws are subject to change. This summary reflects current legislation and IRS guidance as of 2025. (Congress.gov, IRS)

Retirement Word Play

This **Retirement Word Play** is a fun, fill-in-the-blank activity that turns into a personalized (and often funny or surprising) story. You complete it by adding specific types of words—like nouns, verbs or adjectives—without knowing the full context of the story. Then, once all the blanks are filled in, you read the full story with your words in place!

How To Play:

1. **Look at the type of word prompts** (like adjective, place, verb, etc.).
2. **Write your answers** in the blanks using the word type requested.
3. **Don't peek at the full story** until you've filled in all the blanks!
4. **Read the story back** using your words—and enjoy how it turns out!

In my dream retirement, I wake up in a ________________ (adjective) home near the ________________ (place). My mornings start with ________________ (activity) and a cup of ________________ (beverage) while listening to ________________ (type of music).

I spend my days doing things that make me feel ________________ (emotion) —like ________________ (hobby or interest) and volunteering with ________________ (cause or group). I stay connected with my ________________ (plural noun: people), and I try to learn something new every ________________ (unit of time).

One of my retirement goals is to travel to ________________ (destination) and try ________________ (cultural experience or activity). On quiet days, you'll find me ________________ (relaxing activity) or planning my next ________________ (adventure or goal).

For me, retirement isn't just about money—it's about living with ________________ (value or intention) and having the freedom to ________________ (personal goal or dream).

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