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# EXPERIENCE

SUMMER  
2025

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## Popular Central Texas Architectural Styles

*Kuper Sotheby's International Realty*

## Why Life and Long-Term Care Insurance Matter

*RBFCU Wealth Management,  
The Garner Davis Group*

## Estate Sales: Tips and Tricks

*RBFCU Trust Services*

## Summer Safety Tips for Your Home

*RBFCU Insurance Agency*

## A Conversation with Rob Karimov

*RBFCU Investments Group*

## Barbecue: Beloved Central Texas Restaurants

*Preserve Title Company*



## Reinventing Retirement: Toward a More Gradual Approach

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## FEATURE

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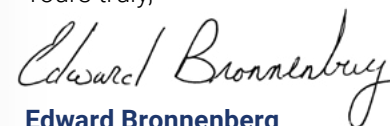
### *Greetings!*

In light of recent economic shifts, you may be surprised to see the topic of retirement featured prominently on this magazine's cover. Yet, if you read the article carefully, you'll see it reflects a core belief: One need not entirely sideline future plans in the wake of significant change. Yes, new opportunities may still be ahead, even if they look different than we might have previously imagined.

Indeed, keeping our wits about us and avoiding rash decisions in the heat of the moment can be important. That's true if you're purchasing a new home, planning for retirement, or helping to settle an estate. As we all focus on strategies that might help us increase our sense of stability and resilience, I want you to know that our team remains committed to helping you address your financial well-being.

As a new season dawns, I hope you'll find a moment to savor a little Texas barbecue with friends and family — and then reach out to our team of professionals for insights. As always, they're dedicated to helping you plan for the future with more confidence.

Yours truly,



**Edward Bronnenberg**

SVP — CUSO Operations

RBFCU & RBFCU Services LLC



# Popular Central Texas *Architectural Styles*

Today's luxury homebuyers have a range of residential options to consider.

Central Texas is known for its rich and diverse architectural landscape, with high-end homes reflecting both modern innovation and historical influences. From San Antonio to Austin and across the Hill Country, the demand for more lavish homes has sparked creativity among designers and homebuilders. Featuring amenities that elevate the affluent lifestyle, there are several popular architectural styles to explore.

## Mid-Century Modern

Made famous by mid-20th century designers and architects, this style is highly desirable in today's real estate market. Known for their flat planes, low-pitched or flat roofs, warm colors, expansive glass windows, and integration with nature, these houses often blend seamlessly with the Texas landscape. In Austin, neighborhoods like Rollingwood and West Lake Hills feature stunning Mid-Century Modern homes that combine sophistication with retro flair.

## Hill Country

The picturesque Edwards Plateau region is renowned for an in-demand architectural style distinguished by rustic yet elegant details. Incorporating native limestone and cedar timber, the materials and design — including open floor plans and expansive porches perfectly suited for the warm climate — reflect and honor the environs. You'll find this style in homes across the area, with a higher concentration near Fredericksburg and New Braunfels. Those older communities still feature beautiful historic structures that inform the style, most notably the small, iconic "Sunday houses" once used by 19th century German immigrant farmers.

## Spanish Colonial and Mediterranean Revival

Both Mediterranean Revival and Spanish Colonial homes bring a hint of coastal European charm, with features like stucco walls, red-tiled roofs and wrought iron details. These two styles are prominent in many upscale neighborhoods, most notably The Dominion, Olmos Park and Monte Vista in San Antonio and Spanish Oaks in Austin. Although Mediterranean Revival has more limited exterior ornamentation than Spanish Colonial, both offer a sense of opulence and warmth, with outdoor living spaces, courtyards and large windows that allow natural light to flow through the home.



## Contemporary

Informed by Mid-Century Modernism but typically featuring more stark, saturated colors, Contemporary homes are distinguished by clean lines and inventive materials, including more sustainable attributes. They also tend to showcase eco-friendly features like solar panels, energy-efficient windows and green roofs. These houses are ideal for those who appreciate minimalism, functionality and innovative design. In Austin, this open, airy style is common in residential areas near Zilker Park and South Congress.



## Victorian

With a nod to the elegance and grandeur of the late 19th century, upscale neighborhoods like San Antonio's King William Historic District are renowned for their beautifully preserved Victorian homes. The namesake architectural style — characterized by intricate woodwork, decorative trim and grand facades — exudes charm and grandeur.



Many of these properties have been carefully renovated to integrate original elements with modern comforts, making them perfect for buyers who appreciate history, craftsmanship and luxury.

## Which architectural style appeals to you most?

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# Reinventing Retirement: Toward a More Gradual Approach

*Not quite ready to leave the workplace?  
These strategies offer a more gradual entry into retirement.*

For many Americans, the question of *when* to retire often overshadows the question of *how* to do so, especially in light of recent economic turbulence. Not everyone looks forward to the unstructured free time that retirement creates – or has the necessary funds in place to leave work altogether. Other people genuinely enjoy the intellectual stimulation that employment provides, making them reluctant to leave their jobs even after they reach 65 or 70 years of age. Fortunately, there are some options to consider, each of which represent a gentler segue into your retirement era.

Many of these options offer potential social, psychological and emotional benefits, too. For starters, they can help new retirees stay connected to the work and people they enjoy engaging with. By maintaining professional social ties built over the course of a career, you may ward off feelings of isolation that can accompany the early days of retirement. In addition, reduced work hours may free up time to allow you to build social networks beyond the workplace. You might also find new, non-work activities you enjoy, like traveling, volunteering, making pottery or engaging in other hobbies. Some people even return to school to start a new degree or pick up where they left off.

Naturally, before you dive into the following retirement options too deeply, you'll want to think carefully about how changes to your employment status could impact your income and tax responsibilities as well as your benefits eligibility (e.g., pensions, Social Security Retirement and health care). You may also want to puzzle through which transitional strategies interest you and talk with your family, your company's human resources (HR) representative, a financial advisor, and possibly a tax accountant to understand the potential ramifications of your choices.

**Introducing “phased retirement”**

Have you heard that some companies and governmental entities now offer a formal “phased retirement” option? Eligibility depends upon your number of years of employment, your age and the permission of your employer. Yes, this may be one way through which someone can transition into retirement, but it's not yet available to everyone. Fortunately, it's also not the only strategy.

**A gradual transition  
may offer potential  
social, psychological  
and emotional benefits.**

*Continued on Page 7 ▶*



Moving from full-time to part-time

Typically, full-time employees with an excellent reputation and a great deal of knowledge may find that they’re in the best positions to negotiate with their current employers for a more gradual transition. If your rapport is good with your boss, you may be able to switch to a part-time role, work only during peak seasons, or serve as a consultant for projects where your unique experience and expertise may add the most value.

Does your employer offer a sabbatical option for senior or more experienced staff? If you’d like a change of scenery but aren’t quite ready to retire fully, an extended break of a few months or even a year might leave you feeling refreshed.

Alternatively, if you’re definitely ready to ease up on your hours but would like to keep a slight toehold in your chosen field, you might offer to return on a temporary basis periodically to cover for colleagues on vacation or medical leave.

Strategies for the self-employed

People who own their own small businesses or who work as freelancers may have more flexibility when it comes to easing into retirement. In either of these scenarios, it likely will be up to you to determine when and how to start scaling back your workload.

The takeaway

To put it simply, there’s no “right” or “wrong” way to enter retirement. And there’s nothing wrong with transitioning gradually. By exploring various options, you can identify the ones that work best for you personally. Of course, in a perfect world, you’ll have begun collaborating with a financial advisor long before you reach this stage. Yet, if you’re nearing retirement age, it can’t hurt to reach out to a financial professional for a second opinion on your existing financial plan.

Fortunately, from simple retirement planning solutions to sophisticated investment strategies, **RBFCU Investments Group** is ready to help you make more informed choices by providing financial planning services tailored to each stage of your life.

Initially, you might opt to gradually reduce the number of hours you work. You could also delegate more tasks, projects or customers to your employees or colleagues.

Do you plan to leave a successful business in the hands of other leaders or family members? If so, you might want to integrate that shift to fewer hours into your succession plan, a business strategy through which you prepare for your company’s future success.



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Why Life and Long-Term Care Insurance Matter



**When managing wealth, both solutions are worth considering.**  
Wealth management isn’t just about accumulating assets. It’s also about putting measures in place to assist with financial stability, plan for the future, and leave a legacy. And both life and long-term care insurance can help advance those goals.

LIFE INSURANCE

With a permanent **life insurance policy**, such as whole life or universal life, policyholders can build cash value over time. When they pass away, the death benefit goes to their beneficiaries tax-free, potentially helping to offset estate tax burdens.

LONG-TERM CARE INSURANCE

**Long-term care insurance** can help protect assets from rising health care costs. That’s important because, depending on the level and duration of care needed, the expense of long-term care facilities can prove a hardship even for more affluent families. There are several types of long-term care policies on the market:

- **Traditional long-term care policies** only cover the cost of any long-term care you need. These policies typically offer some flexibility in how they’re structured, but you may forfeit the premiums you pay if you end up not needing long-term care. Premiums for this kind of policy may also increase over time.
- **Life insurance policies with optional long-term care riders** allow you the flexibility to use your policy benefits for long-term care, with the remaining benefit balance (if any) transferring to your heirs. Note, however, that these policies may have an elimination period before long-term care benefits kick in.
- **Life insurance plus long-term care hybrid policies** can allow you to lock in premiums and avoid increases. Through some policies, you may receive your premiums back if the coverage isn’t used. Although similar to life insurance policies, with long-term care, the death benefit with this type of policy may be lower than what a standard life insurance policy can offer.

Before committing to an insurance policy, research carefully which options might work for you.  
**Remember:** Eligibility and premium costs are additional factors that may impact your choices.

Curious to learn more about additional strategies for managing wealth or transferring significant assets? Reach out to **RBFCU Wealth Management, The Garner Davis Group** for additional insights.

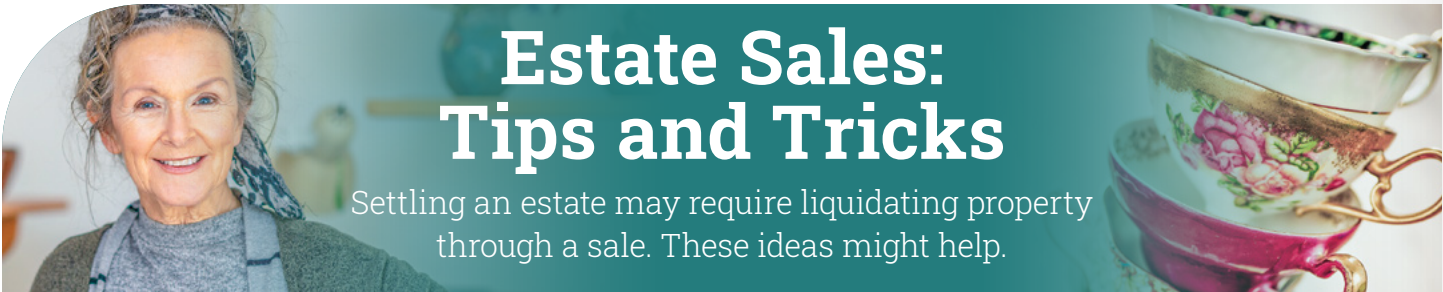


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# Estate Sales: Tips and Tricks

Settling an estate may require liquidating property through a sale. These ideas might help.

Estate sales can play a crucial role in helping with estate settlement, especially when there are numerous personal belongings or valuable items involved. However, such sales do require careful planning to be successful. If you find yourself in this situation, consider the following tips.

## ALLOW TIME TO PLAN, PREPARE AND INVENTORY

Estate sales often involve cataloging a large number of items. To maximize profitability from the sale, you'll need to be thorough in your inventory. Attics, basements, garages and closets each may hold hidden items of value. Take time to sort and categorize, and create separate piles for items to keep, donate and sell. Allow ample time to evaluate each item's value accurately, noting that this entire process may take a month or more.



Finally, although we do not assist with estate sales *per se*, remember that **RBFCU Trust Services** does provide trust administration services, which can be invaluable to you and the loved ones who may benefit from your estate.



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Contact us to learn more.

## STAGE AND HOLD THE SALE

Spaces that are clean, uncluttered and properly staged not only create a positive shopping experience but also can help drive up sales. Arrange items in a way that highlights their appeal, much like you'd see in a retail store. To help minimize the risk of theft, set up a checkout station so you can observe people as they enter and exit the sale space.

## CONSIDER A PROFESSIONAL

If managing all of these tasks feels overwhelming, an estate sale company can help. Their team will organize, price, stage, advertise and manage the sales for a commission.

## ASSESS AND PRICE WITH CARE

Once you've identified each item's value, it's important to price them accordingly.

**Remember:** *The more accurate the pricing, the more likely it is that items will sell quickly. For high-value items like antiques, collectibles, artwork, automobiles or jewelry, consider hiring an experienced appraiser.*

## SCHEDULE AND ADVERTISE WELL

Select a sale date (or dates), typically on the weekend, when shoppers are most likely to be available. Be sure you have adequate time to advertise and attract buyers through social media, in the newspaper and via neighborhood street signage, if allowed.



# Summer Safety Tips for Your Home

A few home safety precautions can help you enjoy summer to the fullest.

Summertime is ideal for making memories at home with family and friends, and our safety tips can help keep the fun going all season long.

## Cook outdoors safely

Whether you're grilling the day's catch or toasting marshmallows around your fire pit, put safety first around flames.

- Make sure your cooking equipment works properly and has no gas leaks.
- Keep a clear area around your grill, firepit or other open flame.
- Have a bucket of water, your garden hose or a fire extinguisher nearby before you light your fire or start your grill.
- Always ensure there's supervision in place around your fire and fire-starting materials, especially around children and pets.

## Plan for severe weather

Prepare now to reduce damage from powerful summer storms.

- Keep gutters clean and in good repair so that water drains away from your foundation.
- Trim heavy limbs, remove dead wood, and cut back any branches near your house in order to reduce the risk of storm damage.

- Install a weather alert app on your phone to receive weather updates and warnings.
- Have a plan to move people and pets to safety. Identify the safest place to shelter in your home during a tornado warning — ideally, a small interior room on the lowest level.

## Safeguard your home and possessions

Whether at home or traveling, take care to protect yourself and your loved ones from accidents and theft.

- Outside, use caution around grills, outdoor kitchens and pools. Keep all items in good repair, and put safety items (e.g., fire extinguishers, water flotation devices) within easy reach.
- Check routinely for gas leaks on the exterior and interior.
- Carefully select house sitters, pet sitters and plant sitters.
- Secure doors and windows.
- Keep shades and curtains in your home closed.

- Stop your mail or have someone pick up your mail, packages and newspapers.
- Invest in good lighting around your home. Consider having lights on timers to help your home appear occupied.
- Wait until you are back home to share travel information or photos on public social media accounts.

## Fireproof your yard

Fires spread more easily in the summer. The following practices can help protect your property.

- Remove overhanging branches and tall shrubs next to your house.
- Keep the area within 10 feet of your home watered and clear of debris.
- Move firewood away from your home.
- Dispose of cigarettes and used charcoal safely.
- Treat fireworks with particular care. Always consult your city and county regulations regarding fireworks usage.

## Most importantly, keep your coverage current!

Besides taking the steps above to protect your family and property, you may also want to review your existing insurance coverage. Fortunately, **RBFCU Insurance Agency** can help with that process — in addition to offering great coverage, affordable prices, and responsive service.



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# A Conversation with Rob Karimov

Our newest financial advisor is ready to help you rev the engine on your financial future.

Have you considered that planning for your financial future is an experience akin to the process of buying a vehicle? To start, you need to know your budget and timeline. Next, you select a goal and identify steps to meet it. Lastly, you might seek input from someone knowledgeable and trustworthy to help you “kick the tires” a little bit, so that you can feel more confident in your choices.

Considering those similarities, it’s no wonder that RBFCU Investments Group’s newest financial advisor, Rob Karimov, counts on the skills he developed during his previous career in automotive financing to help guide his investment clients today.

Rob has worked as a licensed financial advisor since 2018. “As a financial advisor, I’m partial to taking an integrated approach. I see my job as more than merely making informed suggestions and helping clients invest their funds. I build relationships with my clients in a way that helps them know they always drive the process,” Rob explained.

When an opportunity to join RBFCU Investments Group presented itself, Rob knew he couldn’t pass it up. Having lived in Frisco, Texas with his family for the last 11 years, Rob is excited to serve RBFCU members in the Dallas-Fort Worth (DFW) metroplex.

“Between the credit union’s growing footprint in the DFW area and in joining RBFCU Investments Group’s

impressive team of professionals, I’m now equipped to take my passion for helping others in my community to the next level. In fact, RBFCU’s mission to improve members’ economic well-being and quality of life is a perfect fit for what I hope to accomplish as a financial advisor here in Frisco.”

One of Rob’s interests when collaborating with his clients is holistic, needs-based financial planning. He describes this process as helping his clients create plans to work towards their goals. This includes what they would like to fund sooner rather than later, whether it’s buying a car, remodeling a house, or preparing a child to attend college in the next four to five years. Those short-term objectives address a need closer at hand and might involve things like building a budget or cash reserves. Meanwhile, a client’s longer-term, more comprehensive aspirations are tackled with a goals-based plan through traditional financial products, such as IRAs, life or long-term care insurance, and college savings plans.

“As a financial advisor, my first intention is to serve my clients. That means, getting to know them well and listening carefully every time we talk. I am prepared to help them identify and address new needs or wants, if they come up. These additional priorities might need to be woven into their existing plan. In other words, by working together, we can adjust that plan to fit their lives and experiences.”

As for his free time, Rob is a true family person, spending most days away from work with his wife and four children. “We love to go for walks and take our kids out to eat. We don’t have many family members who live near us, so we’ve made lots of friends in our neighborhood. We love Frisco and the community we’re a part of here.”

## Looking for a financial advisor like Rob to help you with retirement planning and other goals?

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# Barbecue: Beloved Central Texas Restaurants

Flavor your summer with an iconic Texas taste.

In the Lone Star State, barbecue is more than a meal — it’s a *tradition*. Recent global recognition of Texas barbecue has elevated this time-honored and treasured cuisine, shining a well-deserved spotlight on the pitmasters who have worked tirelessly to hone their craft. In Central Texas, legendary locations line the barbecue trail, embodying the region’s spirit and flavor.

With prominent culinary authorities like the James Beard Foundation Awards and the Michelin Guide acknowledging the craftsmanship behind Texas barbecue, the rest of the world is noticing what Texans have long cherished. Each of these Central Texas spots offers a unique story, but all share a commitment to serving up delicious food steeped in practice, passion and pride.

### Barbs B Q, Lockhart

Led by a trio of women pitmasters, Barbs B Q is making waves in the “Barbecue Capital of Texas.” Known for its perfectly smoked brisket and flavorful sides, Barbs offers a fresh, innovative spin on Texas barbecue while also staying true to tradition.

### City Market, Luling

Renowned for its authentic small-town charm, City Market has served up mouthwatering brisket, sausage and ribs straight from the pit, alongside their signature spicy mustard-based sauce, since 1958. The rustic setting and rich smoky aromas make it a must-visit for anyone seeking classic Texas barbecue.

### Kreuz Market, Lockhart

Established in 1900, the Kreuz Market team prides itself on old-school methods: meats smoked over post oak and served without sauces or forks. Menu highlights, like their sausage and beef ribs, draw barbecue lovers from across the country.

### LeRoy and Lewis Barbecue, Austin

Praised for its creative cuts and locally sourced seasonal sides, LeRoy and Lewis Barbecue stands out in Austin’s thriving food scene. This veteran-owned establishment with a Michelin star pushes the boundaries of barbecue, topping the lists of adventurous carnivores seeking an unforgettable experience.

### Snow’s BBQ, Lexington

Beyond their legendary 90-year-old pitmaster, Tootsie Tomanetz, Snow’s BBQ is famous for its brisket that perfectly balances smoky bark and tender meat. This no-frills joint, consistently ranked among the state’s top barbecue spots, embodies the dedication and charm of a true Texas legend.



Ready to enjoy delicious Texas barbecue from a new home base?

Count on **Preserve Title Company** to provide the trustworthy service, expertise and commitment you seek in a title company.



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

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