

Invest One Hour a Year

Let's get personal. We know you. We understand you. But life evolves, and so should your financial plan. It should reflect your goals, your circumstances, and everything that makes you—you. Your financial plan is a living document.

We recommend an annual meeting as the best way for us to help you stay on track.

Our proprietary Clear Path Process™ delivers a customized, comprehensive roadmap toward your financial goals. An annual meeting helps us stay up-to-date on changes in your personal, professional, and family life. As your circumstances evolve and market conditions shift, we proactively adjust both your financial plan and your portfolio.

10 Reasons You Should Spend an Hour With Us Each Year:

#10 Personalized Planning - We build a financial plan tailored to your goals and lifestyle while designed to align with your current financial situation, investment objectives, and risk tolerance.

#9 Life Changes, and So Should Your Plan - Regular meetings help us stay updated on changes in your life. As your circumstances evolve, so does your plan. Our annual review process ensures we consider all aspects of your financial future.

#8 No "Set It and Forget It" - Markets fluctuate, economies shift, and so do your finances. Your portfolio is dynamic, and we make sure it aligns with your goals and the changing world.

#7 Planning for Retirement - We help you with important decisions leading up to retirement. How will you define your standard of living and the amount of money you need to live on? What is your target retirement date? How realistic is your target? We'll make sure you stay on track and recommend any adjustments needed to keep a comfortable, secure retirement.



In partnership with  Principal Asset Management™

#6 Insurance Done Right - Insurance needs vary by life stage and financial responsibility. We don't sell insurance, so our recommendations are unbiased. Whether it's life, disability, health, or long-term care, we help determine what's best for you.

#5 Education Planning - Simplified college costs? Savings targets? Funding methods? We make the planning process approachable and help choose the strategy that's right for you.

#4 Smart Tax Planning - Putting taxes in the context of your overall financial plan allows us to guide you in your decision-making about the investments in your plan. We offer clarity and provide understanding of how your income is taxed. We help optimize your tax strategy.

#3 Estate & Gifting Strategies - Want to support loved ones now, or after you're gone? We help you establish a thoughtful, strategic gifting plan that reflects what matters most to you.

#2 We Like You, Yes Really - Our clients become our friends, and our friends are our clients. It's more than financial planning—it's a relationship.

#1 We're Nicer Than the Dentist - And it doesn't hurt a bit. Promise.

What We Know, What We Think

	What We Know	What We Think
STOCK MARKET	The S&P 500 Index closed at a record high of 6,204.95 on 6/30/25, representing an increase of 24.5% from its recent low of 4,982.77 on 4/8/25.	The market has returned to its historic overvaluation levels of 20 years ago. We have recently reduced our stock market exposure by 10-20% across most portfolios.
THE ECONOMY - INFLATION	Exports in the U.S. make up a relatively small part of the economy (approximately 8%) compared to most countries.	Higher tariffs impact other countries much more than the U.S., but likely will result in slower growth in both the U.S. and the rest of the world.
INTEREST RATES	Inflation over the past year is near normal historic levels at 2.4%. Fed fund rates remain at 4.5%, nearly 2% above inflation.	Short-term interest rates above the rate of inflation act as a brake on the economy. While the Fed has slowed inflation successfully, it risks slowing the economy.

How to Maximize Your College Savings: Smart Moves for a Brighter Future

by Chris McCrea, CFP®

Babies are cute, but their future tuition bills? Not so much. The key to planning for your child's future education is to start early, stay focused, and make informed financial moves.

Start Early and Stay Consistent

Time is your greatest asset when it comes to saving for college. Compound interest can transform modest monthly contributions into substantial funds over a decade. Setting up automatic deposits will help build consistency.

Take Advantage of Windfalls

You know those bonuses, tax refunds, or birthday checks from grandma? Use them to boost your college savings. Encourage relatives to contribute directly to a 529 plan in place of gifts.

Reevaluate and Adjust Over Time

Periodically review your investment strategy. Younger children's savings can be invested more aggressively, while those closer to college age may benefit from being more conservative. As life changes, so should your savings and investment strategy.

Avoid Derailing Retirement Plans

Avoid using retirement savings to fund college, as doing so can jeopardize your family's future financial stability. You can borrow for college, but not for retirement.

Use a 529 Plan or Other Tax-Advantaged Savings Vehicles

A 529 plan offers tax-free growth and tax-free withdrawals for qualified education expenses. While UTMA accounts offer broad investment flexibility and can be used for more than just education.

Know the Impact on Financial Aid

Don't assume you'll foot the entire bill. Understanding how colleges assess financial aid eligibility can help protect your savings from being counted against you.

College is expensive, but by blending consistency with strategic choices, you'll be well-equipped to support your child's educational goals while preserving your financial health.

The One Big Beautiful Bill Act - 3 High-Level Updates to Know

by TC Falkner, CFP®

On July 4th, Congress passed the One Big Beautiful Bill Act (OBBBA), which updated many provisions of the 2017 Tax Cuts and Jobs Act (TCJA). Below are high-level updates to know:

1. Federal Income Tax Brackets are now permanent.

The most significant update is that the Federal Income Tax Brackets will remain unchanged. Many of the brackets were set to increase, some as much as 4-5%. While the 10%, 12%, 22%, 24%, 32%, 35%, and 37% brackets are permanent, the probability that a future Congress will change the tax rates again is high, so consider that in your future tax planning.

2. Standard deduction is permanent.

In 2017, the TCJA doubled the standard deduction to incentivize more people to use it. This provision was set to expire in 2025, but the OBBBA has made the higher standard deduction permanent as well. For 2025, the standard deduction will be \$15,750 for a single filer and \$31,500 for those married and filing jointly. The act also created an "extra deduction" for those at least 65 for the next few years, until 2028. Taxpayers whose income is less than \$75,000 (or \$150,000 for couples) may qualify to receive an extra \$6,000 senior deduction regardless of whether they itemize or not.

3. Temporary increase to the state and local tax deductions cap (aka the SALT deduction).

Since the TCJA, there has been a \$10,000 limit on deductions to your federal taxes for paying state and local taxes. The OBBBA

temporarily increases this limit to \$40,000 from 2025 to 2029, with slight annual adjustments for inflation. Congress set an income limit for this increase, so only those making less than \$500,000 annually can benefit. Those earning more will remain at the standard \$10,000 cap.

There are many more OBBBA changes that we will have to wrestle with over the coming months, some may offer new opportunities for tax savings. Before the end of the year, work with your accountant and advisor to be sure your tax plan maximizes the OBBBA.



At Legacy Financial, we provide
peace of mind for your financial future.

Legacy Financial
INDEPENDENT ADVISORS

Bruce McCrea	bmcarea@legacyfia.com	502.873.0522
Bryan McCrea	mccreabs@legacyfia.com	502.873.0523
Chris McCrea, CFP®	cmccrea@legacyfia.com	502.873.0524
TC Falkner, CFP®	tfalkner@legacyfia.com	502.873.0526
Sheree Bollinger	sbollinger@legacyfia.com	502.873.0527

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