# TIME WELL $PENT

## UPCOMING EVENTS

STAY TUNED FOR OUR OCTOBER LUNCH & LEARN. MORE TO COME SOON!

## DID YOU KNOW?

### THE VALUE OF CURRENCIES CHANGES EVERY DAY

The value of money is determined by its exchange rate. The value of the exchange rate - and therefore the currency - is affected by political changes, inflation, trade relationships, and more. Whenever there is a shift the value of your money changes.

## HOW THE BIG BEAUTIFUL BILL RESHAPES THE FINANCIAL LANDSCAPE

In our most recent Lunch & Learn, we took a deep dive into the changes introduced by the "One Big Beautiful Bill Act." We explored what's been made permanent, what's changing, and where new opportunities are emerging.

Robert, AFI's resident tax strategist, kicked things off with a clear breakdown of what this bill does at the individual level. Key among the changes: many of the 2017 Tax Cuts and Jobs Act (TCJA) provisions (set to expire in 2025) have now been made permanent. This includes the lower marginal tax brackets, increased standard deduction, and the 20% Qualified Business Income (QBI) deduction for pass-through entities. Bonus depreciation was also locked in, providing long-term clarity for businesses making capital investments.

Robert also introduced new deductions that make Social Security income functionally tax-free for most retirees, along with temporary deductions for tip wages and overtime. A new type of savings vehicle was introduced for children born between 2025 and 2028. The accounts will be initially funded by the government and then allow for post-tax contributions and tax-deferred growth.

In the second half of the session, Peter shifted our focus to market strategy. The bill's economic ripple effects were laid out sector-by-sector, highlighting how changes in taxation and government spending will likely redirect capital flows.

**Winners:** Energy companies stand to gain from the removal of clean energy incentives that once favored their competitors. Industrial firms benefit from permanent bonus depreciation, which greenlights projects and accelerates ROI. Financials may enjoy a better lending environment as businesses ramp up spending, aided by long-term tax clarity.

**Challenged Sectors:** Healthcare providers face reduced federal funding from cuts to Medicaid and Medicare reimbursement structures. Utilities, while boosted by AI-driven electricity demand, lose ground due to withdrawn clean energy tax credits. Real estate may see pressure from higher long-term rates casued by the increasing national debt and new restrictions on foreign investor loopholes.

Finally, we highlighted actionable strategies for individuals: the next four years could present a golden window for Roth conversions and strategic asset sales. With tax rates stable and new deductions available, many clients can make tax-efficient moves today that reduce long-term exposure.

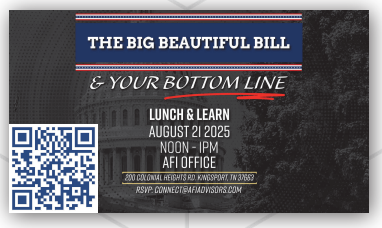
As always, these changes will take time to fully implement, and many of the IRS regulations and forms are still in development. While opinions on the bill will vary, what's undeniable is its broad impact across tax planning and investment decisions. If you missed the event or want to revisit the details, the full presentation is available on our YouTube channel.

If you'd like to explore how these changes impact your personal strategy, we're here to help. Our role is to help you understand those implications and navigate them with clarity and purpose.

By: Peter Raber
President | AFI Advisors

# THE AFI IMPACT

BE SURE TO FOLLOW US ON ALL OF OUR SOCIAL CHANNELS TO STAY CONNECTED WITH CURRENT EVENTS




## THE BIG BEAUTIFUL BILL & YOUR BOTTOM LINE | AFI LUNCH & LEARN RECORDING

What exactly is in President Trump's "Big Beautiful Bill"? And more importantly — what does it mean for your money? On August 21, 2025, AFI Advisors hosted a dynamic Lunch & Learn where we unpacked the bill's key details and how they could impact your portfolio, retirement, and financial future.
In this session, we break down: What's real vs. what's still rumor | Key provisions that may affect investors and families | Strategies to prepare for potential changes
This isn't just politics — it's about protecting and growing your bottom line!

## CELEBRATING COMMUNITY IMPACT: AFI AT KINGSPORT'S BEST 2025

Josh, Brian, and Kaylee recently represented AFI at the Kingsport Community Foundation's Celebration of Philanthropy. The event highlighted the incredible impact of local nonprofits and the generosity of our community. It was a fantastic evening connecting with fellow business leaders and philanthropic champions, learning about innovative programs, and celebrating the organizations making a difference in the region. AFI is proud to support initiatives that strengthen our community and look forward to partnering with these inspiring groups in the future.

## BREAKING GROUND: EXCITING TIMES AHEAD FOR KINGSPORT'S NEW IMAX THEATER

Josh recently joined fellow Kingsport Chamber Ambassadors at the groundbreaking ceremony for the new IMAX Theater coming to Kingsport, TN. The event marked the start of an exciting project that will bring big-screen entertainment and community experiences to the region. Josh was thrilled to be part of the ceremony, celebrating the growth and opportunities this development will bring to Kingsport. It was a fantastic moment to connect with local leaders and see the community come together for a project that promises to be a local landmark.

## THE GREAT AI TAKEOVER - POWERED BY CHATGPT (AND CRAB LEGS)

Buckle up for an off-the-cuff, off-the-rails ride as Josh teams up with his AFI partners-in-crime, Brian and Kaylee, for one of the most hilariously unpredictable episodes yet.
**This episode is packed with:** Overrated/Underrated hot takes | Wild storytelling and unexpected life lessons | Confessions about splurges, frugal habits, and essential road trip snacks | A peek behind the curtain at the personalities that make AFI tick.

## CALLED TO TREK: A LEADERSHIP EXPERIENCE LIKE NO OTHER

AFI is excited to share that Josh Shores will be leading a breakout session at the upcoming Called to Trek Conference titled "Burnout: The Silent Leadership Killer." This bold, practical session will tackle the hidden dangers leaders face and offer real strategies for recovery and resilience. Josh will also guide participants in a unique music-based activity session, blending rhythm and leadership in a hands-on drum circle experience. This event is packed with inspiration, connection, and actionable insights—don't miss your chance to be part of it. Tickets are going fast, so secure yours today!

**Josh's Breakout Session**
Title: Burnout: The Silent Leadership Killer
*Too many leaders are running on empty, mistaking exhaustion for faithfulness. Burnout destroys influence, relationships, and impact. Together, we'll face the hard truth and rediscover Biblical rhythms that keep leaders strong and steady.*

**Josh's Activity Session | Drum Circle**
Title: Find the Pocket: Unlocking Power in Groove & Unity
*Leadership isn't about showing off. It's about locking in! Through rhythm and percussion, you'll see how true influence comes from unity, timing, and discipline. Step into the pocket and discover how steady leaders create unstoppable momentum.*

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*We ♥ Referrals*