



RFG Presentation to Town of Lapel

April 7, 2026



Presentation Overview



Who We Are



The RFG Difference



Service Discussion



Other Benefits/Considerations

Meet Reedy Financial Group

- **Our Mission:** To *empower* our clients through education, evaluation, and guidance on the financial landscape entrusted to them
- **Accelerate Indiana Municipalities (AIM) Involvement:** Educators & guest speakers for AIM workshops regionally and annually
- **The RFG Difference**
 - Relationship driven
 - Holistic approach
 - Identify opportunities not seen by others
 - Education
 - Accountability partner for all Statutory deadlines and requirements

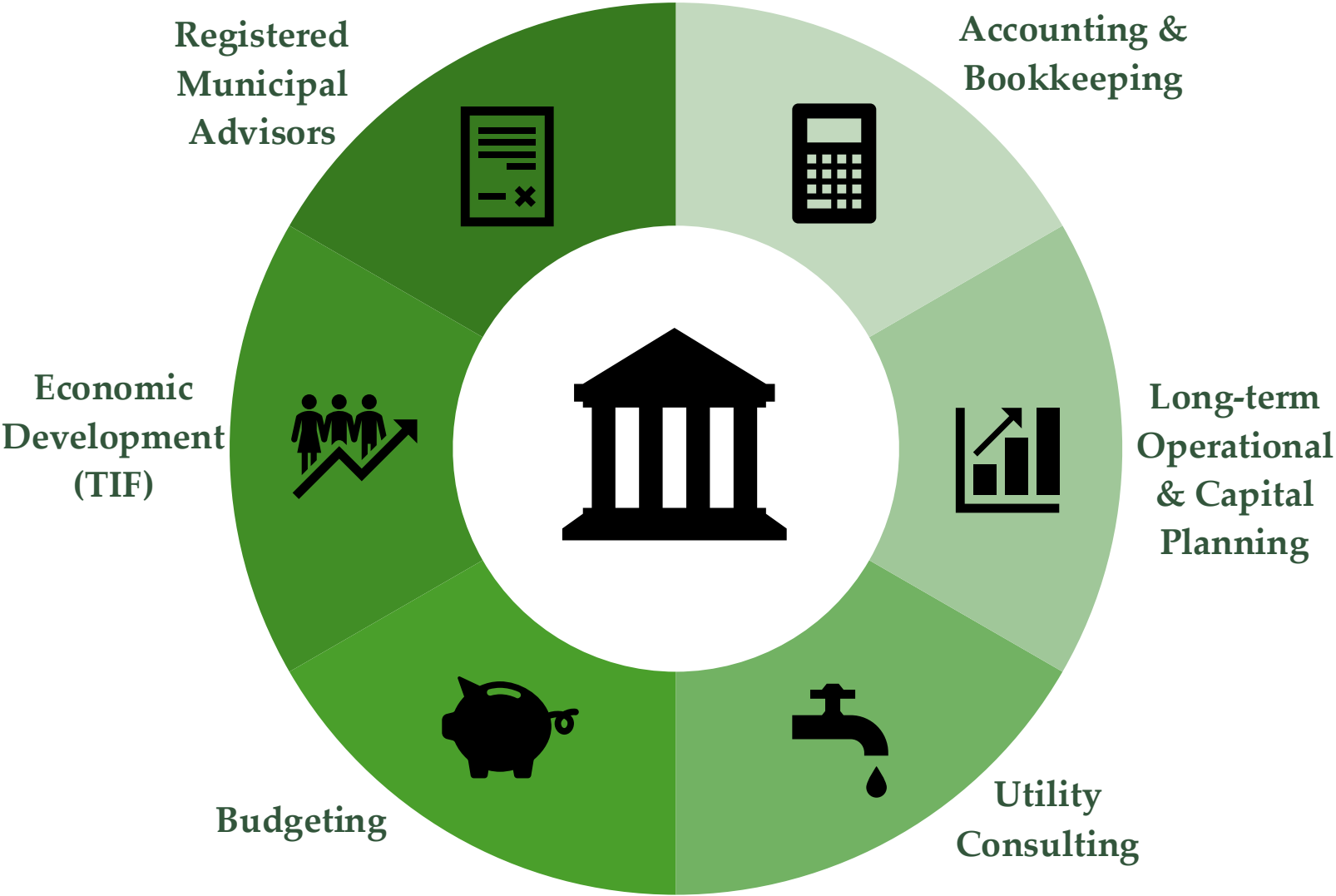


Indianapolis Office Location



Seymour Office Location

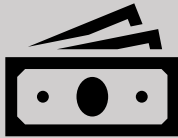
How We Serve You



Specific Services being Discussed



- **SEA 1 Projected Impact Analysis on Assessed Value, Tax Levy, & Tax Rate.** Our team has developed a parcel level analysis to model the new legislations phased approach (over a six (6) year period) to property tax reform.



- **SEA 1 & HEA 1210 Projected Impact Analysis on Local Income Tax (LIT).** In 2029 the LIT structure is completely changed from its current structure. Our model will not only educate on the options available to the Town, but also project amounts of LIT that may be generated under this new structure and how Units within the County are impacted.



- **Long-Term Operating & Capital Improvement Plan.** This plan provides a road map to meet and exceed financial goals outlined by the Town. We have found that the plan serves as a great risk management tool given the unforeseen financial environment all communities face today.



- **Budget Planning & Preparation.** RFG's process for budgeting includes the integration of the Town's long-term operational and capital improvement plan as well as the preparation of a detailed "BudgetBook" to allow for Town decision makers to have all revenue, expense, and cashflow information by fund available throughout the budget process and is seamlessly integrated into the DLGF Gateway budget system.

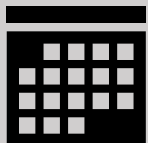
Building a Partnership with the Town



- Often times, our team is able to find revenue generating opportunities, fund flexibility within the current financial structure, and even efficiencies that generate far more than the cost of our services for our clients



- Rather than taking over roles already being done within the Town, we partner with the Town's internal financial team and utilize the Town's detailed ledgers to develop a long-term plan that not only meets but exceeds the Town's goals



- Remember, growth takes time which is why our team has created a priority on the relationship we build with the Town

What the Planning Timeline Might Look Like

Jan-April

- Yearend financial update meeting. Allows Town Officials to see the overall yearend financial position and how the plan compared to goals previously set within the overall long-term plan. Continue to develop policies and goals as well as discuss potential legislation changes.

April-June

- First quarter financial update meeting. Snapshot of first quarter financial position. Begin developing compensation goals and discussion for ensuing year budget. Plan updates pertaining to legislative impacts.

June-August

- Second quarter financial update meeting. Usually takes place after June 30th ledgers are available and remaining budget item requests are collected. This is the period where multiple budgetbook drafts would be built and discussed. Often times a budget educational workshop will happen once this information is compiled (educational workshop would be outside of fixed engagement as we discussed in meeting).

Sept

- usually includes budget public hearing meeting.

October

- usually includes budget adoption meeting (optional). In most cases, RFG does not need to attend this meeting as the budget is substantially complete and ready to submit.

Nov-Dec

- Third quarter financial update meeting. Provides information on final budget including projected cash flows for ensuing year. Begins discussions on long-term capital plan updates as well as outlining any new goals Town Officials may have for ensuing year.

Other Benefits/Considerations



- RFG regularly tracks legislative changes to analyze the impact to our clients. We provide clients with data to use when speaking with legislators in support/opposition of proposed bills



- We regularly share best practices and innovative ideas we see from other clients and communities across the State



- RFG presents at conferences across the State on new topics that require in depth research. We then pass the value of this research through to our clients



- We are available to provide specialized training and collaborative educational workshops on all topics related to government finance to educate our clients