

SONORAN RETIREMENT ADVISOR



April 2024

We can't help everyone, but everyone can help someone.

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Hi,

April is Stress Awareness month. The first article will focus on ways to reduce stress.

My second article will focus on protecting your retirement savings. When it comes to investing your retirement savings there are many options.

1. The Stock Market – in the market you have the potential for very high returns or you could also suffer very large losses.

2. Cash investments, such as CD's and Money Markets, are offering decent interest rates now but these rates will drop in the future (the FED has announced plans to start cutting interest rates this year) so you run the risk of not keeping up with inflation.

3. The third option, which has become extremely popular, are products where your principal is protected while also having the opportunity to participate in market gains.

Stay safe and healthy.

Your Tucson Team



From Medicare to Retirement Planning. We provide the tools, and expertise to protect your retirement and lifestyle.

FEATURE STORY

Why is Stress Month So Important?

Stress can be debilitating, and it can cause and/or aggravate health problems. Every April, healthcare professionals from across the country join forces to increase public awareness about not only the causes, but also the treatments for the growing stress epidemic in our country.

Three Types of Stress

Stress does not merely afflict your mind; it can also affect you on a cellular level. In fact, long-term stress can lead to a wide range of illnesses—from headaches to stomach disorders to depression—and can even increase the risk of serious conditions like stroke and heart disease. Understanding the mind/stress/health connection can help you better manage stress and improve your health and well-being.

1. ACUTE STRESS:

Acute stress is usually brief. It is the most common and frequent. Acute stress is most often caused by reactive thinking. Negative thoughts predominate situations or events that have recently occurred or are upcoming.

2. EPISODIC ACUTE STRESS:

People who frequently experience acute stress, or whose lives present with frequent triggers of stress, have episodic acute stress. The individuals who frequently suffer acute stress often live a life of chaos and crisis.

3. CHRONIC STRESS

Chronic stress is the most harmful type of stress. If chronic stress is left untreated over a long period of time, it can significantly damage your physical health and deteriorate your mental health.

Ways to Help Manage Stress

1. Exercise

Even 20-30 minutes a day of walking is a great stress reliever and a good way to get your mind off your daily worries. Exercise has many healthy benefits.

2. Relaxation

Learn to incorporate some relaxation techniques into your daily life. Meditation, journaling, yoga and breathing exercises are just a few ways to help relax.

3. Have Fun

Spending quality time with family and friends, or simply watching your favorite sit-com can often be just the distraction you need.

4. Visit Your Doctor

Your family doctor is in the best position to get you started on the path to a stress-free lifestyle. Make an appointment today.

5. Eat Well

The gut and brain are constantly sending signals to each other, so by keeping your microbiota (the bacteria in your gut) healthy, your brain feels less stressed.

6. Sleep and Rest

To relieve stress before bed, try some relaxation techniques and disconnect from technology as much as possible an hour before bedtime.

Combat Your Stress

If you suffer from chronic stress and can't influence or change the situation, then you'll need to change your approach. Be willing to be flexible. Remember, you have the ability to choose your response to stressors, and you may have to try various options.

- ✓ Recognize when you don't have control, and let it go.
- ✓ Don't get anxious about situations that you cannot change.
- ✓ Focus your mind on something that makes you feel calm and in control.



Clients of the Month

We appreciate your referrals so much

We are happy and grateful for each referral. The only things your friends have to lose are high premiums and that sinking feeling that they just lost money

when the market dips again. I'm happy to offer a gift card for every referral that leads to an appointment.

Jim J. referred his nephew **Kelly J.** Thank you so much!

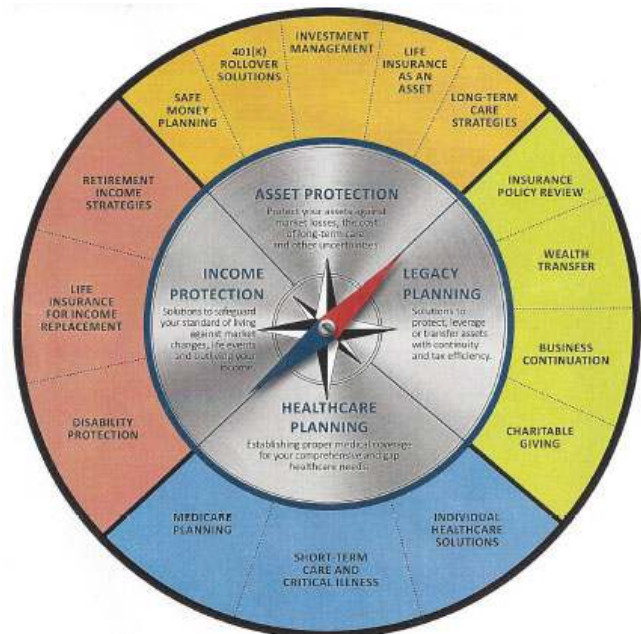
TUSD. referred **Diana M.** Thank you so much!

Mark P. referred his friend **Martin O.** Thank you so much!

Kim J. referred her friend **Julie R.** Thank you so much!

Patrick M. referred his friend **Mike L.** Thank you so much!

The Retirement Planning Compass



Fixed Annuities: Retirement Income for Now or Later

Given the potential for stock and bond markets to fluctuate widely, it's easy to see why many near-retirees come to appreciate fixed annuities -

insurance contracts that guarantee a specified rate of return. A fixed annuity maintains its value regardless of market conditions, and yields on these products have risen in response to the higher interest rate environment.

When you purchase a fixed annuity, you are shifting the risk for future investment returns to the insurance company. It's also a way to create a pension-like income stream for retirement, starting right away or when you are older.

Timing and tax benefits

An immediate fixed annuity is usually purchased at the beginning of retirement, often with a lump-sum premium. The fixed payments start within 12 months from the date the annuity is purchased and continue for the duration of the contract.

With a deferred fixed annuity, you can make a series of premium payments, and the income is delayed until a future date of your choosing. This type of annuity can be used to save for retirement or to provide income in your later years. The income payments reflect the value of the premiums paid, the annuity's compounded return, and the length of the payout period (or your life expectancy). Thus, the longer you defer your annuity, the higher the payout can be.

Unlike tax-advantaged workplace plans and IRAs, annuities have no annual contribution limits, so they present an opportunity to save as much as you want for the future on a tax-deferred basis. When annuities are purchased with after-tax dollars, only the earnings portion of withdrawals is taxable as

ordinary income. (Early withdrawals prior to age 59½ may be subject to a 10% penalty.)

Annuitization options

Converting the funds in an annuity to an income stream is called annuitization. A deferred annuity contract will specify the date at which you can annuitize and begin to receive payments as defined in the contract, but generally you are not required to do so at that time.

Before annuitization, you can withdraw some or all of the annuity funds in a lump sum or a series of distributions. However, surrender charges typically apply if you withdraw more than a specified amount before the end of the surrender period. If you die before annuitizing, your heirs will receive the funds accumulated in the annuity.

Whether you purchase an immediate or deferred fixed annuity, you'll have options for the income stream you will receive during the annuitization period. A straight, guaranteed lifetime income will provide the highest monthly payments and help protect against the risk of outliving your savings. But payments will typically end when you die, with no funds going to your heirs. A "period certain" provides income for a fixed number of years and will go to your heirs if you die before the end of the period, but you risk running out of income if you live beyond the period. "Life with a period certain" guarantees you a lifetime income along with a window of time in which it can pass to your heirs, but payments are generally lower.

Annuities are not appropriate for every investor. There are contract limitations, fees, expenses, exclusions, holding periods, termination provisions, and terms for keeping an annuity in force. Optional benefits or riders are available for an additional fee. Withdrawals reduce annuity benefits and values. Investors should be aware that when they purchase a fixed annuity, they may sacrifice the opportunity for higher returns that might be available in the financial markets, and that inflation could reduce the future purchasing power of their annuity payouts. Any guarantees are contingent on the financial strength and claims-paying ability of the issuing insurance company.

If you are interested in learning more, please contact Marilyn at 520-220-5491 or marilyndeluca@ffig.com to attend a Retirement Planning Workshop or for an individual appointment.

UPCOMING MEDICARE WORKSHOPS

***For all workshops please email Marilyn at:
marilyndeluca@ffig.com or call her at
520-668-9662 to Reserve your free seat.***

Tuesday April 23rd - 11:00 AM
HILTON EL CONQUISTADOR:
10000 North Oracle Road, Tucson, AZ 85704

Tuesday April 23rd - 6:00 PM
HILTON EL CONQUISTADOR:
10000 North Oracle Road, Tucson, AZ 85704

Wednesday April 24th - 12:00 PM
Virtual (video conference) Workshop

Tuesday May 7th - 11:00 AM
FUTURITY FIRST – TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday May 7th - 6:00 PM
FUTURITY FIRST – TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Wednesday May 8th - 12:00 PM
Virtual (video conference) Workshop

Tuesday May 21st - 11:00 AM
**MARRIOTT COURTYARD – TUCSON
AIRPORT:**
2505 East Executive Drive, Tucson, AZ 85756

Tuesday May 21st – 6:00 PM
**MARRIOTT COURTYARD – TUCSON
AIRPORT:**
2505 East Executive Drive, Tucson, AZ 85756

Wednesday May 22nd - 12:00 PM
Virtual (video conference) Workshop

Answers to your important questions

- What's really working on Wall Street and how can I avoid what's not?
- What does volatility mean to my portfolio?
- How do I maintain my income no matter what happens in the market?
- How can I avoid the pitfalls of variable annuities?
- What isn't my broker telling me about mutual funds?
- How to insulate your 401(k), 403(b) from devastating market corrections?
- How you can reduce management fees on your portfolio?
- How can I make sure I never run out of money without putting all of my money into an annuity?

First
4400 E Broadway Blvd, Suite 712
Tucson, AZ 85711
www.FinancialFirstofouthernaz.com
520-668-9662

Retirement Income Planning Workshop



A 60-minute educational program preparing you with the financial basics of retirement planning.

Offered at our office for your convenience

4400 E Broadway Blvd, Suite 712
Tucson, AZ 85711

Tuesday, April 16th

Tuesday, May 14th

Thursday, June 6th

All workshops begin at either 12:00 pm or 6:00 pm

Seating is limited.
Register today for your free seats!

520-668-9662



Build your retirement plan based on certainty and guarantees, not theories and guesswork.



Finally there is a planning model that is easy to understand and provides low cost, high yield, consistent income. This process avoids losses, reduces fees and puts more money where it belongs... in your pocket. It is so simple that you may say, "Why didn't I think of it myself."

This classroom course is focused on empowering you to make fact-based financial decisions. If you are wondering why the markets do what they do, seemingly without any rhyme or reason, this course is for you. Learn how to recognize the dangers in your financial plan and how to side-step their negative effects on your portfolio. Gain the confidence needed to move past daily market performance concerns and interest rates and enjoy retirement.

Course Outline

Part 1

- Our process
- What concerns retirees the most

Part 2

- Today's retirement landscape
- Key retirement ages and decisions
- Income gap

Part 3

- Risks affecting your portfolio

Part 4

- Sources of guaranteed income

Part 5

- Elements of a retirement income plan
- Make your money last a lifetime (or two)
- Inflation fighting tools
- How a simple plan can protect you from losing money or income in any market condition