

SONORAN RETIREMENT ADVISOR



July 2025

Someday you are going to look back at all the progress you've made and be glad you didn't quit.

IN THIS ISSUE

1. Note to my clients.
2. Feature Story Pg. 2-3
3. Clients of the Month Pg. 3
4. Planning Compass Pg. 4-5
5. Upcoming Workshops Pg. 5-6

Hi,

I just got back from the MDRT annual meeting in Miami Beach where I learned from the best financial professionals in the world. Founded in 1927, MDRT (Million Dollar Round Table), The Premier Association of Financial Professionals®, is a global, independent association of the world's leading life insurance and financial services professionals from 85 nations and territories and more than 700 companies. MDRT members demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service. MDRT membership is recognized internationally as the standard of excellence in the life insurance and financial services business. I have qualified at the Court of the Table level for the last 3 years. Court of the Table represents the top 11% of Financial and Insurance professionals in the world.

Our first article will focus on ESG investing and our second article will discuss fixed indexed annuities.

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**Environmental, Social, and Governance Investing**

ESG investing is a form of sustainable investing that takes into account a company's environmental, social, and governance (ESG) factors when making investment decisions. It is also sometimes referred to as socially responsible investing (SRI) or sustainable investing.

Here's a breakdown of the three ESG components: Environmental (E):

This factor examines a company's impact on the environment, including issues such as:

- Climate change and carbon emissions
- pollution and waste management
- energy efficiency and renewable energy
- Biodiversity and land use.

Social (S):

This focuses on how a company manages its relationships with stakeholders, including:

- Labor practices and employee relations
- Diversity, equity, and inclusion
- Workplace health and safety
- Community engagement Data security and customer satisfaction.

Governance (G):

This looks at how a company is run and includes issues like:

- Board diversity and structure
- Executive compensation

- Transparency and business ethics
- Shareholder rights

Why is ESG important in investing?

- Aligns investments with values: It allows investors to support companies that align with their personal ethics and social and environmental concerns.
- Identifies potential risks and opportunities: ESG factors can reveal risks that traditional financial analysis might miss, such as regulatory changes related to climate change or potential backlash from negative social impacts. It can also highlight opportunities for innovation and growth.
- May enhance long-term performance: Research suggests that companies with strong ESG practices may be better positioned for long-term success and potentially outperform their peers. For example, a 2023 study found sustainable funds had a median return of 12.6%, versus 8.6% for traditional funds.
- Supports global sustainability goals: By investing in companies with strong ESG performance, investors can contribute to broader sustainability goals, such as combating climate change and promoting social justice.
- Promotes corporate accountability: ESG investing encourages companies to be more transparent and accountable for their environmental and social impact.

How to get started with ESG investing:

- Define your goals: Determine your priorities and what ESG factors are most important to you.
- Research ESG funds or individual stocks: Explore different investment options that align with your values. You can utilize ESG screening tools and scores to evaluate companies and funds.
- Invest through a brokerage account: Open an account with a platform that offers ESG investment options.
- Monitor your investments: Regularly review your portfolio's performance and ensure it continues to align with your ESG criteria.

Considerations for ESG investing:

- Lack of standardization: ESG ratings and reporting frameworks can vary between providers, making it challenging to compare companies.
- Potential for greenwashing: Some companies may misrepresent their ESG initiatives, making it important to do thorough research and avoid potential greenwashing.
- Trade-offs: Implementing ESG practices can involve balancing short-term profitability with long-term sustainability goals.

In summary, ESG investing is a growing trend that allows investors to consider environmental, social, and governance factors alongside financial performance when making investment decisions. It offers the potential for higher returns, reduced risk, and positive impact, but investors should be aware of potential challenges like lack of standardization and

greenwashing. We have ESG products that we can offer to our clients. To learn more please contact Marilyn, to schedule an appointment with Matt, at 520-668-9662.



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.

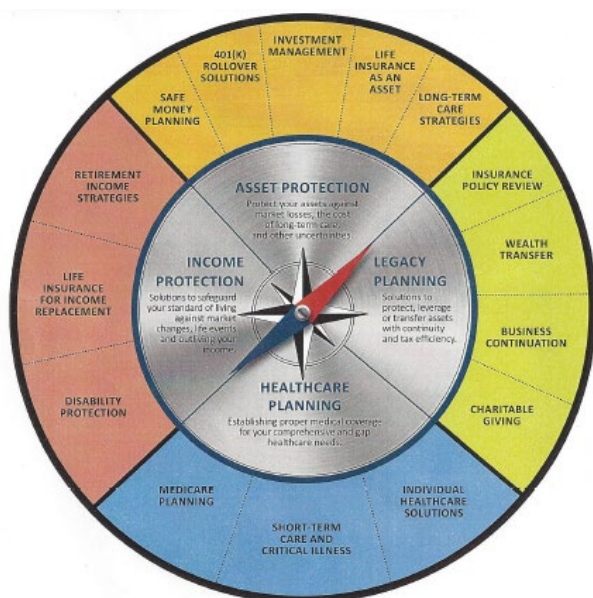
Cathi J. referred her sister **Rebecca S.** Thank you so much!

Robin T. referred her friend **Mary P.** Thank you so much!

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

TUSD referred **Mary P.** Thank you so much!

The Retirement Planning Compass



Using Fixed Indexed Annuities to Protect Retirement Funds:

Fixed Indexed Annuities (FIAs) can be a valuable tool to protect retirement funds by offering a balance of growth potential and downside protection.

1. Downside Protection:

FIAs guarantee that your principal will not be lost due to market downturns. They provide a "floor" that protects your initial investment from market losses, ensuring your retirement savings remain safe.

2. Market-Linked Growth:

FIAs offer the potential to earn returns linked to the performance of a stock market index, like the S&P 500, without directly investing in the market.

This allows you to participate in market gains while limiting your risk.

3. Tax-Deferred Growth:

Earnings within an FIA grow tax-deferred, meaning you don't pay taxes on interest or gains until you withdraw funds. This allows your retirement savings to potentially grow faster over time.

4. Guaranteed Lifetime Income:

Many FIAs offer optional riders that provide a guaranteed income stream for life, ensuring you won't outlive your retirement savings. This can provide a steady and predictable income during retirement, reducing the risk of financial insecurity.

5. Flexibility and Customization:

FIAs often allow you to choose from various interest crediting strategies and index options, tailoring the annuity to your specific needs and risk tolerance. You can also select optional riders, like death benefits or income riders, to enhance the annuity's features.

Important Considerations:

- **Growth Limitations:** While FIAs offer growth potential, returns are usually capped, meaning you might not fully participate in significant market upswings.
- **Fees and Charges:** FIAs may have annual fees, rider fees, and surrender charges for early withdrawals, which can impact your overall returns.
- **Complexity:** FIA contracts can be complex, and it's essential to understand the terms and conditions before purchasing.

Overall, FIAs can be a valuable tool for protecting retirement funds by offering a balance of growth potential and downside protection, along with tax-deferred growth and potential lifetime income options. However, it's crucial to understand the limitations and fees associated with FIAs before incorporating them into your retirement plan.

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 July 8th - 11:00 AM

FUTURITY FIRST - TUCSON OFFICE:

4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday July 8th - 6:00 PM

FUTURITY FIRST - TUCSON OFFICE:

4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday July 22nd - 11:00 AM

**MARRIOTT COURTYARD – TUCSON
AIRPORT:**

2505 E Executive Dr, Tucson, AZ 85756

Tuesday July 22nd - 6:00 PM

**MARRIOTT COURTYARD – TUCSON
AIRPORT:**

2505 E Executive Dr, Tucson, AZ 85756

Tuesday August 5th - 11:00 AM

FUTURITY FIRST - TUCSON OFFICE:

4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday August 5th - 6:00 PM

FUTURITY FIRST - TUCSON OFFICE:

4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday August 26th - 11:00 AM

HILTON EL CONQUISTADOR:

10000 N Oracle Rd, Tucson, AZ 85704

Tuesday August 26th - 6:00 PM

HILTON EL CONQUISTADOR:

10000 N Oracle Rd, Tucson, AZ 85704

Tuesday September 9th - 11:00 AM

FUTURITY FIRST - TUCSON OFFICE:

4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday September 9th - 6:00 PM

FUTURITY FIRST - TUCSON OFFICE:

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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?

Futurity First
 4400 E Broadway Blvd, Suite 712
 Tucson, AZ 85711
www.futurityfirstofaz.com
 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.

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, July 15th

Tuesday, August 12th

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

**Seating is limited.
Register today for your free seats!**

520-668-9662

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