

SONORAN RETIREMENT ADVISOR



September 2025

Be a voice, not an echo.

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. 3-5
5. Upcoming Workshops Pg. 5-

Hi,

The Medicare Annual Enrollment Period (AEP) is around the corner. We expect this to be our busiest AEP ever and we need you to help us help you. We will review every plan for our clients who send in their drug lists. Even if your prescriptions have not changed or you are not taking any prescriptions, if you send us your list or email us that you are not taking any meds then we will review your plan. As in previous years, if a change is recommended, we will schedule an appointment with you. If no change is needed your current plan will automatically renew so no appointment is needed. Please stop by our open house at our office on 10/10/2025 to say hi. I have attached our drug list template to help you get us the information that we need.

Please leave us a google review:

https://linktr.ee/futurityfirsttucson?utm_source=linktree_profile_share<sid=dd96f394-c4cf-4a92-a912-076175d8ff17

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

Understanding a Major Risk in Retirement: Sequence of Returns

If you were to start drawing from your retirement savings during a down market, you could deplete your assets sooner than expected.

This is called the sequence of returns risk.

The sequence of returns has no impact during the accumulation phase. But when you are drawing retirement income from your savings, losses that occur early on have a much greater effect than those occurring later. To illustrate this, let's look at two individuals - Susan and Joe. For comparison purposes, let's assume both Susan and Joe are the same age and exist within the same assumed inflation environment. Also, they have the same retirement plan portfolios, and all aspects of said portfolios are identical. The only variable lies in the order of returns.

Below we show a couple scenarios. Susan's scenario demonstrates what happens when the sequence of returns starts in positive territory with a 31.69% annual return in that first year of retirement.

Conversely, Joe's scenario highlights the misfortune of starting retirement in a down market with a negative 37% annual return. The reversed order of returns makes all the difference. At the end of 20 years, Susan ends up with more than \$1.7 million, while Joe ends up with only \$362,414.

STARTING OFF WITH ALL THINGS EQUAL

	SUSAN	JOE
Starting value of portfolio (principal)	\$500,000	\$500,000
Annual income withdrawn from portfolio	4% of first-year principal plus inflation	4% of first-year principal plus inflation
Assumed inflation	3.5%	3.5%
Average annual returns	10.37%*	10.37%*

*Based on historical indexed returns of the S&P 500 from 1989 through 2008

BUT WHEN YOU REVERSE THE SEQUENCE

BUT WHEN YOU REVERSE THE SEQUENCE					
		SUSAN		JOE	
		Reversed sequence of returns			
Age	Annual Withdrawal Amount	Historical Annual Return	Portfolio Year-End Value	Historical Return Reversed	Portfolio Year-End Value
65			\$500,000		\$500,000
66	\$20,000	31.69%	\$638,450	-37.00%	\$295,000
67	\$20,700	-3.11%	\$597,894	5.49%	\$290,496
68	\$21,424	30.47%	\$758,648	15.79%	\$314,940
69	\$22,174	7.62%	\$794,283	4.91%	\$308,229
70	\$22,950	10.08%	\$851,396	10.88%	\$318,814
71	\$23,753	1.32%	\$838,881	28.68%	\$386,497
72	\$24,585	37.58%	\$1,129,547	-22.10%	\$276,496
73	\$25,445	22.96%	\$1,363,445	-11.88%	\$218,202
74	\$26,336	33.36%	\$1,791,954	9.11%	\$171,988
75	\$27,257	28.68%	\$2,276,837	21.04%	\$180,916
76	\$28,211	21.04%	\$2,727,672	28.58%	\$204,410
77	\$29,199	-9.11%	\$2,449,981	-33.36%	\$243,402
78	\$30,221	-11.88%	\$2,128,702	22.96%	\$269,066
79	\$31,279	-22.10%	\$1,626,980	37.58%	\$338,902
80	\$32,373	28.68%	\$2,061,224	1.32%	\$311,001
81	\$33,506	10.08%	\$2,251,978	10.08%	\$308,843
82	\$34,679	4.91%	\$2,327,870	7.62%	\$297,697
83	\$35,893	15.79%	\$2,659,548	30.47%	\$352,512
84	\$37,149	5.49%	\$2,768,407	-3.11%	\$304,399
85	\$38,450	37.00%	\$1,705,646	31.69%	\$362,414
Average annual return:		10.37%		10.37%	

Taking the same returns and simply reversing the order results in a difference of more than \$1.3 million!

HOW TO MITIGATE THE RISK

You can take several steps to mitigate the sequence of returns risk. Let's discuss solutions to protect your retirement plan from market volatility so you can reach your retirement income goals.

Taking the same returns and simply reversing the order results in a difference of more than \$1.3 million!

HOW TO MITIGATE THE RISK

You can take several steps to mitigate the sequence of returns risk. Let's discuss solutions to protect your retirement plan from market volatility so you can reach your retirement income goals.

Please call Marilyn at 520-668-9662 or email her at marilyndeluca@ffig.com to schedule an appointment.



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.

Doug A. referred his friend **Kevin H.** Thank you so much!

Jackie A. referred her friend **Rick M.** Thank you so much!

Cyndi J. referred her friend **Walter S.** Thank you so much!

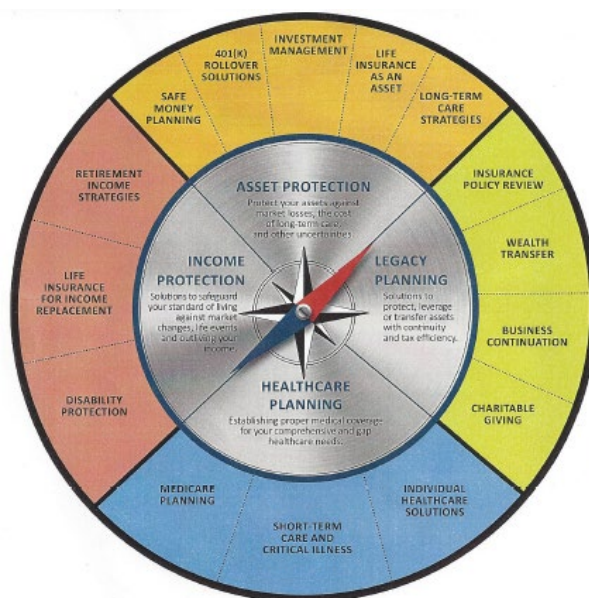
Sherri S. referred her friend **Timothy V.** Thank you so much!

John S. referred his friend **Tom F.** Thank you so much!

George A. referred his friend **Arnold B.** Thank you so much!

Nancy B. referred her friend **Brenda P.** Thank you so much!

The Retirement Planning Compass



Phishing Scams

As you all know we are constantly bombarded by scams. One type of scam that has become very prevalent is called phishing. This scam involves emails that look authentic in an attempt to get you to click on a link that will then enable the scammer to gain access to your computer and all the information stored on your computer.

ALWAYS look at the email address of any email you get with a link attached. If the email is not correct do not click on any attached links. I have listed a number of actual phishing attempts below:

This is "Phishing" email. - Pay attention with emails. Stop. Think. DELETE. Also please note that they are using our actual logo. (BTW Sequent planning is the investment company I work for)

This first example is quite creative, so please check the full email addresses:

From: "Andrea Butler" <listekforum@gmail.com>
To: "Anthony Fenner"
<anthony@sequentplanning.com>
Sent: Tuesday, July 22, 2025 11:42:44 AM
Subject: Andrea Butler

Happy Tuesday!

My current direct deposit account for payroll purposes is closing soon, I will appreciate your help with replacing it with a new one. What information will you be needing to get it done for me.

Thank you.



Here is another example:

From: "QuickBooks Payments"
<qbo.payments@intuits.org>
To: "Mike Chochon"
<mike@sequentplanning.com>
Sent: Monday, July 21, 2025 5:17:53 AM
Subject: Intuit Payments

mike@sequentplanning.com

A new payment deposit was generated today for your invoice today. For security purposes, your payment has been placed on hold due to incorrect billing.

Login below to review and process your payment.

INVOICE DEPOSIT

Thank You,
Intuit Payments Team

Home Office

Thank you,

Another example:

This is quite creative, so please check the full email addresses

From: "Michael Chochon"
<taraghen60@gmail.com>

September 2025

To: "Anthony Fenner"
<anthony@sequentplanning.com>
Sent: Thursday, July 17, 2025 11:35:32 AM
Subject: Michael Chochon

Happy Thursday
I'm looking to change my direct deposit on file due to the imminent closure of the current one, could you please let me know the information that will be needed in making this change please.

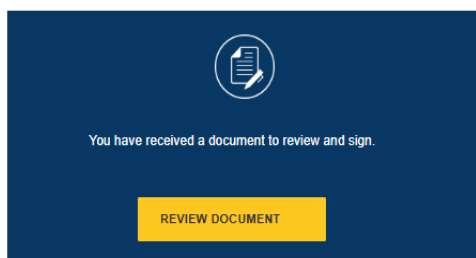
Home Office
Thank you,

Here is the last example:
Below is another "Phishing" email. Pay attention with emails. Stop. Think. DELETE.

We would have notified you of any document we would be sending.
Let us know if you click on any emails that could be a problem.

To: <todd@sequentplanning.com>
From: todd via DocuSign <bomet.conroy@parliament.go.ke>
CC:
Date: 07-15-2025 19:23:59
Subject: Your Electronic Signature is Required on Document (todd_contract.pdf)
Attachments:

 docuSign



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 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:

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

Tuesday September 23rd - 11:00 AM

**MARRIOTT COURTYARD – TUCSON
AIRPORT:**

2505 E Executive Dr, Tucson, AZ 85756

Tuesday September 23rd - 6:00 PM

**MARRIOTT COURTYARD – TUCSON
AIRPORT:**

2505 E Executive Dr, Tucson, AZ 85756

Tuesday October 7th - 11:00 AM

FUTURITY FIRST - TUCSON OFFICE:

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

Tuesday October 7th - 6:00 PM

FUTURITY FIRST - TUCSON OFFICE:

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

Phone #:[illegible]