

SONORAN RETIREMENT ADVISOR



April 2026

“Be True to your work, your word and your friend.”

Henry David Thoreau

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

Hi,

April is stress awareness month. We are living in an incredibly stressful world right now. Long-term stress can prove to be more than just a mental issue. From headaches to stomach disorders to depression – even very serious issues like stroke and heart disease can come because of stress.

My second article will focus on dealing with stress and your finances.

We would love it if you would leave us a google review. It is quite simple and would mean the world to us.

1. Click on or paste the link below into your web browser.
2. Click on the third box down “Leave Us a Review”
3. Just check on the stars and type in your review.

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

Stay safe and healthy.

Your Tucson Team

FEATURE STORY

Stress Awareness Month

Overview

Stress Awareness Month has been recognized every April since 1992, but this year it seems particularly important. Learning to cope with our stress and finding healthy ways to deal with these situations can go a long way in living a healthy and positive life.

What does stress mean to you?

We all experience stress – yet we may experience it in very different ways. Because of this, there is no single definition for stress, but the American Institute of Stress states the most common explanation is a “physical, mental, or emotional strain or tension.”

A 2017 study from the American Psychological Association found the most common sources of stress reported among Americans was the “future of our nation” (63% of respondents mentioned), Money (62%), Work (61%), political climate (57%), violence/crime (51%).

Effecting more than just your mind

Long term stress can prove to be more than just a mental issue. From headaches to stomach disorders to depression – even very serious issues like stroke and heart disease can come as a result of stress. When you are placed in a stressful situation, specific stress hormones rush into your bloodstream leading to an increase in heart rate, blood pressure and glucose levels. This is helpful in emergency situations, but having this “rush” for extended periods of time can be

dangerous and make you susceptible to the issues mentioned previously.

Learn to overcome issues you cannot change

Sometimes the stress in our lives is not something we have any power to change – it is during these times that the recommendation is to change your approach to the situations.

Try to...

- Recognize when you don't have control, and let it go.
- Avoid getting anxious about situations that you cannot change.
- Take control of your reactions and focus your mind on something that makes you feel calm and in control.
- Develop a vision for healthy living, wellness, and personal growth, and set realistic goals to help you realize your vision.

Tips for coping with your stress

The CDC provides some basic ideas to help you cope with stress...

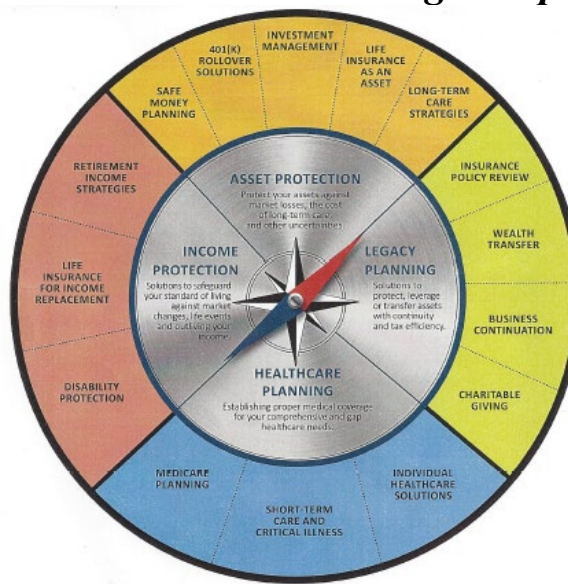
- Take care of yourself – eat healthy, exercise regularly, get plenty of sleep, give yourself a break if you feel stressed.
- Discuss your problems with a parent, friend or another trusted source.
- Avoid drugs and alcohol.
- Recognize when you need more help – know when to talk to a psychologist, social worker or counselor if things continue.

7 Tips to Manage Stress and Build Resilience

1. **Recognize and counter signs of stress.** Your body sends signals that say "I'm stressed out!" These can include difficulty concentrating, headaches, cold hands, tight muscles, a nervous stomach, clenched teeth, feeling on edge, fidgety, irritable or withdrawn. Knowing how your body communicates can help you deal with stressful moments. Learn to not only recognize when you are experiencing stress, but also to take action to counter their effects. For example, deep breathing, stretching, going for a walk, writing down your thoughts and taking quiet time to focus. All of these activities can help induce relaxation and reduce tension.
2. **Take time for yourself.** Make taking care of yourself a daily routine. It's not selfish or self-indulgent - and it might require saying "no" to requests or prioritizing yourself along with your responsibilities. Start with small changes in your routine to help build resilience to stressful circumstances. Work in time to exercise, eat healthy foods, participate in relaxing activities and sleep. In fact, including a regimen of exercise, which for some may include yoga or meditation, can be very important when feeling stressed. Also, take time to notice the "good minutes" in each day or to do something that you enjoy, such as reading a book or listening to music, which can be a way to shift your attention and focus on the positive rather than the negative.
3. **Try new routines.** From scheduling bath and bedtimes to blocking off time to plan and prioritize tasks, additional structure can provide a daily framework that allows you to attune to your body's signals. Then, you can take steps to potentially manage stress earlier than you once did.
4. **Stay connected and make new friends.** Stay in touch with family, friends and groups in your life - technology makes this easier than ever. Having a person to talk with can be reassuring and calming. Using video features can enhance the connection in telecommunication or online communications for some people.
5. **See problems through a different lens.** Experts call changing the way we think about and respond to stress "reframing." View sitting in traffic or around the house as an opportunity to enjoy music, podcasts or pleasant views. Reduce anger in response to rude or aggressive behavior by imagining what might be happening in that person's life. Keeping situations in perspective is an important way to boost stress resilience. If you practice reframing, you will get better at it over time.
6. **Seek help with problems.** Many people experience the same day-to-day strains related to caregiving, relationships, health, work and money. Look to friends and family, as appropriate, or other trusted individuals or resources for tips and information.
7. **Talk to a health professional if stress is affecting your well-being, you feel you**

cannot manage the stress you're experiencing, or stress has caused you to engage in or increase substance use. Seek appropriate care if stress is harming your relationships or ability to work. If you have suicidal thoughts, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255). Lifeline chat is a service available to everyone 24 hours a day, 7 days a week.

The Retirement Planning Compass



A Path to Serenity and Smart Money Choices

In today's fast-paced world, financial stress has become a part of life for some. The anxiety and pressure associated with money matters can create a vicious cycle, affecting both mental and physical health. However, there may be a pathway through this chaos: mindfulness and meditation. These ancient practices not only offer a chance to reflect but also may provide a more straightforward approach to financial decision-making, which could foster long-term financial wellness.

What is the Connection Between Financial Stress and Mental/Physical Health?

Financial stress is a source of anxiety for some, impacting sleep, relationships, and overall well-being. According to the most recent Stress in America survey by the American Psychological Association, a majority of adults identified inflation, the economy, and financial concerns as sources of



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.

Gerald S. referred his friends **Dennis and Beth H.** Thank you so much!

TUSD referred **Michele B.** Thank you so much!

stress. Chronic financial stress can lead to health problems. Individuals experiencing financial strain often neglect preventive health measures due to cost, which can exacerbate their physical health issues.

Tools for Managing Financial Anxiety

Mindfulness is the practice of being fully present and engaged in the moment, without judgment. It involves tuning into experiences, focusing on the present, and observing thoughts and feelings without reacting to them. When applied to finances, mindfulness encourages people to be aware of their spending habits and emotional triggers, aligning their financial actions with their values and goals, which can lead to more satisfying and sustainable economic health.

Meditation, often practiced alongside mindfulness, involves sitting quietly and paying attention to thoughts, sounds, and bodily sensations. Integrating meditation into daily routines might help manage stress and enhance concentration, providing a valuable refuge for people dealing with financial stress. Just a few minutes a day might help clear the mind, improve focus, and manage anxiety, enabling the handling of monetary matters with a calm, composed mind.

Practical Ways to Include These Practices:

- 1. Daily Meditation:** Start with five minutes a day in a peaceful spot, focusing on your breath. If financial worries arise, gently redirect your attention back to your breathing.
- 2. Mindful Budgeting:** Before making financial decisions, pause and assess your motivations.

Are you adhering to a budget, or are emotions influencing your choices? This practice can help avoid unnecessary expenses.

- 3. Reflective Journaling:** Maintain a journal documenting your financial decisions and the emotions they evoke. This exercise can help reveal patterns and triggers in your spending habits, aiding in more effective financial management.
- 4. Educational Workshops:** Some communities offer free stress management workshops, equipping individuals with tools and knowledge to help with financial management. Our upcoming workshop schedule is included on the back of this newsletter.

Mindfulness and Meditation in Action

Consider a scenario where mindfulness helps combat impulse purchases. By staying present and aware, individuals can make values-based financial choices rather than succumb to the allure of FOMO (fear of missing out) or unhealthy comparisons. Similarly, meditation can be invaluable during life transitions, such as career changes or retirement, helping manage financial issues with more clarity and composure.

How Mindfulness Works

Mindfulness works by dialing down the body's stress response, which can impair the immune system and exacerbate health problems. By influencing stress pathways in the brain, mindfulness changes brain structures and activity related to attention and emotion regulation. This shift can enable individuals to respond more

effectively to stress, including financial stress, by cultivating a more open and less reactive mindset.

How Does One Get Started?

Learning mindfulness is more accessible than ever, with classes and interventions available in various settings, including online platforms and smartphone apps. While it may take time for mindfulness meditation to feel natural, consistent practice can transform it into a powerful tool for relieving stress and enhancing overall well-being.

Embracing mindfulness and meditation doesn't entirely eliminate financial challenges, but these practices can provide a robust framework for managing financial stress more healthily and productively. They empower individuals to make thoughtful decisions and ultimately gain control over their financial well-being. Start small, be consistent, and watch as mindfulness and meditation transform your financial life and beyond.

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 7th - 11:00 AM
HILTON EL CONQUISTADOR:
10000 N Oracle Rd, Tucson, AZ 85704

Tuesday April 7th - 6:00 PM
HILTON EL CONQUISTADOR:
10000 N Oracle Rd, Tucson, AZ 85704

Tuesday April 28th - 11:00 AM
FUTURITY FIRST - TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday April 28th - 10th - 6:00 PM
FUTURITY FIRST - TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday May 19th - 11:00 AM
MARRIOTT COURTYARD TUCSON AIRPORT :
2505 E Executive Dr, Tucson, AZ 85756

Tuesday May 19th - 11:00 AM
MARRIOTT COURTYARD TUCSON AIRPORT :
2505 E Executive Dr, Tucson, AZ 85756

Tuesday June 2nd - 11:00 AM
FUTURITY FIRST - TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

Tuesday June 2nd - 6:00 PM
FUTURITY FIRST - TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ
85711

**RETIRMENT PLANNING
WORKSHOPS**

FUTURITY FIRST - TUCSON OFFICE:

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

Tuesday May 26th at 11:00 am or 6:00 pm

Tuesday June 9th at 11:00 am or 6:00 pm

Tuesday July 21st at 11:00 am or 6:00 pm

Tuesday August 18st at 11:00 am or 6:00 pm

Tuesday September 29th at 11:00 am or 6:00 pm