SONORAN RETIREMENT ADVISOR

July 2026

It is not about being the best, it is about being better than you were yesterday.

IN THIS ISSUE

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

Hi,

EFFECTIVE 7/15/2026 OUR EMAIL ADDRESSES ARE CHANGING AS FOLLOWS:

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I hope you are all doing well. This month I'm going to focus on budgeting. With the current cost of everything going up budgeting is more important than ever. My second article will talk about RILA's (Registered Index-linked annuities)

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Stay safe and healthy.

Your Tucson Team

FEATURE STORY

Help create a budget in 5 steps

Developing and maintaining an effective budget – no matter your money status – is one of the most valuable services I, as a financial professional, can provide.

Building a budget is an important part of basic financial wellness, but many people don't know how to get started.

The value I provide by helping clients with budgeting

Budgeting is a simple strategy that can have a big effect on a your financial behaviors and habits. Which, in turn, can affect the success of planning for retirement or being able to meet emergency expenses. The value I provide can:

- Empower you to make well-informed spending choices and take proactive steps toward your financial goals.
- Redirect funds toward important financial milestones, such as paying down debt or boosting your savings.
- Give you a sense of control over your money, which can help reduce stress and build greater financial confidence.

Helping create a budget in 5 steps

The foundation of any successful budget starts with understanding where you stand financially. Here's my step-by-step approach to helping clients build and maintain a budget that works for them.

1. Money coming in

Identify guaranteed income streams, such as salaries, pensions, Social Security and annuities, as well as any variable sources like investments or part-time work.

2. Money going out

For two to three months, I encourage clients to keep a log of fixed expenses and variable expenses.

Fixed expenses = Bills that are typically the same every month, like a mortgage, car payment, or utilities

Variable expenses = These are items that may change month to month

3. Look at the overall picture

Subtract the total expenses from the monthly take-home pay to show what's left to put toward other goals. If you discover expenses add up to more than income, then you need to ask questions like: "How do these expenses align with your priorities?" and "What is really important to keep?"

A 50/30/20 approach can be a helpful way for you to visualize your budget. With this rule of thumb, I encourage you to put up to 50% of your after-tax income toward needs, 30% toward wants, and 20% toward wishes.

50% Needs: Essentials clients can't live without like food, shelter and clothing.
30% Wants: Things that are important but not necessary, like personal passions and hobbies.
20% Wishes: Savings for unplanned expenses and long-term dreams, like buying a second home or seeing the world.

4. Set and evaluate goals

Life changes such as job shifts, medical emergencies, or major purchases can affect financial stability. It’s important to conduct regular reviews to revisit short-, mid-, and long-term goals to help make sure you are on track.

Short-term goals: six months to five years
Mid-term goals: five to 10 years
Long-term goals: more than 10 years

5. Create a savings plan

If expected expenses exceed anticipated income, then I work with my clients to close the gap. I Help guide them in building an emergency fund that can cover at least three to six months of essential expenses. I also help clients allocate a portion of their income to investments that match their financial goals and risk tolerance.

Sticking to a budget helps encourage mindful spending. I encourage my clients to stick to their budget and use it as an opportunity to teach them the value of mindful spending. They can make conscious choices about where their money goes and focus on what truly matters to them.

Budgeting is more than just tracking income and expenses; it’s about crafting a strategy that helps you feel confident and secure in your financial journey. We have a budgeting worksheet that we can provide as a starting point for our conversations.

Our goal at Futurity First is to help all our clients plan for a worry-free retirement, so you can focus on enjoying this time rather than worrying about your money.

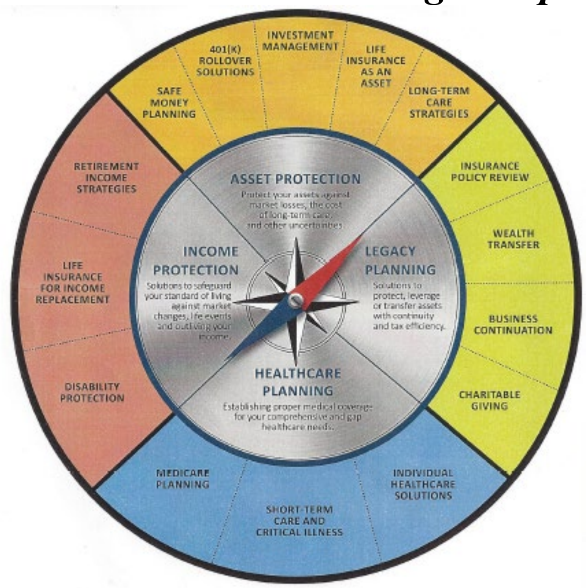
Clients of the Month

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.

Bell M. referred **Doreen B.** Thank you so much!

The Retirement Planning Compass



What is a Registered Index-Linked Annuity (RILA) and how does it work?

As you near retirement, protecting your money from losses due to stock market downturns can become a priority. But for some investors, the cost of that protection may not be worth the benefit. If you are in this situation, you may want to ask your financial professional about a registered index-linked annuity (RILA).

Choosing an annuity that's appropriate for your situation depends in part on your tolerance for risk. Generally speaking, the more risk you're willing to accept, the higher your potential return. From a risk standpoint, a RILA can be described as a cross between a fixed indexed annuity (FIA) and a variable annuity. A RILA may be a good match for you if you want to limit your downside exposure and you are willing to accept some market risk in exchange for more growth potential.

A closer look

Like a FIA, a RILA provides the opportunity for growth based in part on the performance of a stock market index. Other similarities include:

- tax-deferred growth potential
- annual free withdrawal amounts
- an option to convert the annuity into a stream of retirement income payments

Neither a RILA nor a FIA is a stock market investment and neither one directly participates in any stock or equity investments.

However, there is an important difference between these two indexed annuities. With a RILA, you accept a level of risk of market loss in exchange for higher upside potential.

How it works

The upside and downside limits of RILAs are connected, so a higher level of protection from downside risk means a lower cap on upside potential, and vice versa. When index performance is positive during a term, your annuity may earn interest credits, limited by a cap or participation rate. Index declines can result in negative interest credits, with a level of protection from any loss.

Did you know?

RILAs are sometimes called buffered annuities because they "buffer" assets from a level of market loss.

Downside protection - A buffer provides downside protection, limiting exposure to a percentage of market loss, typically 10, 20 or 30 percent. For example, if an index declines 15 percent and you choose a 10 percent buffer, you would incur a 5 percent loss.

Dual Direction segments: is an investment option where you receive a positive credit even if the chosen market index (like the S&P 500) goes down, as long as the drop stays within a specific, predetermined buffer limit. Dual direction strategies work by "flipping" negative index performance into a positive credit:

- **Positive Markets:** If the market goes up, your account grows based on the index performance, up to a set maximum limit (Cap Rate).
- **Flat Markets:** If the index has a 0% return, you may still be credited with a preset positive return.
- **Negative Markets (Within the Buffer):** If the market goes down, but stays within the segment's buffer limit (e.g., -10%), your account is credited with the absolute value of that negative performance. For example, if the market loses 5% and your buffer is 10%, you **will gain** 5%.
- **Negative Markets (Exceeding the Buffer):** If the market drop exceeds the buffer limit, you are only protected for the buffer amount and absorb the remainder of the loss. For example if the buffer limit is (-10%) and the market drops 15% you will only lose 5%.

Meeting the need for accumulation - RILAs are typically designed to help you accumulate money for retirement or other long-term needs. If you are searching for an option that provides lifetime income, another annuity solution may be a better fit. You may consider a RILA if you're looking to supplement your retirement plan and would like to choose from a variety of protection and growth options to create a strategy that aligns with your individual retirement needs.

Discover your "comfort zone" for risk

How much risk are you willing to take to grow your retirement nest egg? The right blend of risk and return potential can increase your confidence in your retirement plan and help you stay in your financial comfort zone. Find your comfort zone in the annuity spectrum.

It's important to know your annuity "comfort zone" when it comes to your tolerance for risk.

Investing may feel smooth as glass when there's time to ride out the effects of volatile markets. But the closer retirement gets, the less time there is to recoup lost ground. If your retirement planning goal is growth with some protection from market swings, ask your financial professional if adding a RILA to your portfolio could be the right choice.

To learn more please feel free to attend one of our Retirement planning workshops or contact Marilyn at marilyndeluca@ffigsoaz.com or call her at 520-668-9662 to set up an appointment.

UPCOMING MEDICARE WORKSHOPS

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

Tuesday July 14th - 11:00 AM
MARRIOTT COURTYARD TUCSON AIRPORT :
2505 E Executive Dr, Tucson, AZ 85756

Tuesday July 14th - 6:00 PM
MARRIOTT COURTYARD TUCSON AIRPORT
2505 E Executive Dr, Tucson, AZ 85756

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

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

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

Tuesday August 11th - 6:00 PM
HILTON EL CONQUISTADOR:
10000 N Oracle Rd, Tucson, AZ 85704

Tuesday August 25th - 11:00 AM
FUTURITY FIRST - TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ 85711

Tuesday August 25th - 6:00 PM
FUTURITY FIRST - TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ 85711

RETIRMENT INCOME PLANNING WORKSHOPS

FUTURITY FIRST - TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ 85711

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