SONORAN RETIREMENT ADVISOR

September 2026

What comes easy won't last, what lasts won't come easy.

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 HAVE CHANGED AS FOLLOWS:

MATTHEWDELUCA@FFIGSOAZ.COM
MARILYNDELUCA@FFIGSOAZ.COM
SARAHESCAMILLAS@FFIGSOAZ.COM
AMANDADELUCA@FFIGSOAZ.COM

The Medicare Annual Enrollment Period (AEP) is around the corner. My feature article will discuss, in detail, what we are going to require to efficiently and effectively help all our clients this AEP.

My second article will discuss the new Trump IRA's.

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Stay safe and healthy.

Your Tucson Team

FEATURE STORY

Medicare Annual Enrollment Period (AEP)

Dear Valued Clients,

We are heading into the Medicare Annual Election Period (AEP) or Medicare open enrollment. You can make changes to your Medicare coverage from 10/15/2026 to 12/07/2026 and those changes will go into effect on 1/1/2027. Please note that if you are satisfied with your current coverage, you do not have to do anything, and you will automatically stay enrolled in the same plan.

During AEP Sarah and I are in appointments all day and have very limited time to check phone messages or emails, so please direct all inquiries to Marilyn during AEP (10/15/26 – 12/07/26) and she will make sure that no requests are missed.

To make sure that we will be able to help every client that needs to make a change to their coverage, we will be limiting appointments only to those clients who need to make changes. **Also, to ensure our appointments stay on time we need you to send:**

1. **An up-to-date list of your medications**: to Marilyn **before** we can set up a meeting *(Please use the attached prescription drug worksheet – not in paragraph form - so we have all the information we need).* This is necessary even if your prescriptions have not changed, to make sure you get the most accurate recommendation, and to ensure that our records are accurate.
2. **A list of any doctors you are seeing.** This is for Advantage plan members only so we can ensure that all of your doctors will still be contracted with the plan for 2027.
3. Marilyn will call you with our recommendation after we've reviewed your plan and schedule an appointment if a change is necessary.

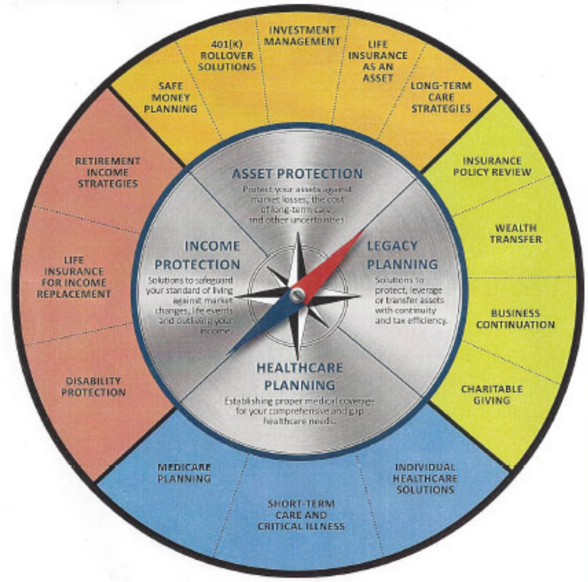
Please contact Marilyn at 520-668-9662, or by email at marilyndeluca@ffigsoaz.com, if you have any questions.

Thank you all so much for continuing to allow us to service your Medicare needs.

Best Regards,
Matt, Sarah, Amanda, and Marilyn – Your Tucson Team

Please join us at our Open House on 10/02/2026 from 10:00 to 3:00 at our Office (4400 E Broadway Blvd, Suite 712) – we'll have refreshments and will be available to answer any questions. Also please feel free to bring your prescription lists with you. This is a great opportunity to just stop by and say hi and catch up.

The Retirement Planning Compass



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.

Nadine V. referred **Jeff T.** Thank you so much!

Lucy S. referred her daughter **Sarah S.** Thank you so much!

TUSD referred **Jim W.** Thank you so much!

Gerald D. was referred by a client who works at Jim Click.

Denise B. referred **Carol M.** Thank you so much!

What is TrumpIRA?

You may qualify for up to $2,000 in matching funds.

Key takeaways

- TrumpIRA.gov is a website where people can find IRAs to consider opening, as well as info about receiving matching contributions from the federal government.
- The IRAs are offered by private financial institutions and listed on the US Treasury-run website, set to launch by January 1, 2027.
- Single savers and joint tax filers who earn less than $35,500 and $71,000, respectively, will be eligible for a Federal Saver's Match contribution of up to $1,000 or $2,000.

More than 15% of private industry workers have employers who don't offer a traditional pension or retirement savings plan, according to the Bureau of Labor Statistics. This is where TrumpIRA can help people without a work-sponsored way to save for retirement.

What is TrumpIRA?

TrumpIRA is a government website (TrumpIRA.gov) that provides links and information to IRAs from private-sector financial institutions that meet certain Treasury-specific criteria. Set to launch by January 1, 2027, the site will allow savers to compare IRAs from different financial institutions based on criteria such as fees and investment options. The TrumpIRA site will also share information about eligibility and instructions for claiming the Saver's Match, which would match eligible savers' contributions up to certain thresholds, depending on their income.

TrumpIRA is not to be confused with tax-advantaged Trump Accounts, which are a new, custodial-style traditional IRA for children and are scheduled to launch in the summer of 2026.

How does TrumpIRA work?

TrumpIRA works as an online platform to link savers with private-provider IRAs. The Treasury deems all IRAs on the site to be low-cost and high-quality. All plans on TrumpIRA.gov will need to meet certain criteria, including:

- Offering investment options designed to help protect the money you put into them - as in, they're not riskier than other similar investments.
- Offering funds and ready-made portfolios such as target-date funds. These become less risky as they approach a goal date and are commonly aligned to retirement.
- Having low administrative costs with net expense ratios of no more than 0.15%, so investors keep more of their earnings.
- Not requiring minimum contributions or balances, so investors don't need to put in a large amount of money.

There's no information yet on whether the TrumpIRA website will list Roth IRAs, but the traditional IRAs will work like any other traditional IRA.

Traditional IRAs are tax-advantaged accounts designed to help people save for retirement. Contributions are generally made with after-tax money but may be tax-deductible if you meet income eligibility. Any potential earnings grow tax-deferred and are not taxed until you withdraw them.
Investment options will be similar to the low-cost options offered to government employees and the military through the Thrift Savings Plan (TSP).

Who is eligible for TrumpIRA?

TrumpIRA is meant to help workers without access to an employer-sponsored retirement savings plan. "Workers" can include small business employees, part-timers, independent contractors, and the self-employed. There is no income restriction on using the site to find a low-cost IRA, but there are income limits for claiming matching contributions.

Is TrumpIRA a government-run account?
No, TrumpIRA is not a government-run account. In fact, it's not a separate kind of retirement account at all. Instead, TrumpIRA is a website that serves as a marketplace of private-sector IRAs that meet the government's cost and quality criteria.

Did TrumpIRA pass?
The current administration established TrumpIRA through an executive order that President Trump signed on April 30, directing the US Treasury to create TrumpIRA.gov, which is scheduled to be live by January 1, 2027.

How much can you contribute to a TrumpIRA?
No matter which IRA you choose from those listed on TrumpIRA.gov, you may only contribute up to the annual IRA contribution limits or your earned income, whichever is less.

The annual contribution limit for IRAs, including Roth and traditional IRAs, is $7,500 for 2026. If you're age 50 or older, you can contribute an additional $1,100 for 2026.

How does the TrumpIRA match work?
Under the Federal Saver's Match program from SECURE 2.0 legislation, the government will directly deposit up to $1,000 per year (or up to $2,000 for couples who file taxes jointly) in eligible lower- and middle-income workers' qualifying IRAs. For individuals who contribute, the Saver's Credit, a tax break eligible filers received at tax-filing time, will transform into this direct Saver's Match contribution.

To get the full match, single filers must have a modified adjusted gross income (MAGI) of $20,500 or less and joint filers must earn $41,000 or less. Phase-outs apply to higher incomes as they approach those maximums, which may rise in the future. To receive any match, single filers must have a MAGI of less than $35,500 and married couples are limited to $71,000. The incentive matches up to 50% of a worker's contributions, so an eligible single filer has to contribute $2,000 to get the full match of $1,000, while eligible joint filers must contribute $4,000 to reach their maximum match of $2,000.

Note that the Saver's Match does not count toward the IRA contribution limit and may be subject to an additional early withdrawal tax.

When can you withdraw from a TrumpIRA?
You can withdraw from the traditional IRAs without penalty beginning at age 59½. Withdrawals before age 59½ incur a 10% early withdrawal penalty in addition to income tax. Withdrawals to cover certain expenses, such as health insurance premiums while unemployed and up to $10,000 for buying your first home, waive the penalty, though not the taxes.

Tax implications of TrumpIRA
As with any tax-advantaged account, there are tax considerations:

- Withdrawals from the traditional IRAs listed on the TrumpIRA website are subject to ordinary income tax.
- There's an additional penalty for early withdrawals, aka those before age 59½.
- Potential growth on any investment is tax-deferred. For instance, if you hold mutual funds in your traditional IRA and investments in that fund are sold for a gain, you won't be taxed unless you withdraw.
- Similarly, if any of your investments pay dividends, you won't be taxed on them until you withdraw them.

When can you open a TrumpIRA?
You can open an IRA listed on TrumpIRA.gov when the site goes live by January 1, 2027.

How do you open a TrumpIRA?
To open an IRA listed on TrumpIRA.gov, follow these steps:

1. Visit TrumpIRA.gov when the site launches to compare plans. Check out investment options and costs but also look into each provider to find the right one for you. Find out how clients rate their customer service, and how user-friendly their app and/or website is for managing accounts and making trades. Also consider whether you already have a relationship with any of these financial firms. It could be convenient to have multiple accounts in one place.

2. Choose an IRA, then follow the financial institution's instructions for opening your account. You will need to visit the provider's website and enter personal details, such as your name and Social Security number. You may even need to upload an image of your photo ID.

3. Fund your account. If you choose a provider where you have other accounts, such as a taxable brokerage account, you may be able to transfer money between accounts. Otherwise, you'll need to link an outside account, such as a checking or savings account.

4. Invest the money in your IRA. Your money stands a better shot of growing if you invest it rather than leaving it in your IRA's default position, which might earn some interest. You'll need to choose from the set menu of investments your IRA offers.

5. Claim the Saver's Match, if eligible.
Try to contribute at least enough to your IRA to capture the full Saver's Match amount you qualify for. Follow TrumpIRA.gov's instructions for getting those matching dollars.

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 September 22nd - 11:00 AM
FUTURITY FIRST - TUCSON OFFICE:
4400 E Broadway Blvd, Suite 712, Tucson, AZ 85711

Tuesday September 22nd - 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 September 29th at 11:00 am or 6:00 pm