FULLERTON
FINANCIAL PLANNING

THE OFFICIAL

NEWSLETTER

MAY + JUNE 2025

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SEE WHAT'S INSIDE

FIND OUT WHAT'S GOING ON AT FULLERTON

UPCOMING EVENTS

MAY 6th – Mix & Mingle: Welcome to the Family!

Are you new to the Fullerton Family? We'd love to personally welcome you! Join us for a relaxed and friendly Mix & Mingle event where you can connect with our team and other clients who are also new to Fullerton. It's a great chance to meet like-minded individuals, ask questions, and feel right at home. It's also a great way to lightly introduce your friends who are curious about us too! Keep an eye on your inbox—your invitation will be arriving soon! Or reach out to melanies@fullertonfp.com for more information.

JUNE 11 – Coffee Talk: Travel Big in Retirement

If you're dreaming of breathtaking destinations and bucket list adventures, you won't want to miss this Coffee Talk! We're bringing in a travel expert to share insider tips, smart travel strategies, and ideas for making your retirement travels both exciting and financially savvy.
Join us each month for Coffee Talk—where meaningful conversations meet practical planning, one sip at a time. For more information reach out to melanies@fullertonfp.com

TBD – FFP Live: Summer Webinar Series

Coming soon—our FFP Live summer webinar series! These engaging, live sessions are designed to answer your most pressing financial questions and walk you through key strategies in retirement planning, tax optimization, and more. Don't let those important financial decisions slip while your away. Get your questions answered while your away!
Dates and topics to be announced—stay tuned and get ready to tune in

TBD – Educational Webinar

We're preparing another powerful educational webinar packed with insights and real-life guidance to help you navigate your financial future with confidence. Whether it's healthcare in retirement, estate planning, or market updates, our webinars are always designed with your needs in mind.

Final date and topic coming soon—make sure you're on our email list so you don't miss it!

For Questions or to Register email: ***clientevents@fullertonfp.com***
Or call our office and ask to speak with Maggie Cady. All event dates are subject to change.

20 YEARS OF EXCELLENCE

WE WANT TO HEAR YOUR STORY!

As we celebrate 20 years of Fullerton Financial Planning, we've been reflecting on the moments, memories, and meaningful connections that brought us here. Whether you've been with us from the beginning or recently joined the Fullerton family, your story is part of ours—and we'd love to hear it.

On May 3rd, we're inviting clients like you to visit our Peoria office for a special opportunity:

A 20-minute one-on-one session where you can share your personal journey with Fullerton Financial Planning.

Over the past two decades, we've built something special—relationships rooted in trust, transparency, and a shared commitment to your financial future. Maybe we helped bring clarity to your retirement plan, gave you peace of mind about your future, or simply stood beside you as your financial partner and friend. Whatever your story looks like, it matters to us—and it could inspire someone else.

This isn't just a storytelling session—it's a part of something bigger. Your experience may be featured in a special project that celebrates the voices and victories of our clients, marking this incredible milestone in a meaningful way.

Spots are limited, so be sure to reserve your time today! Click below to sign up or email alexj@fullertonfp.com to claim your spot.

Can't make it in person?
We'd still love to hear from you! If Fullerton Financial Planning has made an impact in your life, please don't hesitate to reach out and share your story with Alex at alexj@fullertonfp.com.

Date: May 3rd

Location: Fullerton Financial Planning – Peoria Office

Time: 20-minute reserved slot

LET'S CELEBRATE THIS JOURNEY—TOGETHER

FFP LIVE PRESENTS

THE SUMMER WEBINAR SERIES

FULLERTON FINANCIAL PLANNING LIVE

YOUR RETIREMENT GOALS SHOULD TRAVEL WITH YOU—AND NOW THEY CAN.

At Fullerton Financial Planning, we know how much our clients love to travel—your photos from the beach, the mountains, and everywhere in between are proof! (Yes, we're looking at you, cruisers and world explorers!)

But we also understand that life happens. Plans change. Circumstances shift—sometimes for the better, sometimes unexpectedly. That's why we've made it easier than ever to stay connected with your advisor and your financial goals, no matter where the road (or plane) takes you.

FFP LIVE: YOUR SUMMER WEBINAR SERIES

This summer, we're bringing the conversation to you. Whether you're sipping coffee on your patio or checking in from your favorite vacation spot, you can now join us from anywhere for live, engaging, and informative webinars.

We'll cover timely topics to help you:

- **Stay on track with your retirement goals**
- **Navigate market changes and updates**
- **Plan for healthcare, taxes, and legacy**
- **And get answers to your most important financial questions**

NO COMMUTE.
NO SUITS.
NO MISSING OUT.

VIRTUAL APPOINTMENTS—WHEREVER YOU ARE

Your advisor is just a click away. Traveling? Home for the summer? We're available for virtual appointments so your financial plan keeps moving forward with you—without skipping a beat.

Need to book a check-in? Reach out to schedule a virtual appointment today!

DON'T MISS A DAY WHEN IT COMES TO YOUR DREAMS

FFP Live is here to help you stay informed, inspired, and in control—no matter where you are. Because your retirement should be just as flexible and adventurous as you are.

Watch your inbox for webinar invites, dates, and registration links—or call us to reserve your spot early. We're always here for you.

YOUR GOALS. YOUR PLAN. YOUR LIFE—ON YOUR TERMS.

RESOURCES + IMPORTANT INFO

FROM THE DESK OF BEEZER

BEEZER HERE, YOUR LOCAL OFFICE PUP!

Hello again, Fullerton Family!

I'm bringing you this month's updates straight from my favorite sunny spot by the front window. There's a lot to wag about, so let's dig in!

First up: our very first tax season with Fullerton Tax Services is officially in the books—and it was a huge success! Our team worked hard to deliver a seamless, stress-free experience, and we loved seeing so many of you take advantage of the new service. If you didn't get a chance to work with us this season, no worries—we're here year-round for your tax needs!

We're also in full celebration mode this year as we mark 20 years of excellence at Fullerton Financial Planning! That's two whole decades of helping clients like you feel confident about the future—and for me, that's 140 dog years of belly rubs, tail wags, and loyalty.

Whether we've walked with you through a big financial milestone or simply been a trusted voice along the way, we'd love to hear how Fullerton has made a difference in your life.
Reach out to alexj@fullertonfp.com for more information!

Now let's talk Ladies Night—what a night! We had 58 wonderful women in attendance, including clients and their friends. There was delicious food, a fun fashion show, and everyone left with a custom-embroidered hoodie. I personally loved the energy (and all the extra attention—what can I say, I enjoy being the gentleman of the house). Make sure you're on our invite list and following us on social media so you don't miss the next event!

And while we know many of you love to travel, we also know plenty of you are staying local this summer. That's why we're planning some fun, cool (yes, temperature-wise!) events here at the office. Bring a friend, meet new people, and enjoy some summer fun without the heat. Let us know if you'll be around—email info@fullertonfp.com and we'll make sure you're the first to hear about our upcoming events!

Until next time—stay cool, stay connected, and don't forget to stop by for a treat (I'm always up for one too!).

Warm wags,
Beezer
Chief Morale Officer
Fullerton Financial Planning

HERE TO HELP YOU

HELPFUL RESOURCES

We believe that one of the most valuable things in the world is our ability to grow and learn. Knowledge is one thing that no one can take away from you, so as you continue to navigate the unknowns of retirement, spend some time educating yourself on topics that can provide you clarity.

RESOURCES

White papers find helpful investment, retirement, and financial planning documents made to help you succeed.

BLOGS

Read the latest financial news and updates from the Fullerton Financial team. Blogs are updated on a biweekly basis.

FFP LIVE

Join us as we delve into the world of finance, tackling a wide array of topics and addressing your burning questions.

EVENTS

Join us for one of our upcoming events and get involved by meeting others and giving back to the community.

Scan the QR Code to go directly to the resource library on our site.

SCAN ME

FIND YOUR RISK SCORE WITH OUR PORTFOLIO RISK ANAYLSIS

Does your portfolio have too much risk? Or not enough?
Knowing your risk score can help you make appropriate investment choices.
Find out your risk score with our Riskalyze tool!

LOOK AT OUR FREE RISK ANALYSIS TOOL

DEVELOPING A STRATEGY FOR LONG-TERM RETIREMENT INCOME

Retirement planning isn't just about saving—it's about ensuring those savings last. A sustainable retirement income plan helps ensure financial security by balancing predictable income sources, strategic withdrawals, and long-term risk management. Without a strategy that balances reliable income and liquid assets, retirees risk outliving their savings or facing financial strain.

ESTIMATING YOUR RETIREMENT INCOME NEEDS

One of the biggest challenges in retirement planning is determining how much income you'll need. A common rule of thumb is to aim for 70 to 80% of pre-retirement income, but there's no one-size-fits-all formula. What's right for you depends on the retirement you're envisioning.

Essential expenses like housing, healthcare, and insurance must be accounted for, but it's also important to plan for inflation and emergencies. Medical expenses, in particular, tend to rise later in life. Even with Medicare, retirees may face out-of-pocket costs for prescriptions, long-term care, or specialized treatments.

Inflation is another factor that can erode purchasing power during retirement. Entering retirement with assets and income that grow alongside expenses can help preserve living standards. Failing to reassess your budget regularly can lead to larger-than-expected withdrawals, putting savings at risk.

> **A common rule of thumb is to aim for 70 to 80% of pre-retirement income, but there's no one-size-fits-all formula. What's right for you depends on the retirement you're envisioning.**

BUILDING A STRONG FOUNDATION WITH RELIABLE INCOME SOURCES

A well-structured retirement income plan blends guaranteed and investment-based income.
Guaranteed income sources provide stability and predictable cash flow. Social Security is a major pillar of most retirement plans, but it's rarely enough to cover all expenses. Some retirees receive pension income, though traditional pensions are increasingly rare for current workers.

Annuities can help fill this gap by providing a steady, guaranteed income stream in exchange for an upfront investment. Investment-based income allows for growth and flexibility. Dividend-paying stocks, bond interest, rental properties, and alternative investments can all serve as additional income sources in retirement. Retirement accounts like 401(k)s and IRAs are essential tools, but withdrawals should be carefully planned to avoid unnecessary taxes and penalties.

WITHDRAWAL STRATEGIES TO PRESERVE WEALTH

How and when you withdraw from retirement accounts impacts how long savings will last.

Several strategies help retirees manage withdrawals effectively:

- The 4% rule – One popular strategy is withdrawing 4% of savings annually, adjusting for inflation. This method works best for retirees with diversified income sources.
- Dynamic withdrawals – Adjusting withdrawals based on market performance and RMD requirements can help preserve assets during downturns.
- Tax-efficient withdrawals – Withdrawing from taxable accounts first, followed by tax-deferred and tax-free accounts, can minimize tax burdens.
- Avoiding sequence of returns risk – Withdrawing funds during a market downturn can accelerate savings depletion. Relying more on cash reserves or alternative income during market disruptions may help preserve your portfolio.

PREPARING FOR THE UNEXPECTED

Even the best plans can't prevent financial surprises. Unexpected healthcare expenses or home repairs can throw off a retirement budget. Having a financial buffer in the form of more liquid savings that are separate from your long-term investment portfolio can be beneficial.

Long-term care is one of the more common unexpected financial hurdles individuals and couples face in retirement. The need can arise suddenly, and sometimes sooner than you expect. While some retirees assume Medicare will cover these expenses, most long-term care services—like assisted living or home healthcare—are not included.
Planning for these costs early, whether through savings, long-term care insurance, or hybrid life insurance policies, can help retirees avoid financial strain later in retirement.

DEVELOP A PLAN THAT'S TAILORED TO YOUR NEEDS AND THE RETIREMENT

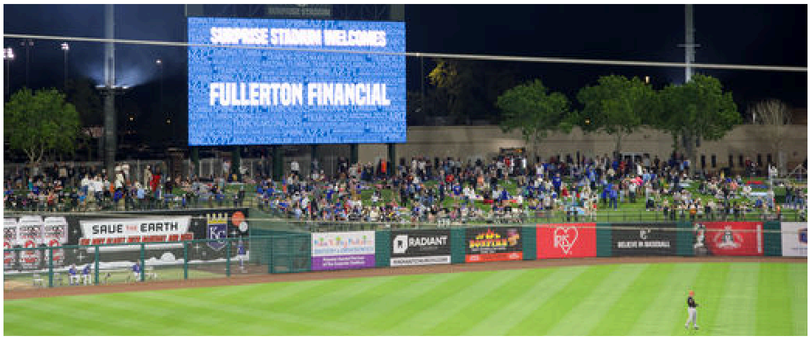
A sustainable retirement income plan balances guaranteed income, investment-based returns, and strategic withdrawals to enhance financial security. Estimating expenses, diversifying income sources, and preparing for the unexpected before retirement can help reduce the risk of outliving your savings or needing to downgrade your lifestyle.

Fullerton Financial Planning helps retirement planners and retirees in Peoria, Phoenix, Scottsdale, and Tempe develop and implement retirement income plans designed with sustainability in mind.

Call us at (623) 974-0300 to schedule a meeting with one of our financial advisors, watch our webinars, or attend an upcoming seminar or event to learn more.

TAKE A LOOK AT WHAT'S BEEN HAPPENING

RECENT EVENTS



PROTECT WHAT MATTERS MOST

ESTATE PLANNING WITH FFP

At Fullerton Financial Planning, we believe estate planning is more than just writing a will—it's about creating a legacy, protecting your family, and ensuring peace of mind for the future. That's why our estate planning services go beyond the basics, combining decades of experience with a deep understanding of retirement, taxes, and wealth transfer.

Our goal? To help you take control of your future with a plan that reflects your values and safeguards your financial well-being.

WHAT WE DO

When you work with us, you get a team of professionals who partner with you to:

- **Protect Your Family's Future:**
  - A thoughtful estate plan minimizes legal complications and ensures your loved ones are well cared for.
- **Minimize Taxes:**
  - We use smart, tax-efficient strategies to help preserve your estate and reduce the burden on your beneficiaries.
- **Preserve Your Wealth:**
  - From asset protection to legacy planning, we're here to help you build and maintain financial strength for generations to come.
- **Stay in Control:**
  - Your wishes, your plan. We work closely with you to create a detailed and comprehensive estate strategy.
- **Keep Things Current:**
  - Life changes—and your plan should too. We regularly review and update your estate documents to reflect new goals, laws, or family dynamics.

ESTATE PLANNING WITH RETIREMENT IN MIND

Estate planning and retirement planning go hand-in-hand. As you approach or enjoy retirement, it's important to budget not just for today—but also for the legacy you wish to leave behind. We help you coordinate both so you can enjoy the life you've built and feel confident your heirs will be provided for, too.

Planning for life's uncertainties can be overwhelming—but you don't have to do it alone. With Fullerton Financial, you have a trusted partner by your side. Our clients throughout the Phoenix area turn to us for personalized estate strategies that offer clarity, confidence, and care.

Let us help you take the next step in protecting your family, your future, and your legacy.

Want to learn more or update your current plan?
Reach out to our team today to schedule a consultation and start planning with peace of mind.

WE WANT TO CONNECT WITH YOU

STAY INVOLVED WITH FFP

As Seen & Heard On

- Watch us weekly on Saturdays on 12News at 4:30am, and on Sundays on CBS Channel 5 or KUTP FOX 10 at 09:30am.
- Stream the Fullerton Financial Hour podcast on both Apple Podcast and Spotify.
- Watch us nightly on NBC Channel 12 News.

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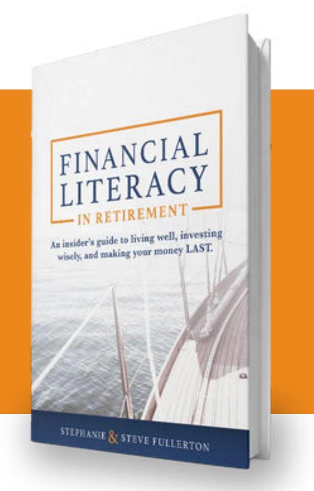

Financial Literacy in Retirement

GET YOUR COPY TODAY!

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