FULLERTON
FINANCIAL PLANNING

THE OFFICIAL

NEWSLETTER

JULY + AUGUST 2025

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FIND OUT WHAT'S GOING ON AT FULLERTON

UPCOMING EVENTS

SEPTEMBER 17th – 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.

OCTOBER – Grandparent's Movie (Date TBD)

Don't miss this unique opportunity to create cherished memories with your loved ones and connect with other families in the community. Keep an eye out for the movie title announcement and more details as the date approaches. We look forward to seeing you and your family there for an unforgettable night! For more information, reach out to melanies@fullertonfp.com.

NOVEMBER 11th - Veteran's Day Picnic

This cherished event takes place each year at Rio Vista Park, celebrating our Fullerton clients, family, and friends, who have dedicated their service to the armed forces. The occasion features a luncheon and a formal ceremony, complete with a color guard, to honor their service and sacrifice. For more information, reach out to melanies@fullertonfp.com.

Harvest of Thanks – Toy and Bike Drive

10th Annual Harvest of Thanksgiving Event – A cherished tradition at Fullerton Financial, now in its 20th year, dedicated to showing heartfelt appreciation to our clients while giving back to the community. This meaningful event combines celebration and generosity, gathering donations of toys, bikes, and monetary contributions to support local charities.

For Questions or to Register email: *melanies@fullertonfp.com*

Some events may be invitation-only to provide a more intimate and personalized experience, thoughtfully curated for select groups within our client community. For more information, contact melanies@fullertonfp.com.

20 YEARS OF EXCELLENCE

20 YEARS OF FULLERTON: REAL STORIES, REAL IMPACT

20 YEARS OF EXCELLENCE
FULLERTON FINANCIAL PLANNING

This year marks a milestone—20 years of Fullerton Financial Planning. Two decades of walking alongside families, helping them navigate change, make meaningful financial decisions, and live with greater peace of mind.

To celebrate, we invited our clients to share how Fullerton has impacted their lives. The result? A powerful video filled with real voices and heartfelt moments that highlight what it means to be seen, heard, and supported.

Whether we've helped clarify your retirement plan, eased anxiety about the future, or simply stood by your side as a financial guide and, more importantly, friend, your stories are the heart of our story. This video captures the connection and care that's fueled 20 years of meaningful relationships and life-changing planning.

👋 New to Fullerton? Start your journey—book your complimentary consultation today.

🤝 Already part of the family? Know someone who could benefit from the same care and clarity? Send us a referral. https://www.fullertonfp.com/refer

Watch the video Now!!

Scan me

www.fullertonfp.com/about/20-years-of-excellence

TOP 10

Reasons to Choose Fullerton Financial Planning

1

STRIVING FOR EXCELLENCE

We ensure every aspect of service, from financial advice to client care, meets our highest standards to deliver optimal results.

2

DOING WHAT IS RIGHT

We uphold integrity and ethics in everything we do, ensuring our clients' interests are always prioritized.

3

BUILDING MEANINGFUL RELATIONSHIPS

We value each client as an individual, working to cultivate trust, understanding, and a sense of partnership throughout their financial journey.

4

LISTENING WITH EMPATHY

By truly listening to clients' needs, our advisors can tailor personalized solutions that address their unique circumstances and goals effectively.

5

COMMUNITY INVOLVEMENT WITH A LASTING IMPACT

Our firm strives to create a legacy through community involvement and financial stewardship, benefiting future generations.

6

DECADES OF TRUSTED EXPERIENCE

We bring over two decades of knowledge and experience to every client interaction.

7

PERSONALIZED GUIDANCE

Our advisors create customized financial plans tailored to individual goals, risk tolerance, and financial circumstances.

8

DIVERSE RANGE OF SOLUTIONS

We offer a comprehensive suite of solutions, from retirement planning to investment management, tax optimization, estate planning, and insurance.

9

HOLISTIC FINANCIAL ANALYSIS

Our approach provides a well-rounded strategy to help clients work towards their retirement goals.

10

COMMITMENT TO CONTINUOUS IMPROVEMENT

We actively seek feedback and evaluate our processes to better serve our and delivering the best possible experience and outcomes.

(623) 974-0300 · FULLERTONFP.COM · INFO@FULLERTONFP.COM

RESOURCES + IMPORTANT INFO

FROM THE DESK OF BEEZER

FFP'S OFFICIAL OFFICE PUP + FAVORITE CO-WORKER

Hey there, friends!

It's Beezer reporting for duty with all the office updates you didn't know you needed (and a few you definitely did). I'm still holding my spot as everyone's favorite coworker—but there's a new little human giving me a run for my money!

Big Baby News!

We welcomed a brand-new member to the Fullerton family: Stevie June, born June 7th to Steve Jr. and his wife—their first child! She's healthy, beautiful, and already adored by everyone (especially her proud grandparents, Steve and Stephanie). If you see Steve Jr. in the office, be sure to offer him a big congratulations—and maybe a nap. I hear newborns don't believe in sleep.

New Faces, Same Big Energy

If you've been in the office lately, you may have noticed some awesome new team members settling in. Please stop by, introduce yourself, and help make them feel part of the Fullerton family. We're growing—in more ways than one—and we couldn't be more excited.

A Few Things to Sniff Out This Month...

- <u>Summer Webinar Series is ON.</u> Just because it's hot out doesn't mean your financial goals take a vacation. Catch our upcoming FFP Live webinars to learn about taxes, retirement planning, market changes, and more—from anywhere. No suits, no commute, no excuses.
- <u>Estate Planning & Tax Services:</u> Yes, we do that. And yes, you should absolutely be taking advantage of these services. Whether you need a fresh plan or an update, we'll help you keep everything aligned with your goals and values.

Beezer's Pro Tip:

If it's been more than a year since your last estate review or tax strategy session, now's the time. Just like I keep an eye on the lunchroom (you're welcome), our advisors help keep your plan on track. Book an appointment before the fall rush!

Alright, time for my midday nap and a few victory laps around the office. Thanks for being part of this journey—we're celebrating 20 amazing years because of YOU.

With tail wags and happy paws,
Beezer
Chief Treat Officer | Fullerton Mascot | Family Favorite Since Day One

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

FULLERTON FINANCIAL PLANNING

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

NEW BLOG

TRAVEL DISCOUNTS AND REWARD STRATEGIES EVERY RETIREE SHOULD KNOW

Travel doesn't have to come with a premium price tag, especially if you know where to look for savings and how to take advantage of rewards. Many retirees are in a great position to travel more affordably thanks to flexible schedules, potential access to senior discounts, and the ability to plan ahead.

Not having the obligations of childcare or work gives retirees some unique savings opportunities that weren't available during their working years.

SENIOR DISCOUNTS YOU MAY BE MISSING

Not every company advertises its senior discounts prominently, but that doesn't mean they aren't available. If you're 60 or older, it's worth asking about potential savings when booking with:

- Major hotel chains like Marriott, Hilton, and Best Western
- Rental car companies, including Hertz and Budget
- Airlines like United and Delta
- Amtrak and some public transit systems
- Cruise lines and group tour companies
- National parks (a one-time fee for a lifetime senior pass)

Some of these discounts are only offered to AARP members or require you to book through special channels. Others may limit what dates or ticket classes qualify. Even with the limitations, they're still worth checking before you start booking. Modest savings on multiple legs of a trip can add up fast.

HOW TO MAKE THE MOST OF CREDIT CARD POINTS AND TRAVEL REWARDS

If you're using a travel rewards credit card, learning how to redeem points wisely can save you hundreds, if not thousands, on flights and hotels. Look for cards that offer:

- Strong signup bonuses with relatively low spending requirements
- Points that transfer to airline and hotel partners rather than locking you into one brand
- Travel perks like companion fares, free checked bags, or priority boarding

Be strategic about how and when you redeem points. Airline redemptions tend to offer better value than using points for cash back or merchandise. Booking early often unlocks lower redemption tiers. And if you're flexible with destinations or travel dates, you may find better deals simply by shifting your plans slightly.

WHY TIMING MATTERS AND HOW RETIREES HAVE AN EDGE

Retirees don't have to schedule around school calendars or work obligations. That flexibility is one of your biggest assets. Traveling midweek, especially on Tuesdays or Wednesdays, can mean lower airfare and better hotel rates. Flights are often less crowded, and accommodations may have more availability.

Booking 6 to 8 weeks in advance tends to hit the sweet spot for domestic travel. For international trips, aim for 2 to 4 months ahead, especially during peak seasons.

Don't forget to check cancellation or rebooking policies. Some airlines allow you to rebook if the fare drops after you purchase.

PERKS AND UPGRADES THAT ARE EASY TO OVERLOOK

Even if you're not a frequent traveler, small perks can make a big difference. Signing up for loyalty programs (which are free) may earn you:

- Late checkout or room upgrades
- Free Wi-Fi or breakfast
- Bonus points just for booking directly

Premium credit cards often come with built-in travel benefits like:

- Airport lounge access
- Automatic travel insurance or trip cancellation protection
- Priority customer service or concierge support

Many of these perks don't require elite status. They're just waiting to be used if you know they exist.

A LITTLE PLANNING GOES A LONG WAY

Saving on travel in retirement is less complicated and time-consuming if you know what's available and have the flexibility to act on it. Take advantage of discounts that come with your age, use the rewards programs you've already earned, and time your trips around off-peak pricing.

With the right tools and a little forethought, you can stretch your travel budget further and keep exploring comfortably for years to come.

Get help developing a retirement plan that accommodates travel by scheduling a meeting with the team at Fullerton Financial Planning. Call us at (623) 974-0300, register for an upcoming seminar in the Valley, or watch our webinars for more information.

TAKE A LOOK AT WHAT'S BEEN HAPPENING

RECENT EVENTS

LOOKING AHEAD:

HELP SHAPE THE REST OF OUR 2025 EVENTS!

At Fullerton Financial Planning, events are more than just dates on a calendar—they're opportunities to learn, connect, and celebrate life together. From educational seminars to appreciation gatherings, each event we host is designed with one thing in mind: you.

As we prepare for the remainder of our 2025 calendar, we want to ensure that our events reflect what matters most to the people we serve. That's where you come in.

We're looking for your ideas, your feedback, and your voice to help shape the topics, formats, and fun for the rest of the year. Whether you want to dive deeper into retirement strategies, explore estate or tax planning, or simply enjoy more opportunities to connect with other clients, we're listening—and planning with purpose.

Got an Idea? Let's Hear It!

- Is there a financial topic you've always wanted us to teach?
- Do you have a creative idea for a future event or workshop?

Know a friend, neighbor, or coworker who would love to join—but needs the right topic to say yes?

Your input helps us plan events that are engaging, valuable, and truly meaningful—for you and your guests.

Share Your Thoughts:

- **Email:** your ideas to melanies@fullertonfp.com
- Fill out our quick and easy Client Interest Survey

Scan the QR code below to submit your input today!

As part of our ongoing commitment to meaningful client relationships, certain events will be invitation-only to ensure an intimate and personalized experience for each guest. These gatherings are thoughtfully curated with specific audiences in mind—such as new clients, long-time clients, or those who have recently referred friends or family.

We deeply value every member of our Fullerton community, and we appreciate your understanding as we create intentional spaces to connect, celebrate, and serve in unique ways. If you're interested in being considered for future invite-only events, please don't hesitate to reach out—we'd love to hear from you.

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.

CBS · Hannity · KTAR NEWS-TALK 92.3 · NBC · Bally SPORTS ARIZONA · GRAND CANYON UNIVERSITY

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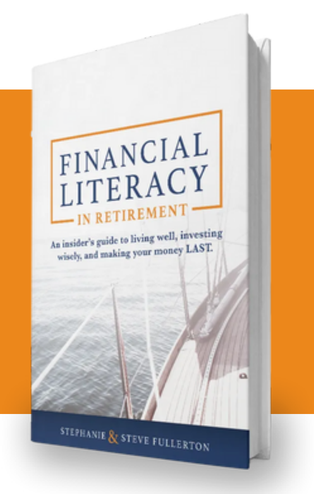

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