The 15-Minute Retirement Blueprint

ULLOA FINANCIAL

-Elevate your legacy-

Ulloa Financial

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Welcome

Your retirement journey shouldn't be overwhelming. Whether you're five years away or already retired, this blueprint is designed to give you clarity and confidence. In just 15 minutes, you'll uncover key insights that can guide your financial decisions for decades. At Ulloa Financial, we specialize in translating complex financial concepts into meaningful strategies tailored to your goals. Let's get started.

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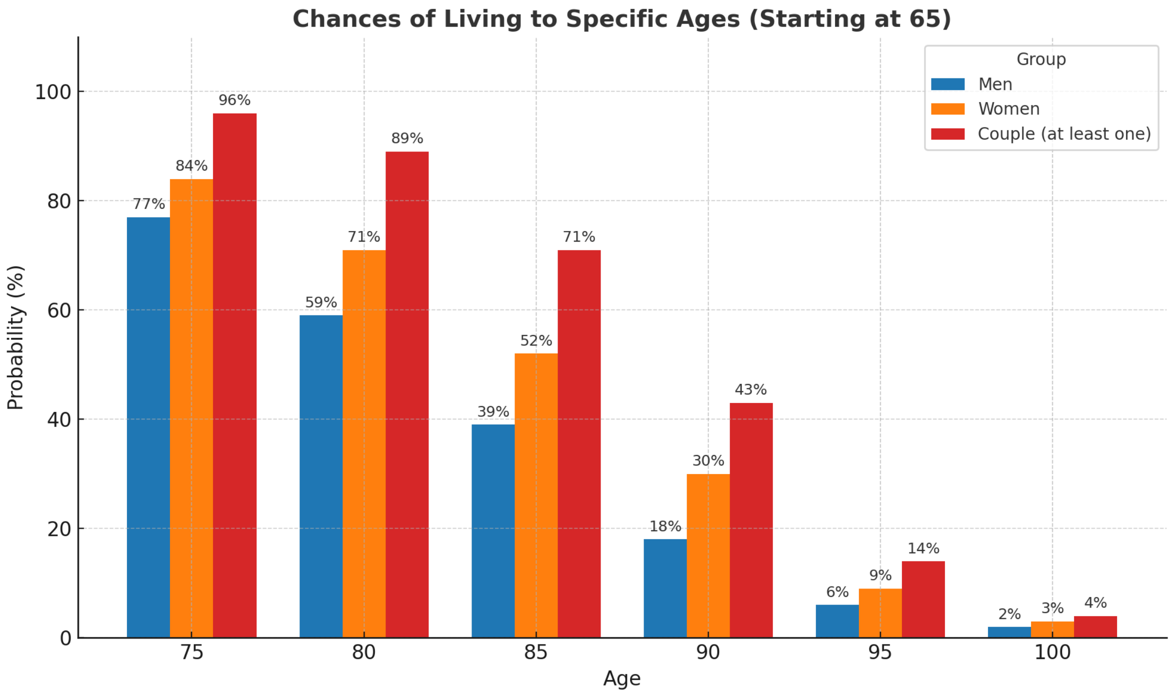
1. How Long Will Your Money Really Need to Last?

Most people don’t realize just how long retirement can be. It’s no longer a short chapter, often a full third of your life. With medical advancements and healthier lifestyles, living into your 80s, 90s, or even 100s is increasingly common. That means your retirement savings may need to last 25, 30, or even 40 years.

If you're married or in a partnership, the planning horizon extends even further. Statistically, there's a strong chance that one partner will live much longer than the other. This means your retirement plan must support the longer of two lifespans, not just an average estimate.

But it’s not just about lasting. It’s about living. You don’t want your later years to be filled with financial stress or the fear of running out of money. Retirement should be a time of freedom, traveling, spending time with family, pursuing hobbies, or giving back to your community. That’s why at Ulloa Financial, we focus on building a strategy that supports not only your needs but also your dreams throughout your entire retirement journey.

In short: retirement isn’t the finish line. It’s a new beginning. And your money should be ready to go the distance with you.



Source: Social Security Administration, as of 04/05/2023. Period Life Table 2020.

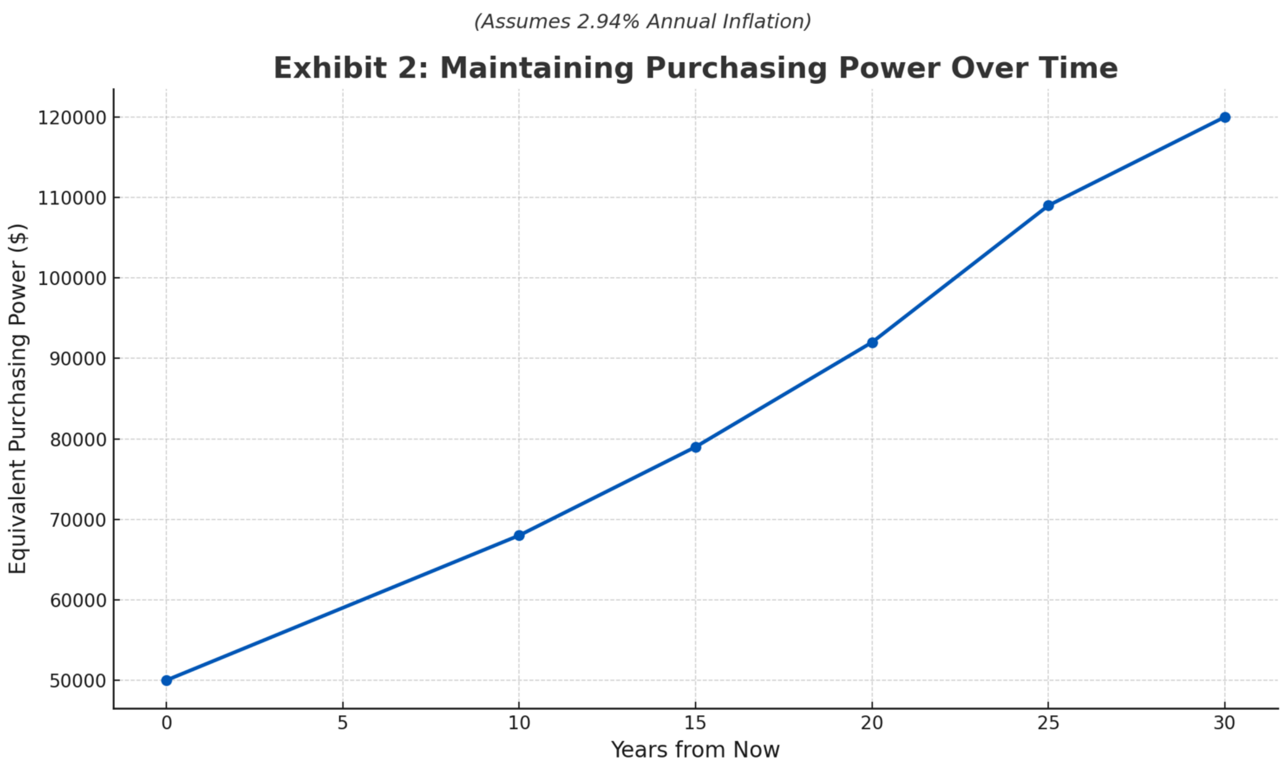
2. Risks: The Impact of Withdrawals and Inflation

It's a common misconception: "If I just withdraw 10% a year from my retirement account, I'll be fine." At first glance, that may seem reasonable, especially if your portfolio has done well. But this mindset can be dangerously misleading.

The reality is, markets don't grow in a straight line. They rise and fall, and if you're withdrawing during a downturn, you may be selling at a loss, locking in damage that's hard to recover from. This phenomenon is known as sequence-of-returns risk, and it can seriously threaten the longevity of your retirement nest egg.

Now add inflation; the silent thief. Over time, the cost-of-living creeps up, reducing the buying power of your money. A retirement income that feels comfortable today might not cover basic expenses 10 or 15 years down the road. Healthcare, housing, groceries, everything gets more expensive, and if your withdrawals don't keep pace smartly, you may be forced to reduce your lifestyle or dip further into your principal.

That's why having a well-structured retirement plan is so critical. One that accounts for market volatility, uses smart withdrawal strategies, and builds in inflation protection. At Ulloa Financial, we help clients create retirement income plans that aren't just about numbers, they're about sustainability, security, and legacy. Because the goal isn't just to make your money last. It's to make your retirement life everything you hoped it would be.



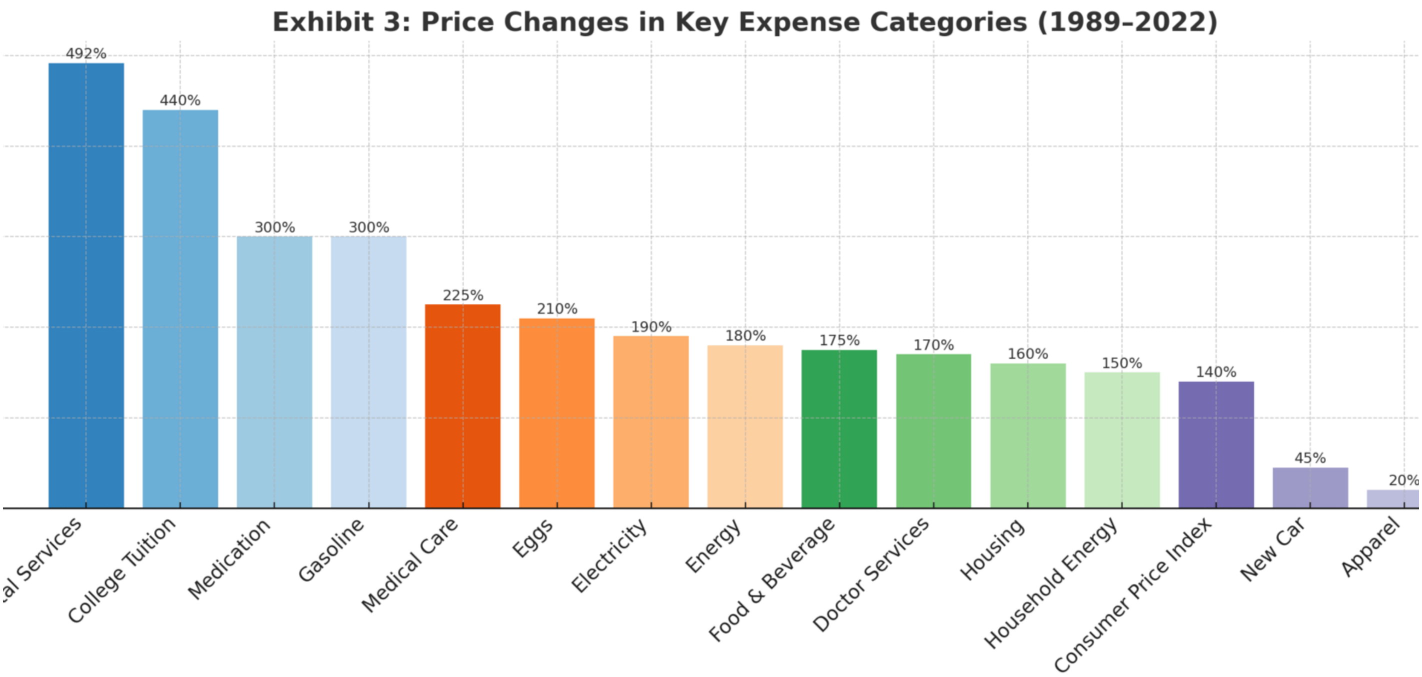
Estimate based on a 2.94% rate of inflation.

3. Vision: Clarifying Your Primary Wealth Goals

Before any investment is made or financial plan is drawn up, one question must be asked: **What do you want your money to do for you?** It's a deceptively simple question but one that holds the key to every wise financial decision you'll make.

At Ulloa Financial, we begin every relationship with this conversation because your wealth isn't just a number, it's a tool. A resource. A bridge between today's responsibilities and tomorrow's dreams. Maybe your goal is to **build a legacy** that outlives you, supporting your children, grandchildren, or a cause close to your heart. Maybe you want to **secure a lifestyle** you've worked hard to create, with peace of mind that your needs will always be met. Or perhaps your dream is **financial freedom** - to retire early, travel the world, or simply live life on your terms.

Whatever your goal, clarity is the first step to confidence. Once we understand your vision, we can reverse-engineer the plan, aligning savings, investments, insurance, and income strategies to serve your unique purpose. This clarity doesn't just shape your financial future, it gives you peace of mind today, knowing your money is working for *you*, not the other way around.



Source: FactSet, as of 04/05/2023. Consumer Price Index data from 12/31/1989 to 12/31/2022.

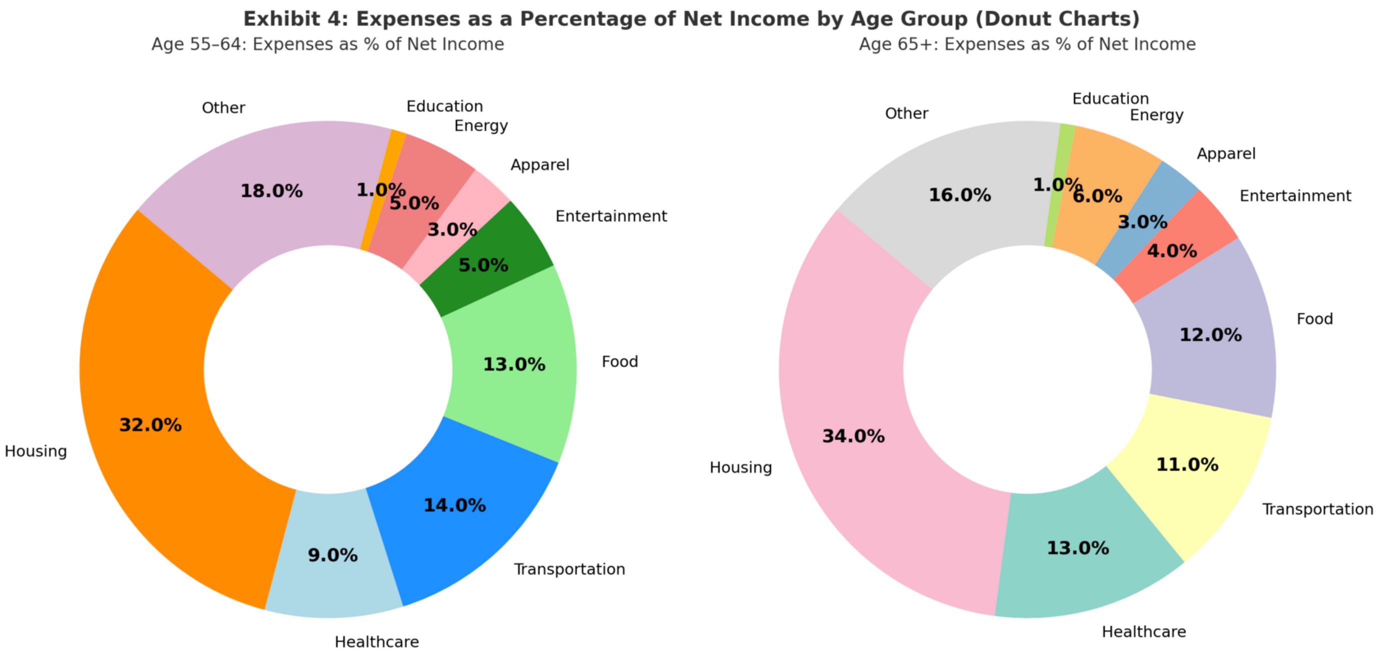
4. Social Security: When to Tap into it

For many retirees, Social Security is an essential source of income but it shouldn't be the whole plan. Think of it as one leg of a sturdy retirement stool. Too often, people make the mistake of claiming benefits as soon as they're eligible, usually at age 62, without realizing the long-term impact on their income.

Claiming early means locking in a **permanent reduction** in your monthly benefit - up to 30% less than if you had waited. On the other hand, if you delay claiming until age 70, you could increase your benefit by as much as **32%**, thanks to delayed retirement credits. That can make a massive difference over a retirement that spans decades.But the right choice isn't the same for everyone. That's where careful planning comes in.

At Ulloa Financial, we help you evaluate your unique circumstances like your health, life expectancy, need for income, spousal benefits, and other assets to determine the optimal claiming strategy for *you*. We also consider how your Social Security fits into the bigger picture of your retirement income, helping you avoid unnecessary taxes and maximize long-term sustainability.

In short: when to claim Social Security isn't just a financial decision. It's a *strategic* one and we're here to help you make it with confidence.



Source: U.S. Bureau of Labor Statistics April 2023

5. Decisions: Will You Keep Working? Should You?

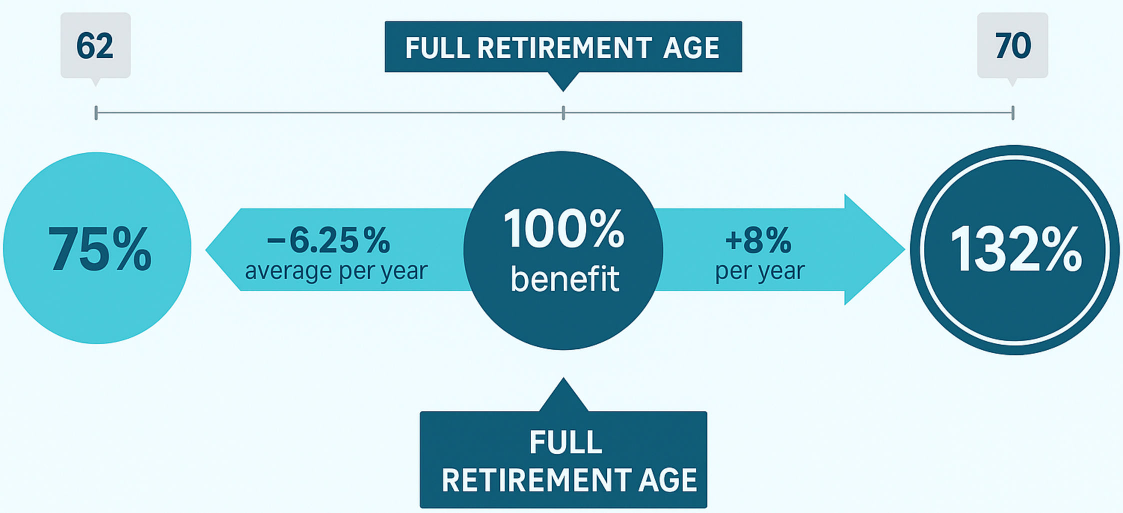
Retirement doesn't always mean the end of work. In fact, more and more retirees are choosing to stay active in the workforce whether through part-time jobs, consulting roles, or even launching a passion project. For some, it's about staying mentally sharp or socially connected. For others, it's about financial necessity.

But here's the key distinction: there's a big difference between **working because you want to** and **working because you have to**.

At Ulloa Financial, we believe retirement should be about freedom, not pressure. If you decide to continue working, it should be a joyful extension of your purpose, not a lifeline for your bank account. That's why we help you evaluate how work fits into your overall financial strategy. Could working longer increase your Social Security benefits? Could your earnings impact your Medicare premiums or tax bracket? What happens if health or caregiving responsibilities take working off the table?

We help you ask the right questions now, so you're not cornered into tough decisions later. The goal? Ensuring that work in retirement is a **choice you make**, not a **circumstance you're stuck in**.

Exhibit 5: How Your Social Security Benefits Change Based on the Age You Elect to Take Them



Source: Social Security Administration, as of 04/14/2023; ***www.ssa.gov/planners/retire/delayret.html***

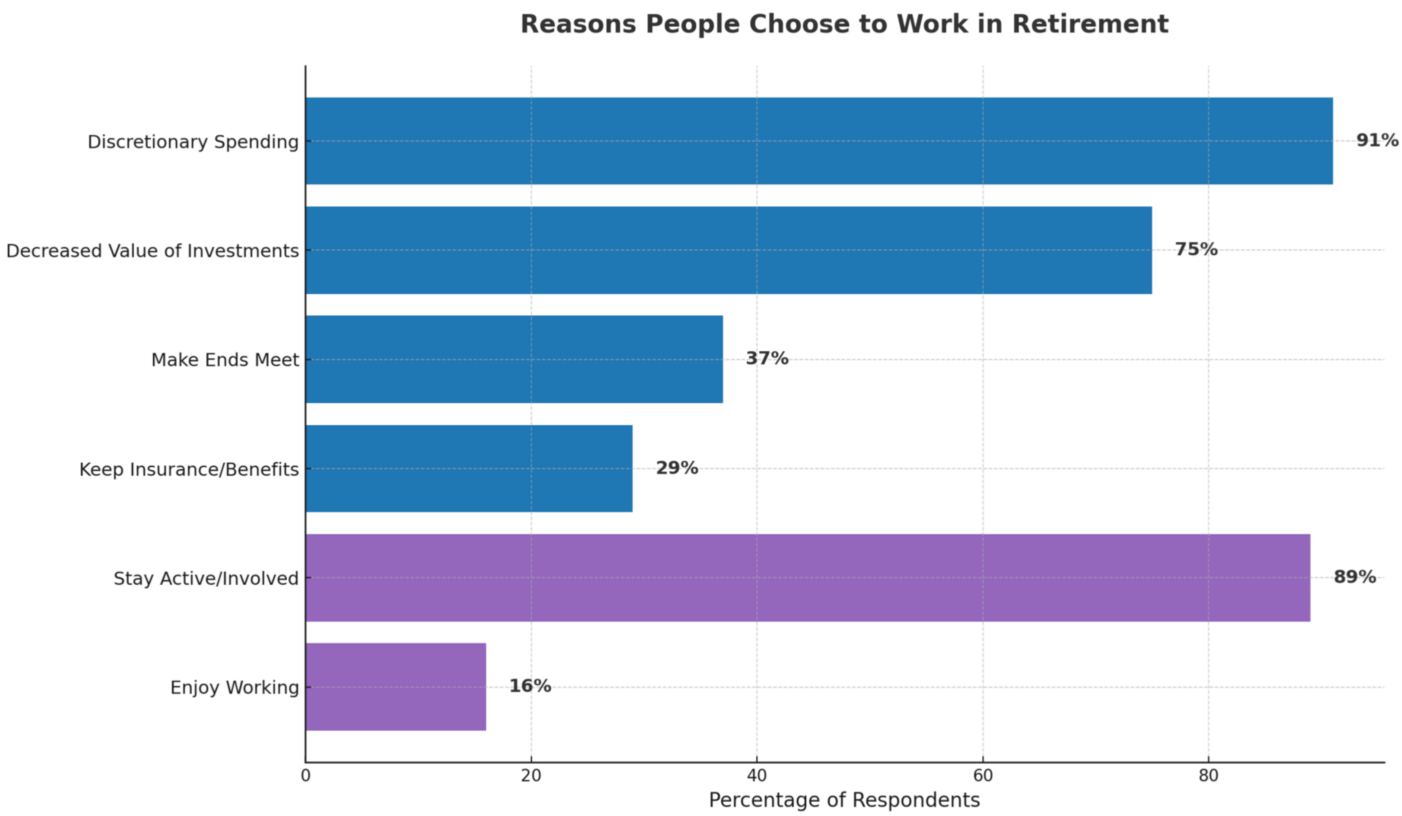
6. Adjustments: Key Trade-Offs on the Road to Retirement Freedom

Every financial decision involves a trade-off. Want more growth? That usually comes with more ups and downs. Prefer stability and predictability? You might have to settle for lower returns. It's like choosing between a sports car and a sturdy SUV; each gets you there, but not in the same way.

This balance between **risk and reward** becomes even more critical in retirement. You don't have the luxury of time to recover from big market swings like you might have had in your 30s or 40s. On the other hand, playing it too safe might mean your money doesn't keep up with inflation and you slowly lose purchasing power over time.

At Ulloa Financial, we guide you in finding that sweet spot. A place where your investments are aligned with your **goals**, your **timeline**, and your **tolerance for volatility**. We take the time to understand how you feel about risk, not just on paper, but emotionally. Because when you lay your head down at night, peace of mind is just as important as portfolio performance.

It's not about avoiding risk entirely—it's about managing it wisely so your retirement can be as steady as it is fulfilling.



Source: Employee Benefit Research Institute, as of 04/13/2020. 2019 Retirement Confidence Survey.

7. Staying Grounded When Markets Shake

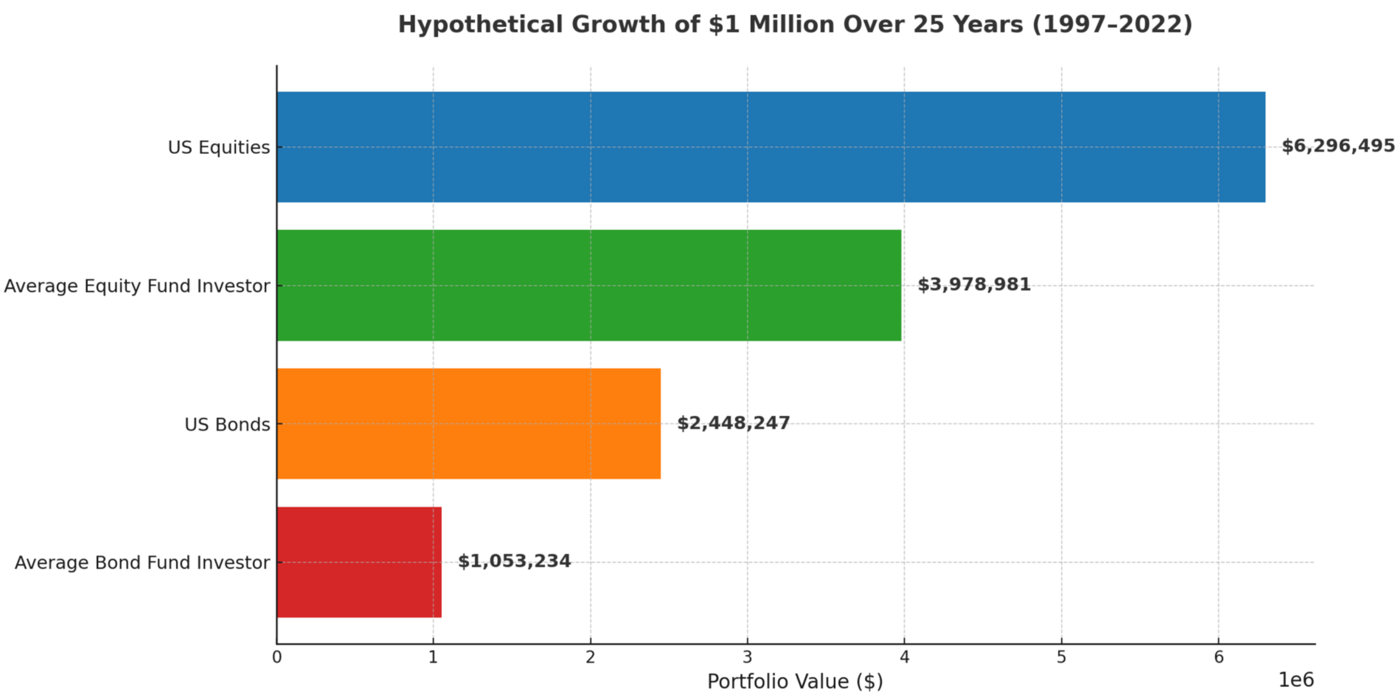
Markets are like the weather; sometimes sunny, sometimes stormy, and always changing. While we can't control the markets, we *can* control how we respond to them. And that response can make all the difference in your long-term financial success.

When headlines scream about downturns or economic uncertainty, it's natural to feel anxious. The temptation to "do something" can be strong, like selling when prices drop or jumping into the latest hot trend. But history shows that emotional, short-term decisions are one of the greatest threats to long-term wealth.

That's where we come in.

At Ulloa Financial, we serve not just as your financial planner, but as your **financial coach**. We help you stay focused on the bigger picture, not the momentary panic. We put short-term volatility into a long-term context, and ensure your plan is built to withstand inevitable bumps along the way.

The truth is, some of the most successful investors aren't the ones with the perfect strategy, they're the ones who stayed disciplined when it mattered most. And with the right guidance, *you* can be one of them.



Source: DALBAR, as of 04/03/2023. Quantitative Analysis of Investor Behavior based on an initial investment of $1 million

How Ulloa Financial Can Help

At Ulloa Financial, we're more than advisors; we're dedicated partners on your financial journey. Our mission is rooted in trust, integrity, and personalized education, ensuring you receive guidance that aligns with your values and aspirations.

Whether you're building a foundation or refining your retirement strategy, we offer solutions tailored to your unique goals:

- Wealth Management designed to reflect your vision and values
- Financial Planning
- Estate and Retirement Planning
- Tax Planning and Risk Management
- Indexed Universal Life (IUL) strategies to protect and grow your legacy
- Annuities that provide reliable, lifetime income
- Faith-based financial guidance grounded in moral clarity and care
- One-on-one educational sessions to bring confidence to your decisions
- Bilingual services (English/Spanish) to support your whole household

At Ulloa Financial, every client is treated with the dignity, attention, and respect they deserve. No shortcuts. No one-size-fits-all plans. Just honest, personalized financial solutions built to serve your future.

About Ulloa Financial

Ulloa Financial LLC is a faith-driven financial services firm dedicated to helping individuals and families build a legacy that lasts. Founded on the core values of trust, education, and integrity, our mission is to simplify complex financial concepts and deliver personalized solutions. We walk with you on your journey to financial peace providing guidance you can understand, solutions you can trust, and service that reflects your values.

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Important Disclosures

Any investing involves a risk of loss. Past performance is never a guarantee of future returns. Investing in foreign stock markets involves additional risks, such as the risk of currency fluctuations. The foregoing constitutes general views and should not be regarded as personalized investment advice. Nothing herein is intended to be a recommendation or a forecast of market conditions. Current and future markets may differ significantly from those illustrated herein.

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Ulloa Financial – Because your legacy deserves clarity.

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