IAFF FINANCIAL CORPORATION
YOUR FINANCIAL FUTURE IS OUR MISSION

International Association of Fire Fighters
Financial Corporation (IAFF-FC)

Field Report

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WEALTH MANAGEMENT INITIATIVE

You have heard a lot about this already…

This should be viewed as an *EDUCATIONAL* opportunity

Get the conversation started!

Our Four-Step Financial Planning Approach

01.	02.	03.	04.
Listen to an IAFF member's financial objectives	Design a holistic plan	Implement the plan through appropriate products & strategies	Review and update the plan and service products

Every engagement begins with a 30-60 minute complimentary discovery meeting. We will help you understand your current financial position and work with you to understand what planning option makes sense according to your goals, current position, and resources. This is a voluntary benefit, and the financial planning fee is fully paid by the member. *(When engaging in a financial plan, a tiered planning model is offered, providing members flexibility when deciding their preferred level of engagement.)*

Silver Plan

This plan is designed for those just getting started and wantin...

Gold Plan

This plan is designed for individuals or couples who are ...

Platinum Plan

The Platinum Plan is designed for those with more complex ...

1. Engagement Meeting
Who you are, who we are, what we do & discussion of the 4 cornerstones of financial planning to understand your unique goals and objectives.

2. Data Gathering Meeting
Deeper discussion including goal development worksheet & detailed fact-finding.

3. Base Plan Review & Strategies Meeting
The data is reviewed & confirmed, your advisor will begin to design strategies and recommendations.

4. Recommendations Review
Your advisor will prepare your recommendations with a step-by-step action plan to meet your goals.

5. Implementation & Ongoing Planning
Your advisor will monitor your situation & update you periodically.

Menu of Services

Foundational Strategies and Ongoing Financial Planning Services

May be appropriate for clients who want foundational strategies or ongoing personalized financial advice on their short- and long-term financial goals.

ONGOING FINANCIAL PLANNING

Designed for clients who want ongoing Financial Planning advice that looks at their whole financial situation.

Services Offered:`

Core Topics

- Cash Flow & Net Worth
- Protection Inventory
- Basic Estate Review

Goal Based Topics

- Retirement
- Education
- Other Accumulation Goals
- Future Financial Position Planning
- Estate Planning
- Employee Benefits Planning
- Investment Planning
- Income Tax Planning

FOUNDATIONAL STRATEGIES

Designed for clients who want Insurance or Investment Services and do not want to engage in ongoing Financial Planning.

Services Offered:

Insurance Services

- Insurance Needs Analysis
- Insurance Strategies

Investment Services

- Brokerage Products
- Investment Advisory Services
- Portfolio Analysis

Implementation Cost

- Insurances: Varies based on products
- Investment Services: Varies based on products and account types

Financial Planning Menu

Every engagement begins with a 30–60-minute complimentary discovery meeting.

We will help you to understand your current financial position and work with you to understand what planning option makes sense according to your goals, current position, and resources. With our range of financial planning offerings, we can recommend a roadmap that meets your individual needs.

This is a voluntary benefit, and the financial planning fee is fully paid by the member.

SILVER PLAN:

This plan is designed for those just getting started and wanting to better understand their finances. We will help with prioritizing and reaching financial goals such as debt reduction, wealth accumulation and protection.

Deliverables may include the following:

- Financial goals assessment & gap analysis
- Detailed balance sheet
- Cash flow management & budgeting
- Debt management
- Protection planning & risk management
- Employer benefits analysis
- Basic asset allocation
- Basic estate planning/wills

GOLD PLAN:

This plan is designed for individuals or couples who are beginning to accumulate wealth and looking for help tying it all together. Like the Silver Plan, we will help you prioritize your goals and design a roadmap to reach of them.

In addition to the Silver Plan topics, deliverables may include the following:

- Detailed asset allocation strategies based on specific goals, time horizon & risk tolerance
- Tax management
- Education planning for children/grandchildren
- Retirement savings strategies
- Pension income analysis
- Estate planning & creditor protection

PLATINUM PLAN:

This plan is designed for those with more complex financial situations. It is appropriate for households with multiple income streams, higher net worth, and those looking for retirement income strategies. We will focus on deep financial analysis and specialized recommendations.

In addition to the Gold Plan topics, deliverables may include the following:

- Tax-efficient investment strategies
- Capital gain or loss review & income tax analysis
- Retirement income & distribution strategies
- Estate distribution analysis and trust planning
- Gifting strategies & charitable planning
- Projected estate taxes & strategies to minimize transfer costs

Mission Statement:

Your Financial Future Is Our Mission

"This was our first experience meeting with an investment advisor. We have found Phil to be straight forward, easy to communicate with and client focused. He recommended several positive changes to each of our investment portfolio's which has proven to be very beneficial. We believe it is certainly an educational opportunity and one worth exploring."

"Phil was helpful in explaining the different opportunities that are available. As we are trying to save for our future it's helpful to be educated on the different opportunities as to not rely solely on a pension. I definitely recommend at least starting the conversation to see how it fits within your financial goals."

"In the fire department, they talk a lot about wellness. I believe everybody should be given an opportunity to see our educational roadmap that helps with their financial goals."

"Working with Phil he educated right from the start whether it was explaining my pension plan in detail to offering options that my wife could use in some of her retirement accounts Phil gave us the education and groundwork so that my wife and I could reach our life goals with out sacrificing along the way."

"Awesome job getting this together. What a relief that he wasn't a sleazy salesman but more of a friendly counselor about opportunities."

How is it going?

Contacts

Schedule Today!

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