

HAVE YOU TAKEN THE RIGHT STEPS
TO PROTECT YOUR FAMILY?

THE PLAN FOR FINANCIAL COMFORT™

A goal without a plan is just a dream.



IFP

Integrated Financial Partners®

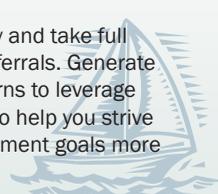
Nothing is more important than your financial health and the safety and security of your family.

You work long hours, take care of your family, and barely have time to breathe let alone manage your short and long-term financial needs. Life events such as childbirth, job change, even divorce causes enormous emotional stress which requires competent and compassionate planning. Our experienced financial advisors can work with you to develop a Plan for Financial Comfort™. This will help you coordinate your financial affairs and manage this very complex process. These strategies aim to help make a significant impact on your quality of life and the security of your family.

Your financial health is too important to leave to chance.



6 STEPS Toward a Plan for Your Financial Comfort

<p>1 CASH FLOW</p>	<p>2 TAX REDUCTION STRATEGIES</p>	<p>3 PRESERVATION OF INCOME</p>
<p>Is your money working as hard as you do?</p>  <p>Paying off high-interest consumer debt is the first way to begin saving as this can improve cash flow dramatically. Your financial advisor can help you establish appropriate goals, create a budget and set up an emergency fund.</p>	<ul style="list-style-type: none"> ✓ Deductions ✓ Exemptions ✓ Credits  <p>These are all components of your tax return. Reviewing these areas for savings opportunities may have a financial impact on the taxes you pay.*</p>	<p>Have you planned for the financial security of loved ones?</p>  <p>This is not a do-it-yourself project. Careful financial planning now can mitigate, or even transfer, some of these risks to help protect your family.</p>
<p>4 RETIREMENT PLANNING</p>	<p>5 COLLEGE FUNDING</p>	<p>6 FAMILY PROTECTION</p>
<p>How do I determine my savings goal and where it should be invested?</p>  <p>Use time as your ally and take full advantage of tax deferrals. Generate returns on your returns to leverage compound interest to help you strive to pursue your retirement goals more efficiently.</p>	<p>Children are our most valuable resource.</p>  <p>Steps can be taken to help improve the financing of educational goals. With soaring college costs, starting early with a well-planned offense can make a big impact when building an education fund.</p>	<p>Do you want the courts to make decisions for your family?</p>  <p>Are all of your financial papers titled? Have you updated your beneficiaries and guardianships? Do you have a current will, health care proxy and power-of-attorney? Take control and plan now for the safety and well-being of your loved ones.</p>

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