



# INTEGRATED FINANCIAL STRATEGIES

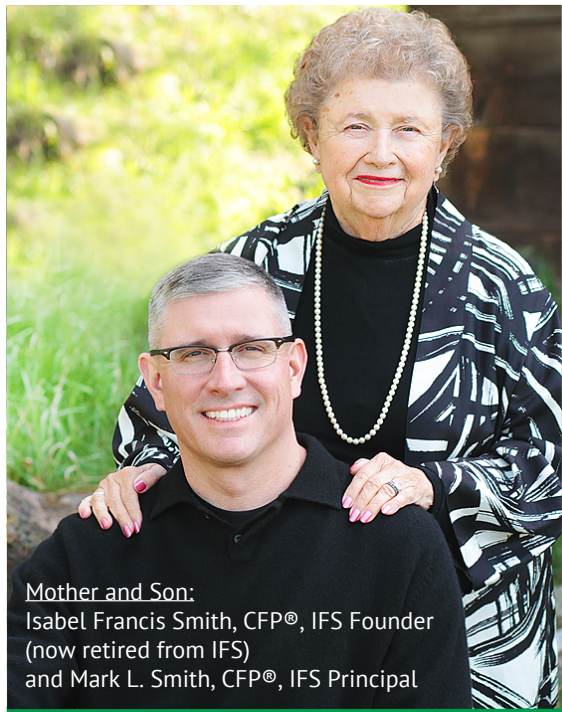
*Guidance for Life*



## THE IMPORTANCE OF FINANCIAL PLANNING

*Imagine Your Future • Set Your Goals • Chart Your Course*





Mother and Son:  
Isabel Francis Smith, CFP®, IFS Founder  
(now retired from IFS)  
and Mark L. Smith, CFP®, IFS Principal

## Financial Planning Provides Direction and Discipline

*It's important to know  
where you're going, and  
how you're going to get  
there.*

*It's also about  
more than  
numbers; it's  
about your life, and  
your dreams.*



## Financial Planning: In Tune With You

The advisors at **Integrated Financial Strategies (IFS)** provide comprehensive financial advice, designed to guide you toward financial harmony. If you're planning for or already enjoying retirement, and if you are serious about your goals, we can help design a strategy based on decades of financial insight. To support this strategy, we'll provide information, tools, and guidance to help you make wise financial decisions.

We provide a comfortable environment where, as part of the IFS family, you can rest assured that you will be treated with integrity and professionalism, and that we will always work in your best interest to address your unique planning needs.

Financial planning provides direction and discipline. Without direction and discipline, people typically make impulsive, random decisions: they buy this insurance, invest in that hot asset, adopt the latest tax strategy. The pieces not only don't fit together, they may actually conflict with each other and compound the problem. A thoughtful financial planning process integrates your resources with your goals and objectives. It strives to help you achieve your lifetime goals by providing clarity for your actions.

### Client Service Team

Our advisors, Mark, Jason and Andrew are assisted by an excellent team in the IFS Milford, Michigan office. Our staff includes:

Linda Cronk, Receptionist & Administrative Assistant  
Kathleen Sommers, Administrative Assistant  
Cathy Sommers, Registered Office Assistant  
Lee Sommers, Operations Manager

## Our Philosophy

At **Integrated Financial Strategies**, several guiding principals impact every recommendation we make and every action we take on behalf of you, our client.

We believe:

- Attentive listening is just as important as sound advice.
- While internet technology has many benefits, the opportunity to speak directly to a human being is essential for proper client service.
- Our website and the tools therein are merely a supplemental resource, and are not meant to place any research or paperwork burdens on our clients.
- Information is cheap, but properly applied wisdom is priceless.
- Each new client's financial situation can be streamlined, and financial decision making need not be stressful; in fact the process is often satisfying, and sometimes exciting.
- A client with a high degree of financial security has the freedom to engage in life giving and fulfilling activities.
- Our learning from experience with many clients, helps us address the specifics of each client.
- Consistently wise decision making bears fruit in the long run.
- Where we place our attention is paramount; frequently revisiting stated goals sharply increases the chances of achieving these goals.



Jason T. Arbetter, CFP®

## IFS is Dedicated to Guiding You on a Path to Financial Harmony

*Financial planning is a  
long-term, collaborative  
relationship. We'll  
work together to  
identify your objectives,  
define your dreams,  
develop a plan to help  
you get there, then  
track your progress  
along the way.*





Mackinac Island Forest Trail, Northern Michigan

## Our Services

As full-service financial planners, we believe in the importance and value of carefully considering every aspect of your financial and personal life. We also believe that money, no matter how much you have, doesn't guarantee happiness. As we strive to help give you the options that may truly bring happiness, we'll work with you to explore your attitudes and assumptions about money, and we'll help you find your preferred balance between the two sides of freedom: "money freedom" and "time freedom."

As time goes on, you'll likely find that we have become your trusted companions, helping you prepare for and manage life's changes. From college planning to retirement, through life transitions such as death or divorce, to the joy of seeing your children married and established, and even welcoming grandchildren and assisting with their futures, we're here to guide you through every phase in life.

We'll walk with you, serving as your personal and financial sounding board, providing guidance wherever your future takes you.

### Featured Services:

- Comprehensive Financial Planning
- Retirement and Cash Flow Planning
- Investment Management
- Insurance Planning
- Estate Planning

## Partners On Life's Path

*As a second-generation, family owned financial services firm, our goal is to serve as your financial partners for the course of your lifetime.*

## Meet the Team Behind the Guidance



### Mark L. Smith, CFP®

Mark began his career in financial services in 1989, having been raised in the culture of financial planning. Mark's parents, Isabel and Larry, founded IFS in 1982.

Mark graduated *summa cum laude* from University of Detroit Jesuit High School and *magna cum laude* from Duke University. He received an MBA from the University of Michigan in 1988, a Certified Financial Planner (CFP®) designation in 1992 from the College for Financial Planning, and shortly thereafter joined the staff of IFS. Mark became Principal of the firm in 2004. Mark holds FINRA Series 7, Series 24, and Series 6 & 63 Securities licenses. Highly committed to service, Mark devotes a great deal of time to civic and charitable organizations, both nationally and locally.

Mark enjoys a variety of outdoor activities, including water skiing, downhill skiing, and mountain climbing. He also enjoys just "being"—both in nature and with his family. He has been married since 1988, and he and his wife, Barbara, have two children, Conor and Tara.



### Jason T. Arbetter, CFP®

Jason joined Integrated Financial Strategies in early 2009, after working as an independent financial advisor with UBS for two years. He earned a Certified Financial Planner (CFP®) designation from the College for Financial Planning, in 2011, and holds FINRA Series 7 and Series 66 Securities licenses.

Jason graduated from Prescott College in 1994 with a BA in outdoor experiential education. He worked as an outdoor educator for more than a decade, traveling extensively throughout the United States and internationally. He enjoys time spent in the outdoors with his wife, Rachel, their two sons, Abe and Sam and their golden retriever, Lucy.



### Andrew M. Cronk, CFP®

Andrew began his financial planning career when he joined Integrated Financial Strategies in 2011. He received a Bachelor's Degree in Business Administration from the University of Michigan in 2014 and an Associate's Degree in business administration from Oakland Community College in 2011.

Andrew earned a Certified Financial Planner (CFP®) designation in 2017 and holds FINRA Series 6 & Series 7 Securities Licenses, and NASAA Series 66 License.

Andrew enjoys many activities including boating, biking, fishing, and skiing.





## Developing Your Personal Financial Plan

*Financial Planning isn't about creating a document to put in your file drawer. It's an ongoing commitment to reviewing and maintaining your finances just like you visit your doctor for regular checkups to maintain your health.*

Ask yourself these questions:

- Are you unclear about how your current investments are performing?
- Is the risk taken in your investment portfolio appropriate for your goals? Will your investment portfolio actually help you meet your goals?
- Are you uncertain if you have the right kinds and amounts of insurance coverage?
- Have you created an estate plan?
- Do you feel you are paying too much in taxes?
- Do you worry about not having enough money on which to retire?

If you're concerned about any of these questions, a comprehensive financial plan prepared by the advisors at **Integrated Financial Strategies** may help you. A financial plan will give you a clear picture, perhaps for the first time, of where you stand financially.

Together, we'll develop sound financial strategies to help meet your needs now and into the future. Topics include managing the impact of assets and liabilities on your cash flow, protecting what's important with insurance, and investing for specific goals like retirement or education. Our comprehensive financial planning approach looks beyond the numbers to align with *your life*: your financial needs, goals, and dreams.

**As a family-owned, second-generation financial services firm, our clients consistently place their trust in us to provide financial insight, wisdom, and vision.** If you're seeking a partner who can help guide your financial life, we invite you to contact us today.

## Our One-on-One Financial Planning Process

### Identify & Prioritize Objectives

Let's discuss your dreams, goals and needs so we can develop a clear vision of your financial future.

### Gather Information

We'll review important documents such as brokerage & bank statements, tax returns, insurance & retirement plans.

### Analyze Information

We'll work together to understand your financial situation "big picture" & how different elements impact each other.

### Propose Recommendations

We'll develop clearly defined financial planning recommendations that align with your goals and needs.

### Take Action

Once we propose specific financial solutions to help you reach your goals, you'll act to implement the plan.

### Monitor Ongoing Progress

Because your goals and needs evolve over time, it's important to track your progress as part of a thorough, ongoing process.

Imagine Your Life Without Limits

Develop Your Plan

Track Your Progress



## Applying the Financial Planning Process

*"Money doesn't give you happiness, but it does give you options."*

- Isabel Francis Smith, founder of IFS





## Understanding Your Unique Financial Situation

*We need to identify and prioritize your objectives, and take a comprehensive approach by looking at both your immediate and long-term needs in the context of your entire financial picture.*

To find the right solutions, you have to ask the right questions...

### Examining Your Present Financial Situation

- Do you know your current net worth?
- How do you track your current income and expenses?
- Can you project your future net worth, income & expenses?
- Do you have a plan for emergency needs?
- How are your current assets and liabilities impacting your cash flow management?
- What financial benefits do you receive from your employer?
- Have you determined the value of your business?
- Are you working towards your goals and dreams? How?

### Protecting What's Important

- How might unexpected events impact your family's goals?
- What can't you afford to lose?
- Do you have a plan to provide for your dependents in case of death?
- How would you replace your earning power if you became disabled?
- Have you prepared for the financial risk of illness or long-term care costs?
- What has your approach been to the following kinds of protection:
  - ✓ Auto Insurance
  - ✓ Home Insurance
  - ✓ Personal Liability
  - ✓ Umbrella Insurance
- Have you planned for business continuity?

### Accumulating Wealth

- What are your accumulation goals?
  - ✓ saving for retirement
  - ✓ buying a home or vacation home
  - ✓ higher education
  - ✓ own a business
  - ✓ have a cash reserve
  - ✓ managing debt
  - ✓ special purpose
- How do your current investments support your accumulation goals?
- How much is needed? By when? Will you have what you need?
- What has your approach been to the following?
  - ✓ goal prioritization
  - ✓ risk tolerance
  - ✓ market fluctuations
  - ✓ diversification
- Do you have a plan for managing debt?

### Managing Your Taxes

- How do you manage your taxes?
- Do you have a strategy to minimize federal and state income taxes?
- What strategies do you use to help manage timing of income and deductions?
  - What preferred tax rates are you using?
    - ✓ capital gains
    - ✓ dividends
    - ✓ other
- Do you have an understanding of how your business affects your personal income taxes?
- How well do you understand current tax laws and how they apply to you?

### Planning and Managing Retirement

- What do you dream of doing after retirement?
- How do you plan to make your retirement vision a reality? Are you on track?
  - Will you have adequate income during retirement? Have you factored in:
    - ✓ government benefits
    - ✓ employee plans
    - ✓ personal savings and investments
  - Are you worried about the cost of
    - ✓ medical care
    - ✓ nursing home care
- How are your liabilities impacting your retirement goals?
- Do you understand the impact of inflation and taxes on your retirement savings? Or the impact of an earlier or later retirement age?

### Leaving a Legacy

- How will your assets be distributed when you are gone?
- How would you like to continue or transfer the ownership of:
  - ✓ personal assets
  - ✓ business assets
- Are you using estate planning vehicles for incapacity or death?
  - How will your intentions be realized?
    - ✓ beneficiaries
    - ✓ a will
    - ✓ a trust
    - ✓ power of attorney
    - ✓ health care directives
  - What purpose do you want your financial legacy to serve?
    - ✓ financial security for family & loved ones
    - ✓ donations to charity
    - ✓ community support
    - ✓ other
- Will your plan allow you to achieve all your goals? How do you know?



# Frequently Asked Questions

## What is a CERTIFIED FINANCIAL PLANNER® (CFP®)?

Licensed by the Certified Financial Planner Board of Standards, CFPs must satisfactorily complete an advanced college-level course of study addressing financial planning subject areas, including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. In addition, they must pass the comprehensive CFP certification examination and obtain at least three years of full-time financial planning-related experience. To maintain the designation, CFPs must complete 30 hours of continuing education every two years.

## Can you guarantee rates of return?

The financial services industry is regulated by FINRA, the independent regulator for all securities firms doing business in the United States. FINRA's chief role is to protect investors by maintaining the fairness of the U.S. capital markets. As such, FINRA regulates the type of specific information we may disclose to you about our services. For example, we are not allowed to tell you the average growth rate of our clients' portfolios, nor provide you with any financial information about our firm's successes with clients that would create an impression that we can guarantee specific rates of return with your money.

## What is your fee structure?

Our compensation is transparent, so you know what we make and the value we provide. Because each client's situation is unique, we'll work with you to establish a fee structure that is best suited to your needs. That may include a fee-only, commission only, or combination structure. We invite you to contact us to discuss your circumstances, and we will be happy to outline the basics of a personalized financial plan and discuss possible costs at no obligation to you.

## Do you have a minimum account size?

While we do not have a minimum account size, our services are best suited for clients who have focused on saving and have developed a mature attitude toward their finances.

## I consider myself to be financially savvy. Do I need a financial advisor?

Many people with the knowledge and experience to manage their own assets will procrastinate when it's time to make a decision. Often their financial choices take a back seat to jobs or family concerns. We add value not only by helping you develop a plan, but also by implementing and adjusting it when necessary. Our knowledge and insight can help you define a vision, design a strategy, implement changes, and adjust your plan as necessary to help work towards your financial and personal goals.

## Why don't you include testimonials on your website and in your marketing materials?

Securities and Exchange Commission Rule 206(4)-1(a)(1) prohibits advertising "which refers, directly or indirectly, to any testimonial of any kind concerning the investment advisor or concerning any advice, analysis, report, or other service rendered by such investment advisor."

# Let's Get Started

## Here's what we'll accomplish first:

- Answer questions about the benefits of working with a Certified Financial Planner®
- Explain and discuss the financial planning process and our relationship
- Present a sound money management philosophy
- Identify your financial concerns and objectives
- Initiate a course of action designed to achieve your goals

## Next, we'll:

- Take action to help you meet your goals
- Review your progress on an ongoing basis

Through our financial planning relationship, we'll provide access to solutions that address your cash management, investment, insurance protection and other financial needs. The recommendations will include information to help you understand your choices and steps you can take to put your financial plan into action.

## Retirement Planning

IRAs, annuities, 401(K) and pension distribution planning, 403(b)s, retirement income strategies

## Legacy Planning

Life insurance, personal trust services, estate plan review, beneficiary designations, charitable giving planning

## Investment Planning

Stocks, bonds, mutual funds, education savings accounts, managed accounts

## Protection Planning

Disability insurance, life insurance options, long-term care insurance, property and casualty insurance

## Small Business Planning

Retirement plan options, succession planning

## Client Service and Support

Consolidated reporting, account aggregation, ongoing communication, experienced and thoughtful client service team.



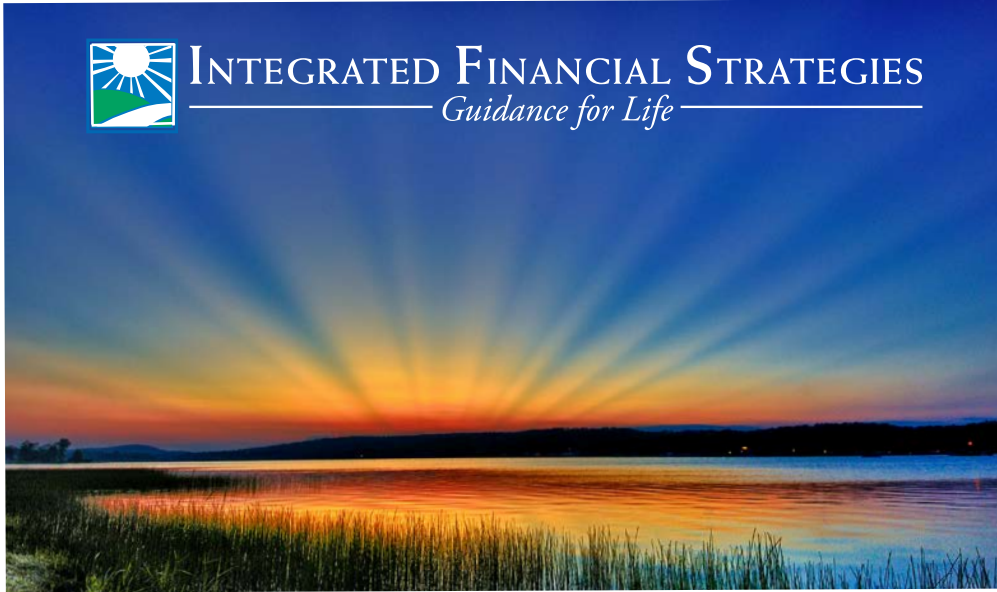
## Planning for Tomorrow Can't Begin Too Soon

*We'll help you develop  
and implement a plan  
designed to achieve  
your goals.*





INTEGRATED FINANCIAL STRATEGIES  
*Guidance for Life*



## Sharing the Benefits of Financial Planning

Life is never set in stone, so your plans shouldn't be either. Your dreams may change, your situation may change, and the financial landscape will change. One thing won't change: our dedication to helping you plan and track your progress so you can realize your dreams.

Our firm's growth has been possible due to the fact that all of our new clients come to us through personal introductions from our existing clients.

If you've been pleased with your **Integrated Financial Strategies** experience, and know others who may be interested in:

- Minimizing their taxes
- Accumulating and managing wealth
- Educating their children
- Preparing for a comfortable retirement
- Gaining control of their financial situation

then we hope you will consider introducing them to our services.

**We invite you to contact us at the location closest to you,  
and appreciate the opportunity to serve you  
as part of the Integrated Financial Strategies family.**

**We're happy to work with you in person, by phone, or via video call.**

**Milford, Michigan**

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**[WWW.IFS-LTD.COM](http://WWW.IFS-LTD.COM)**

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