



NEWS

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Integrated Financial Group Addresses Income Distribution at Retirement *Firm Provides Tools, Educates Advisors and Clients*

(Atlanta GA) June 15, 2007 – Integrated Financial Group, Inc. today announced an enhanced client communications and planning toolbox for consortium advisors to use as their clients approach the income distribution phase and increasingly worry about outliving their money.

“We’ve been using the Income for Life Model® developed by Wealth2k for almost two years,” says IFG Managing Director Don Patrick. “In addition to rolling out related/new communications strategies, we are working jointly with our independent broker/dealer, Securities America, and Wealth2k on enhancing the proposal development system, which will support our advisors in creating illustrative portfolios for clients based on a range of variables and assumptions.”

The ever-increasing complexities involved in developing an appropriate income distribution strategy are in large part driven by client emotions and behavior, Patrick says.

“We worked with Securities America to develop a special ROI Profile – a unique client communication and planning tool – to help advisors capture and quantify their clients’ fundamental concerns about reliability of income, or the new ROI,” he says. “This questionnaire determines both a guarantee factor and a volatility factor. Practically applied, the **guarantee factor** score will determine what percentage of the client’s portfolio should be dedicated to a guaranteed solution, while the **volatility factor** score determines what investment assumptions should be used for the Income for Life Model® portion of the client’s portfolio. The score produces recommendations within ranges instead of an absolute recommendation.”

Risk tolerance questionnaires are standard in the accumulation phase of planning, Patrick says.

“It’s only logical that the same methodology be applied to the distribution phase, but I have never seen anyone else assess the value of guaranteeing a portion of the client’s income stream based upon their responses to profiling questions,” he says.

According to Wealth2k CEO, David Macchia, “The level of sophistication Securities America and the advisor members of Integrated Financial Group is applying to income distribution planning can be categorized as truly industry-leading. The income modeling capability offers significant value to clients concerned about their long-term retirement income needs.”

Securities America and Integrated Financial Group will also provide advisors with a new tool designed to help clients identify their retirement hopes and dreams: the *Imagine* book and corresponding training course called, *Painting Your Client’s Retirement Portrait*. The fourth tool is a recently-developed Securities America white paper that offers an analysis of several widely accepted distribution strategies and draws conclusions about when it would be best to apply them.

“A tidal wave of Baby Boomers is moving into retirement,” Patrick says. “The advisor members of Integrated Financial Group have long been at the leading edge of distribution planning and will serve clients in this phase with the same quality service and advice as they have in the asset accumulation phase. With focused training and powerful communication tools like these, we continue to put our advisors at the forefront when it comes to providing clients with the best possible support.”

Don Patrick, Managing Director, Discusses Integrated Financial Group

Integrated Financial Group is an elite consortium of independent financial advisors. The consortium is comprised of independent firms in eight states. The independence of the group allows for the implementation of financial recommendations free of an affinity or obligation to specific investment firms, mutual fund families or insurance companies.

When a client retains an advisor that is part of the Integrated Financial Group consortium, they can be rest assured that they are dealing with an advisor that has passed a disciplined vetting process in order to join the consortium. The consortium maintains strict requirements for all advisors who are allowed to associate with Integrated Financial Group. Factors such as experience, professional designations and education, a rigorous planning process, excellent client service standards, and adherence to the

consortium's ethical guidelines are but a few. Additionally, Patrick states, "Every advisor that wants to join the consortium must pass a stringent interview and vetting process with the consortium's advisory board to ensure the advisor maintains similar philosophies and a passionate commitment to our profession and their clients."

Patrick says that the consortium undergoes an extensive evaluation of every prospective advisor. They must be able to deliver prudent advice, direction and financial planning solutions, all based on conservative, sound financial and economic principles.

About Wealth2k

Wealth2k, Inc. provides customized income distribution solutions, rich multimedia educational presentations and web-based technology designed to enhance compliance and productivity in financial services. For more information about Wealth2k, Inc. visit www.wealth2k.com.

Visit www.integrated-financial-group.com for more information about Mr. Patrick and his company.

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When you need a professional to speak on complicated financial topics in an easy-to-understand and lively way, please call on the consortium of advisors at Integrated Financial Group.