



IIG, Inc. Client Services

Tax Planning Services

It is vital to do your Tax Planning way before the tax return is due. Advance Tax Planning could give you access to many tax incentives that are out of reach for those who wait till the last minute. We may consider refinancing your mortgage to enhance deductible interest in some cases.

What is my tax bracket? How can I reduce my tax bracket? Which areas of tax write off am I missing out on? Should I hire an accountant? Should I file my own tax return? How much should I contribute to my 401K/TSA/457/Pension plan? Should I be doing a ROTH IRA or a regular IRA? Should I pay off my house?

Debt & Credit Management Services*

We think it is financially prudent to eliminate certain debt as quickly as possible. This may include temporarily cutting back on your Investment Strategy to free up cash flow for Debt Elimination efforts. We may consider refinancing your mortgage to enhance deductible interest in some cases. Once your debt is properly structured we resume your Investment Strategy.

How much should I keep in my emergency cash account? Should I pay off my car? Should I pay off my home? Should I refinance my Home? Which Credit Card should I pay off first? Should I do a Debt Consolidation Loan?

Portfolio Evaluation Services*

Portfolio Evaluation is designed to help you organize and focus your investments so you minimize your risk while staying on the playing field. This provides peace of mind and focus as you allow compound interest to work in your favor. Emotions must be controlled in order to avoid buying high and selling low.

How many different investment accounts should I have? Is it safe to consolidate my investments? How to I balance Liquidity issues? Should I hire an Asset Manager? Would I benefit by combining these investment pieces into one concise picture? Is my portfolio too aggressive or too conservative? How can I protect myself from market risk? What are my College planning choices? What is the difference between a 401K, 457 plans and a TSA/403(b)? What is my Maximum Exclusion Allowance?

Risk Management Services

Using insurance tools to avoid life's reversals and financial surprises is critical. We can help you do your homework so your risk is minimized and your goals and desires are your main focus.

Which insurances do I need? What are they for? Which insurances can I get rid of? What is Equity Index Life? Should I wait till I am older to get Long Term Care Insurance? What about PERA's LTC Plan? Do I really need Disability Insurance coverage?

Retirement Planning Services*

When it comes to Retirement Planning there are a multitude of questions with changing answers due to Legislation, Tax Law & many other issues. We have ideas and resources that may have a significant impact on these issues and concerns.

When should I retire? How much will I need to invest in order to retire? Which investments should I liquidate first? Should I buy PERA/DPS Service Credit to enhance my pension? Can I receive BOTH PERA/DPS and Social Security Benefits? When should I retire from Social Security? When should I retire from PERA/DPS? Should I take retirement option One, Two or Three? Should I cash out my pension plan? Should I look at using a Pension Maximization approach? How do I evaluate my Health Insurance options?

Estate Planning Services*

Structuring an estate plan to retain assets for your loved ones can benefit you in many ways. Ignoring Estate Planning could cost your loved ones in estate taxes and peace of mind.

When should I worry about estate planning issues? Which assets do I need to include? How can I keep Uncle Sam from liquidating my assets? How do I fairly divide my assets among my family members? How do I exclude people? How do I include Charities in my planning?

*There may be charges associated with these services.

Office 303-690-1927 Fax (toll free) 866-867-0863 or 303-632-9724 Email IIG@vsrfin.com

6006 S. Netherland Circle, Centennial, CO 80015

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