



BREAKING NEWS

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Allaire Financial Strategies Addresses Income Distribution at Retirement *Firm Provides Tools, Educates Clients*

(Atlanta GA) July 20, 2007 – Integrated Financial Group Managing Director Don Patrick announced today that Allaire Financial Strategies of Buffalo, NY as a result of their affiliation is now offering an enhanced client communications and planning toolbox for their clients as they approach the income distribution phase of their lives and increasingly worry about outliving their money.

“We’ve been using the Income for Life Model® developed by Wealth2k, for quite some time now”, says Allaire Financial Strategies President /CEO, Patrick Allaire. “In addition to rolling out related new communications strategies, we are working jointly with our independent broker/dealer, Securities America, Wealth2k, and through Integrated Financial Group on an enhanced proposal development system which will support our clients in creating illustrative portfolios 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, as opposed to mathematics, which many other models utilize exclusively”, Allaire says.

Patrick said, “We worked with Securities America to develop a special **ROI** Profile – a unique client communication and planning tool – to help us capture and quantify 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”.

“The score produces recommendations within ranges instead of an absolute recommendation.”

“Risk tolerance questionnaires are standard in the accumulation phase of planning”, Allaire says.

“It’s only logical to us that the same methodology should be applied to the distribution phase, but we have never seen any other modeling technique employed that reviews 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, Integrated Financial Group, and Allaire Financial Strategies, through their affiliation is applying to income distribution planning can be categorized as truly industry leading. The income modeling capability offers significant value to clients who are concerned about their long-term retirement income needs.”

Securities America and Allaire Financial Strategies, through their affiliation with Integrated Financial Group, will also provide clients an additional tool to identify their retirement hopes and dreams: *The Imagine* book. This book was highlighted during the intense training, *Painting Your Client’s Retirement Portrait*, Patrick received recently. Additionally, a fourth tool available, which was recently developed by Securities America as a research paper, offers an analysis of several widely accepted distribution strategies, and draws conclusions about when best to apply them.

“A tidal wave of Baby Boomers is moving into retirement,” Allaire says. “Allaire Financial Strategies and Integrated Financial Group, Patrick says “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 clients at the forefront when it comes to providing the best possible support and sound advice.”

About Patrick Allaire

Pat brings over 20 years of experience to his clients. Utilizing a thorough planning process, Pat’s main mission is to help individuals gain a clear understanding of their financial goals, provide them a well-defined pathway for achieving those goals and give ongoing advice to help adjust their path when needs change. Pat’s ability to see the “big picture” of each client’s life, and not just a snapshot of the stage they

are currently in, underscores his goal of ardently urging his clients to start planning their future now so that they never have the problem of “outliving their money”.

Pat’s experience and extensive knowledge in life planning, wealth accumulation, wealth management, family protection, and retirement distribution enable him to tailor plans specific to each of his client’s needs, thereby helping to accomplish his clients’ objectives, no matter what stage of life they are in. Pat’s client-centric philosophy manifests itself in his ability to evaluate each of his clients holistically in order to give them sound and effective advice that will help them affect successful changes in their finances, as well as in their daily business of life.

Pat supports the philosophy that each client deserves an ongoing relationship of open and unbridled integrity. In fact, during his career, Pat has had the privilege of forging strategic alliances with some of the best and brightest financial professionals and he never hesitates to refer his clients to one of his colleagues if he believes their varied expertise will help them succeed. Along with this dedication to honesty is a desire to continually educate his clients and keep them abreast of developments. Pat is a frequent guest lecturer and author on various insurance issues, investment alternatives, estate planning, and business planning. He has received numerous awards for his contributions to the financial planning industry, is published in various publications, and is also in the process of writing a book



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 or visit our web site, www.allairefinancial.com and look under "Our Featured Web Site." Guarantees are subject to the claims paying ability of the issuer.

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

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NOTE:

When you need a professional to speak on complicated financial topics in an easy-to-understand and lively way, please call on Patrick E. Allaire at Allaire Financial Strategies or Don Patrick at Integrated Financial Group.