



FINANCIAL STRATEGIES (Products and Services Offered)

Robert Fleming *Financial Advisor*

Provides an Array of Financial Analysis, Alternatives and Strategies.

INVESTMENT PLANNING

- ◆ Identifying Capital, Contribution and Return Requirements to Pursue Objectives
- ◆ Building Cash Reserves
- ◆ Informing on Alternatives Pros/Cons
- ◆ Asset Allocation: Attempting to Reduce Risk, Enhance Rate of Return by Balancing Assets *

RISK MANAGEMENT PLANNING

- ◆ Helping Clients with Game Plan for:
 - Disability or Illness
 - Premature Death
- ◆ Reviewing Current Insurance

RETIREMENT PLANNING

- ◆ Dealing with Lump Sum Distributions
- ◆ Projecting Early or Late Retirement
- ◆ Income Generating Strategies
- ◆ Potentially minimizing Tax Liabilities *

ESTATE PLANNING

- ◆ Protecting Privacy
- ◆ Preserving Family Wealth
- ◆ Charitable Giving

INVESTMENT PRODUCTS

- ◆ Stocks
- ◆ Mutual Funds
- ◆ Bonds (Taxable and Tax-Free*)
- ◆ Money Markets
- ◆ Treasury Bills, Notes and Bonds
- ◆ REITS (Real Estate Investment Trusts)
- ◆ Limited Partnerships
- ◆ Fixed Annuities
- ◆ Variable Annuities
- ◆ IRAs, Roth IRAs
- ◆ IRA Rollovers
- ◆ 529 Plans (College savings)

INSURANCE PRODUCTS

- ◆ Life Insurance (Term, Variable, Universal)
- ◆ Individual Health Insurance
- ◆ Disability Insurance
- ◆ Long Term Care Insurance
- ◆ Medicare Supplemental
- ◆ Key Person Insurance

BUSINESS PRODUCTS AND SERVICES

- ◆ 401(k), Roth 401(k), 403(b), Profit Sharing, Money Purchase
- ◆ Small Business Plan: Simple IRA, SEP, Single 401(k), Roth Single 401(k)
- ◆ Group Health and Group Life Insurance
- ◆ Deferred Compensation Strategies
- ◆ Executive Bonus Plans

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Can You Benefit From Working With A Financial Advisor of ING Financial Partners?

- Do you know your Net Worth?
- Do you have an adequate level of cash reserves (dollars set aside for emergencies or opportunities that may arise)?
- Do you know how to take advantage of the Tax Law changes that arise?
- Do you know if your family would have enough resources if you were to suffer a premature death?
- Do you know if you could pursue your financial goals if you were to become too sick or too hurt to go to work?
- If you were to suffer a Long-Term Care stay, would you have enough resources to live on?
- Do you know how much you need to save each month to pay for your children's education?
- Do you know which investments are best if you're planning for college education expenses?
- Do you know the best strategies to save for: a new home, a vacation home, a new car, a family vacation, etc.?
- Do you have investments in place that will allow you to draw income from them on a Federal Tax-Free* basis?
- Do you know when you want to retire?
- Do you know how much you need to save to retire when you want?
- Do you know if you're getting the appropriate amount of return on your investments for the amount of risk you're currently exposed to?

If you've answered "yes" to all of these questions, congratulations! You're on your way to financial independence. If you've answered "no" to any of these questions, you could gain significant value from a complimentary consultation with a Financial Advisor of ING Financial Partners.

**Asset Allocation, which is driven by complex, mathematical models, should not be confused with the much simpler concept of diversification. Asset Allocation cannot eliminate the risk of fluctuating prices and uncertain returns.*

**Please note that neither ING FINANCIAL PARTNERS nor any of its agents or representatives gives legal or tax advice. For complete details, consult with your tax advisor or attorney.*