



*Integrated Financial Partners<sup>®</sup>*

**SOLID STRATEGIES FOR CHANGING TIMES<sup>®</sup>**

**Richard C. Osman, CFP<sup>®</sup>, CLU, ChFC<sup>®</sup>, CASL**

**in f**

☎ 410-647-6762

# SOLID STRATEGIES FOR CHANGING TIMES<sup>®</sup>

## YOUR FINANCIAL FUTURE

You might have an attorney, an accountant, a stockbroker and an insurance agent; but who is coordinating all of your financial affairs? Who works with you to help ensure that decisions made are aligned with your financial goals? In these volatile times, financial planning is no longer a do-it-yourself project. There has never been a time when there was a greater need for competent advice and compassionate planning services.

IFP is a fee-based financial services firm dedicated to providing hands-on advice, service, and support. Our Financial Second Opinion<sup>™</sup> program is a comprehensive investment analysis tool that can help you work towards to reaching your goals.

We want our clients to be as informed as possible, so our site is filled with educational videos, articles, presentations, and calculators. Please feel most welcome to send me a note regarding any questions you may have about your situation or any particular investment concepts or products. We'll get back to you quickly with a thoughtful answer.



CLICK HERE TO LEARN MORE ABOUT IFP



# ADVICE

We create strategies that are tailored to your needs and goals.

[LEARN MORE](#)



# LEGACIES

Years of experience have prepared us to guide you through your life transitions.

[LEARN MORE](#)



# INTEGRITY

Trust. Honesty. Integrity. We believe values matter, and we live by ours every day.

[LEARN MORE](#)

## WITH YOU IN MIND

Our business is built on a foundation of thoughtful client relationships.

[LEARN MORE](#)

## CONNECT WITH US

Name

Email

Phone

**SUBMIT**

### CONTACT

Integrated Financial Partners

Office: 410-647-6762

Fax: 410-647-1229

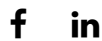
529 Benfield Road

Suite 250

Severna Park, MD 21146

Richard Osman holds his Series 7 & 63 through LPL Financial and Series 65 with Integrated Wealth Concepts.

[Richard.Osman@IFPadvisor.com](mailto:Richard.Osman@IFPadvisor.com)



### QUICK LINKS

Retirement

Investment

Estate

Insurance

Tax

Money

Lifestyle

All Articles

All Videos

All Calculators

All Presentations

Check the background of your financial professional on FINRA's [BrokerCheck](#).

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. Please consult legal or tax professionals for specific information regarding your individual situation. Some of this material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named representative, broker - dealer, state - or SEC - registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security.

Copyright 2019 FMG Suite.

Securities offered through LPL Financial, member [FINRA/SIPC](#). Investment advice offered through Integrated Wealth Concepts, a registered investment advisor. Integrated Wealth Concepts and Integrated Financial Partners are separate entities from LPL Financial. ©Integrated Financial Partners, Inc.

\*Integrated Financial Partners and LPL Financial do not provide tax services.

For more information visit [www.FINRA.org](http://www.FINRA.org) or [www.SIPC.org](http://www.SIPC.org)

The LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of the following states: AL, AZ, CA, CO, CT, DE, DC, FL, GA, IL, ME, MD, MA, MN, NV, NH, NJ, NY, NC, OH, OR, PA, RI, SC, SD, TN, TX, VT, VA, WA, WV