Commission-Free Financial Advice to Integrate the Pieces of Your Financial Life

- **Services**
- Tax Advice
- Financial Planning
- Investment Counseling
- **Other Information**
- Marc Vorchheimer In
- Business Week: Insurance Plans You can Avoid
- Business Week: Is Low-Cost Health Insurance Worth It?
- Dow Jones NewsPlus
- MONEY Magazine
- Wall Street Journal: Marc Vorchheimer, On ‘Functional’ Asset Allocation
- Wall Street Journal: How to Rest Easy in a Crazy Market
- Wall Street Journal : Actively Managed or Index Funds? Why Not Both?
- FAQs
- Professional Affiliations
- Education & Expertise
- Goals/Values Exercise
- Get a map to our office

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Tax Advice

Tax Planning
You will receive professional tax advice year-round, and learn how to lawfully minimize your taxes using a strategy based on your personal circumstances.

Record Keeping System
We offer a filing system for your home files that makes it easy to know what to throw away and what to keep . . . and for how long. This enables you to take advantage of all available tax deductions.

Optional services are available to help you get your paperwork organized. Specifically, IFC offers Daily Money Management services, designed for those who could use some extra help achieving peace of mind through organized finances. Call to find out more about this valuable service.

Financial Planning

Goal Setting & Life Planning
Turn those dreams into real, attainable goals for the short term and for the future. Enhance your wealth-building abilities and strengthen your protection against financial loss.

Insurance Review and Risk Management
Most people only get insurance advice from someone selling a policy. IFC doesn’t sell insurance, so clients get an independent, unbiased evaluation of their insurance coverage and deductibles, and a full review of insurance needs, without any sales pressure. Your review is based on what your life is really like, not on what the insurance sales brochures say you should have.

Estate Planning
Should you worry about estate taxes and probate costs? How should your assets be divided, and how can you take care of your family? Integrated Financial Consulting will help you think through the tough questions, and help you protect your hard-earned net worth with recommendations about wills, trusts, powers of attorney, and health care directives such as living wills.

Special Needs Planning
In addition, Integrated Financial Consulting addresses special needs such as education planning, budgeting and spending plans, debt reduction, home purchase analysis, starting a small business, charitable giving, and qualified plan/IRA rollovers. Careful planning can also ease such life transitions as the death of a spouse, divorce, second marriage, or early retirement.

Investment Counseling

Portfolio Analysis
Whether you’ve never invested before or have a sizable portfolio, you want your investments to be appropriate for your goals, your tax bracket, and your personal tolerance for risk. Clients receive a complete analysis of their current holdings and specific recommendations about optimally investing their available assets.

Asset Allocation
You’ll learn how to balance your investments to hedge against extreme economic cycles. Diversification that

is appropriate to your investment goals and time frames can help you reduce your portfolio risk while substantially enhancing return on investments.

Commission-Free Investing

No-load, low-expense mutual funds are analyzed and specific recommendations are tailored to your needs. For independent investors, the self-directed approach enables you to buy directly from the fund or use the discount broker of your choice. Alternatively, you can benefit from hands-on assistance with implementation of your investment program.

Answers to Questions You May Have

What is Commission-Free Financial Planning?

The success of a financial planner should be based on the success of his or her clients, not on the number of products a client purchases. That is why Integrated Financial Consulting, LLC accepts no referral fees, commissions, or other reimbursements from the implementation of recommendations. The only compensation we receive is what you pay us directly. Being compensated by a predetermined client fee rather than commissions assures that the advice you receive is unbiased and always in your best interest.

Why hire a financial advisor?

Most people are not financial experts, yet, increasingly, individuals are in charge of their own financial futures. Most are aware that planning is critical, but don't have the time or the expertise to develop a plan and make the needed financial decisions. Integrated Financial Consulting, LLC works as your partner in the planning process, helping you to enjoy your life more today while building the future you desire.

What makes Integrated Financial Consulting different?

Unbiased, Commission-Free Advice.

Integrated approach to planning: all the financial areas of your life, including taxes and real estate, are integrated in one overall, comprehensive plan.

Focus on client education.

Full Service Retainer: the annual retainer allows you to call or visit Integrated Financial Consulting as often as necessary during the year, in addition to your scheduled appointments, at no extra cost.

For less extensive planning needs, a variety of affordable retainer options are available.

What is the Cambridge Client Pledge?

As a member of the Alliance of Cambridge Advisors, I have pledged to my clients to be:

Holistic in outlook. I will consider all of your circumstances, family needs, goals, values, and aspirations when making recommendations.

Professional in conduct. I will protect your privacy. I will strive to maintain the highest ethical standards possible in my work and life. I will continually enhance my skills and credentials through continuing education and I will refer you to other professionals when you need help in an area outside my expertise.

Educational in nature. I will guide you through your options and explain them clearly to help you make the best choices. I will always take the time to make sure you understand my advice.

Independent in compensation. I will never sell you a product or service other than holistic financial planning nor will I take a commission or a referral fee from another professional. You will receive objective, unbiased advice from me.

Committed to your success. Holistic financial planning is a process, not an event, and I commit to adjusting your plan as your life goals change.

Professional Affiliations

National Association of Personal Financial Advisors (NAPFA)
Alliance of Comprehensive Planners. (ACP)

Education and Experience

Marc Vorchheimer graduated from Baruch College with a degree in Finance and Investments. He subsequently assumed a position as Financial Analyst with the Wall Street investment bank, Goldman Sachs. Since 1996, Marc has been providing financial advice to individuals and small businesses. Marc is a Registered Investment Advisor, and a Certified Financial Planner (CFP). He is a member of the National Association of Personal Financial Advisors (NAPFA). In addition, Marc is a member of the Alliance of Cambridge Advisors, a national network of fee-only financial advisors who have undergone rigorous academic training and utilize their collective expertise to provide in-depth financial advice.

Integrated Financial Consulting, LLC is listed with the State of NY as a Registered Investment Advisor. The firm will not solicit or accept business in any state in which it is not properly registered or otherwise qualified to conduct business by virtue of a state "de minimus" exemption. This World Wide Web Site does not provide investment advice, nor does it constitute an offer to provide investment advice, to any individual or any other entity in any state or other jurisdiction.

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