

# Olympia Investment Management

*What's on Your Mind About Money?*

[Home](#)

[Mission Statement](#)

[Contact](#)



## I Manage Retirement Investments and Trust Investments.

I Make House Calls up and down the West Coast.

### Clients

Lance works with people who prefer moderate or conservative portfolios. Clients who realize that you don't have to make as much money in the good times, if you didn't lose so much in the bad times, will likely feel right at home here.

Lance works with people's important money, not their fun money. If it's an account that needs to be taken seriously, that's the one he wants.

## Lifestyle

Creating a life map involves a close review of personal finances and an assessment of other building blocks. Lifestyle matters look at how to balance work and leisure, how to make smart choices for the future, and many other items in an effort to help an individual “enjoy the journey.”

## Financial Advisor

In his role as financial advisor, Lance brings to the table thirty years of full time, hands on financial practice, for individuals and the largest of industrial corporations. Lance wakes up in the morning thinking about how politics will affect markets and how markets will affect clients. Research of past performance gives a financial advisor only a basic idea, Lance tries to see out to the horizon of what is knowable for his financial advisor clients. (Please see Mission Statement on page 2.)

## Financial Planning

Financial planning is central to the investment process. Lance builds up plans for clients that are customized, detailed, understandable and most importantly, “own able.”

## Rollovers

Olympia Investment Management does rollovers for retiring clients, as well as, State deferred compensation, TIAA/CREF, and 403 (b) plans. These are monumental decisions for many clients, as rollovers are generally done within the context of a larger overall financial planning strategy. Lance does this for his clients and handles all the paperwork.

## Retirement

Retirement is the point at which you are no longer working for money. Generally, people switch to some other activity in that moment, bringing about the need for rollovers, distribution planning, and investment strategies. Retirement is a psychologically challenging event for many people. When retirement comes, a person is separating from a group of people, and routines that made up part of their identity. Having helped scores of people through this, he can help ease the mind in the various stages of retirement.

## Deferred Compensation

Because Olympia is the state capital, Lance Altheide has counseled hundreds of state, county and city employees about their deferred compensation plans. Lance has found misunderstandings exist for many state employees regarding what they can do with their

deferred compensation. He can help you to navigate and simplify things with licensed, professional advice.

## TIAA-CREF

Local colleges like SPSCC and The Evergreen State College have a TIAA-CREF retirement plan. Lance has helped numerous people decipher the investment options and strategies within. This knowledge lends itself well with people who have moved to Olympia who have TIAA-CREF plans from employment in other parts of the country. TIAA-CREF has some idiosyncrasies that make it different from 401(k) and deferred compensation plans.

## Estate

Effective estate management enables you to manage your affairs during your lifetime and control the distribution of your wealth after death. An effective estate strategy can spell out your healthcare wishes and ensure that they're carried out – even if you are unable to communicate. It can even designate someone to manage your financial affairs should you be unable to do so.

## Investment

Investing should be easy – just buy low and sell high – but most of us have trouble following that simple advice. There are principles and strategies that may enable us to put together an investment portfolio that reflects your risk tolerance, time horizon, and goals. Understanding these principles and strategies can help you avoid some of the pitfalls that snare some investors.

## Insurance

Insurance transfers the financial risk of life's events to an insurance company. A sound insurance strategy can help protect your family from the financial consequences of those events. A strategy can include personal insurance, liability insurance, and life insurance.

## Tax

Understanding tax strategies and managing your tax bill should be part of any sound financial approach. Some taxes can be deferred, and others can be managed through tax-efficient investing. With careful and consistent preparation, you may be able to manage the impact of taxes on your financial efforts.

# OLYMPIA

## INVESTMENT MANAGEMENT

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

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