

OUR APPROACH TO RETIREMENT SOLUTIONS

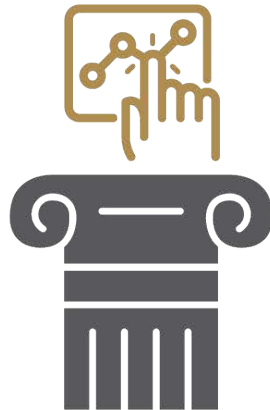
Retirement looks different for everyone. Whether you want to spend your retirement years traveling the globe, relaxing at home, or spending time with your grandchildren, you need a solid plan in place to get you there. Our Wealth Advisors are here to listen, and help you determine how much money you will need to save to live your retirement dream. Building your plan starts with considering your retirement goals and how long you have to meet them. Our approach builds on this process by helping our clients identify how they want to use their retirement assets, while keeping in perspective their overall balance sheet, current and future lifestyle needs, and any tax consequences.

Four Pillars of Retirement Planning

Four retirement pillars to consider when planning for your future include:



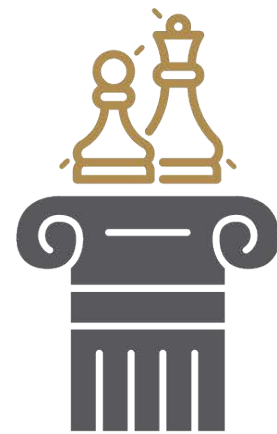
Time horizons and life expectancy



Assets to invest in your retirement plan



Dollars needed to spend in retirement to maintain lifestyle



Proper investment strategy to reach future goals

Our Commitment to You

At FIBT, we consolidate your assets and organize them according to your investment strategy so that you are enabled and empowered to live the life you desire now and into the future. FIBT retirement planning allows you to spend today while living for tomorrow.



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