Redefining Retirement Planning: How Integrated Services Protect Your Future

Iron Horse Financial

Imagine setting up a trust to protect an inheritance of farmland. But when the land passes to you, you owe hundreds of thousands of dollars in unexpected taxes.

This kind of devastating financial oversight is exactly what Jaime Malm, owner of Iron Horse Financial Services, works to prevent. When a client recently found themselves in this situation, she was able to step in.

"We literally saved them hundreds of thousands in taxes," Malm said. "They thought they were protecting their assets with the right kind of trust. But somebody made a recommendation in a bubble."

THE IRON HORSE DIFFERENCE

Iron Horse Financial specializes in seeing beyond that bubble, with holistic services that integrate the legal and tax aspects of financial management, a rare combination in the financial planning industry. The firm's expertise also extends to specialized services for small business owners, such as succession planning and mergers and acquisitions.

"It's very difficult to try to piece these elements together on your own," Malm explained. "Having access to a company that brings it all together in one cohesive structure helps minimize the potential for errors."

As fiduciaries, Malm and her staff are legally bound to serve their clients' best interests. However, Malm's credentials extend further: she has spent 20 years advising top financial advisors across the country.

"It has given me a different perspective on our industry. That experience of what's out there and how it applies to holistic financial planning is unique to us," she said.

COMPREHENSIVE RETIREMENT PLANNING

Clients often seek guidance during the critical transition into retirement. Iron Horse Financial guides the conversation through asset allocation, income planning, taxes, legacy planning, health care costs, and legal protection.

Malm recalled an early client who sought a second opinion after selling his business in preparation for retirement. While he felt financially secure, Malm's intervention changed his quality of life and legacy.

"We were able to adjust his plan to increase his income," Malm said. "More importantly, we restructured his tax plan. Instead of losing about a million dollars to the IRS, he was able to use that million to establish several charities within his community."

Jaime Malm

COMMITMENT TO COMMUNITY

That kind of community focus is important to Iron Horse Financial. While the firm has long been involved in giving, Malm is especially proud to give back annually by making mortgage payments for a full year for one local family who are not clients.

"We believe in supporting the community that supports us," said Malm. It's a natural extension of her career-long dedication to serving others. "When we can help someone solidify a plan, do the things they've been waiting for, and to have peace and confidence in their retirement, that's the most rewarding thing we do."

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