



MLA Financial & Insurance Inc.

At MLA Financial & Insurance Inc. we will work with you to create a solid financial strategy to help you achieve your retirement goals.

13761 Linden Dr | Spring Hill, FL 34609 | Office: (352) 686-7501 | Toll Free: (866) 686-7501
michael@mлаfinancial.com | www.MLAFinancial.com | Fax: (352) 686-7579

*Investment Advisory services offered through IAMS Wealth Management an SEC registered investment advisor.
MLA Financial & Insurance Inc. and IAMS Wealth Management are independent of each other.*

Our success is not built on what we accomplish for ourselves; rather, its foundation lies in what we do for others.

Our firm specializes in financial services with a fresh, new way of thinking. We are dedicated to helping you achieve financial independence by developing a comprehensive financial services relationship to help ensure your retirement plans work in concert with all pieces of your financial strategy.

EMPOWERING YOU TO ACHIEVE FINANCIAL INDEPENDENCE

- Learn how to potentially maximize income to increase over time while reducing market risks.
- Optimizing your social security income. We are able to help you receive your social security correctly which can mean saving you hundreds of thousands of dollars over your lifetime.
- We can help you minimize interest rate risk on your bond funds. We believe this may be one of the largest risks to principal currently facing retirees.
- Help to grow your assets while reducing exposure to market risks.
- Balance your tax-deferred investments in accordance with tax-advantage investments for greater potential tax savings and retirement income.
- Turn existing IRAs into tax-advantage accounts.
- Avoid taking your required minimum distributions (RMDs), even if you are older than 70^{1/2}.
- Avoid common IRA owner mistakes while potentially maximizing your IRA distributions for you and your loved ones.



MLA Financial
& Insurance Inc.

We build relationships, financial solutions
and security through integrity, confidence, and trust.

OUR STRATEGY FOCUS

Our services and strategies focus on providing tax-efficient investments and retirement solutions to assist you in reaching your goal of “financial independence.” Our plans are designed with the following emphasis:

Portfolio Investment Management: We use absolute return models. These are models designed for any up or down markets. We design a portfolio unique to your circumstances in order to match your investment goals while emphasizing diversification and risk management.

Ongoing Tax Planning: In retirement, taxes are often your largest liability; we evaluate your options for tax-advantage distribution strategies as a countermeasure.

Tax Minimization Strategy: We help provide an initial and ongoing evaluation of income tax returns to ensure you are taking advantage of all opportunities to reduce your annual tax liability.

Inflation Protection: Our goal is to maximize your income and help it increase over time—while reducing your inflation risk.

Estate Distribution Planning: Our strategies help you structure a meaningful distribution of your assets in the manner you desire.

Legacy Planning: We assist you in developing a legacy for your family (or charities) that supports your value system in a positive and meaningful way.

Proactive Risk Management: We help you develop a proactive risk management strategy that can be applied



MLA FINANCIAL & INSURANCE INC.

Michael Audi

President/Owner

Insurance Professional, Investment Advisor Representative, Professional Money Manager, Fiduciary

Michael has been advising his clients for over 25 years. These services include managing, protecting, preserving, and insuring his client's assets. He believes in careful investment planning, and well thought out strategies. Working in a holistic approach, he looks at all aspects of a client's financial life, offering advice on a wide array of investment and insurance options to meet their individual goals.

Michael started his Insurance career in 1990 offering Medicare Supplements and Long-term Care Insurance. Furthering his education, he moved his focus toward financial planning.

In October of 2000, he started MLA Financial & Insurance Inc., with the goal of helping preserve his client's assets. Expanding his education even further, he is also an Investment Advisor Representative, offering a full array of investment services.

Michael moved in 1983 from Peoria Illinois to Indian Shores, Florida. He and his Wife Debbie live in Spring Hill and enjoy the Florida lifestyle, spending time with family and friends. He also enjoys boating, snorkeling, fishing, and traveling.

As an Investment Advisor Representative, I am a Fiduciary and I will work in your best interest.

Fiduciary Duty. Investment advisers owe a fiduciary duty to their clients. As such, an investment adviser stands in a special relationship of trust and confidence with its clients. As a fiduciary, an investment adviser has an affirmative duty of care, loyalty, honesty, and good faith to act in the best interests of its clients. The parameters of an investment adviser's fiduciary duty depend on the scope of the advisory relationship and generally include the following duties: (1) to place the interests of clients first at all times; (2) to have a reasonable basis for its investment advice; (3) to seek best execution for client securities transactions where the adviser directs such transactions; (4) to make investment decisions consistent with any mutually agreed upon client objectives, strategies, policies, guidelines, and restrictions; (5) to treat clients fairly; (6) to make full and fair disclosure to clients of all material facts about the advisory relationship, particularly regarding conflicts of interest; and (7) to respect the confidentiality of client information. This fiduciary duty differs from the suitability obligations that govern brokers.

to help monitor and control risk exposure in your investments and retirement assets (i.e. 401(k), 403(b), 457).

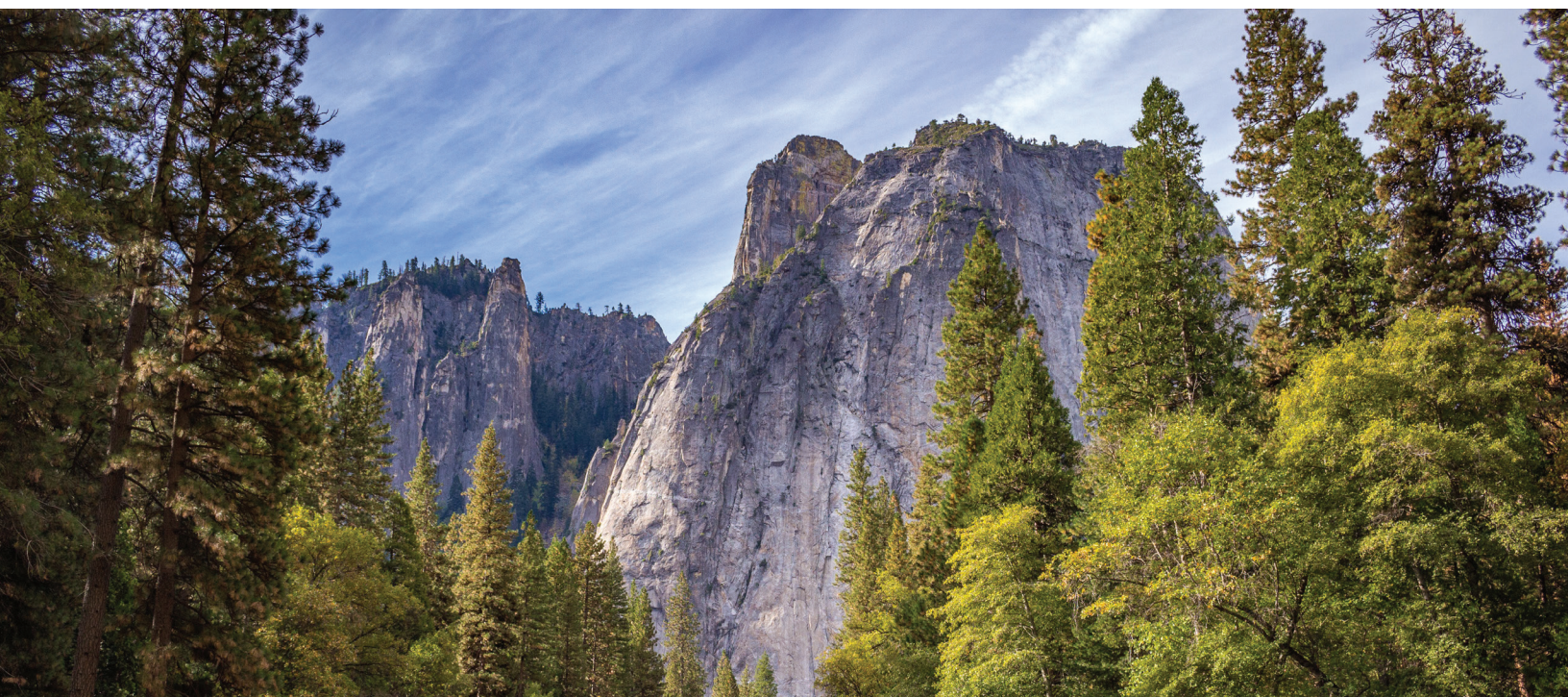
401(k) Takeover: Our strategies provide plan participants with an open architecture platform offering a variety of funds, managed by experienced fund managers, risk investment strategies for participants, without being captive to any investment funds.



We will work with you to create a solid financial strategy to help you achieve your financial goals. Ask us about how we can help you achieve financial independence.

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