

*As Seen in The Wall Street Journal*



# Iron Mountain Financial

## Nick Naseman RICP® , CFEd®, CFEI

*Don't hope for a good retirement. Plan for a great one!*

**I**s your financial professional a fiduciary? Nick Naseman, founder and president of Iron Mountain Financial and a Registered Investment Adviser (RIA), believes strongly in having the appropriate credentials to advise people about their investments and has been a fiduciary for more than seven years. “Most consumers think all financial professionals are fiduciaries, when only a small percentage actually are,” says Naseman.

A fiduciary has the legal obligation to act in the best interest of another—in good faith, with great loyalty and honesty, and without personal bias—characteristics reasonable to expect from a person or firm advising people about their life savings. “This is extremely important, because the Department of Labor recently finalized a rule that will require financial professionals working with retirement accounts to act in their clients’ best interests (as fiduciaries),” Naseman explains. “There is a world of difference between wealth accumulation and retirement planning,” he adds.

Naseman became dedicated to helping people with retirement planning after watching his parents spend their life savings on memory and health care. “Mom was left with virtually nothing,” he remembers.

Now, working with clients typically between age 60 to 65 years old preparing to retire, or in their first years of retirement, Naseman helps others avoid what his family experienced. “We need to look at health care expenses and long-term care, which most people are not prepared for,” he says. “I saw what it did to my family and if I can keep one family from going through what my family experienced, I’ll have made a difference.”

“People’s top concerns are whether they have enough money to retire,” says Naseman, “and how to make their nest eggs last longer. This is the whole focus of my business. We look at what they

currently have, figure out where they want to be, and put together a plan on how to get there.” Naseman credits his service in the United States Air Force as a criminal investigator and counterintelligence officer for developing his thirst for knowledge and quest to uncover facts and hidden issues. “This mindset allows me to reveal the underlying causes of investor discomfort and address the real concerns of my financial clients.”

As part of his own continuous learning and commitment to education, Naseman is a Retirement Income Certified Professional, a Certified Financial Educator (CFEd), as well as a Certified Financial Education Instructor (CFEI), focusing on financial education for adults. His firm holds regular classes and information sessions focusing on specific retirement risks, including longevity, protecting assets, drawing down funds, medical costs, taxes, and social security. He is an adjunct instructor at Pikes Peak Community College dedicated to helping people achieve financial literacy.

“I live by simple rules. I wouldn’t ask someone to do something I wouldn’t do or that I wouldn’t recommend to my mother,” Naseman says. “People with a plan sleep better because they know where they stand.”

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