



TRANSFORMING VISION TO REALITY

2016 REPORT ON ACTIVITIES



Strengthening
nonprofits and
the communities
they serve.

Sharing a mission of change

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From IFF's CEO and Board Chair



REALIZING OUR SHARED VISION

More than three years after IFF committed itself to sowing and nurturing the seeds of transformation broadly and deeply across the Midwest, we are seeing that vision fulfilled.

We see it through the impact of our loans — the foundation of our work. Spread across 10 states, these loans, both large and small, provide nonprofits from every sector the capital they need to grow, meet their missions, and invest and drive change in their communities.

We see it in the consulting projects we manage in six states, helping nonprofits to make better real estate decisions, solve facilities problems, and stay focused on their mission.

We see it in the development projects we lead. Taking on challenges others shy away from, we turn foreclosed and vacant properties into affordable homes for persons with disabilities; bring new grocery stores and fresh food to where they are desperately needed; and help find a new community purpose for schools that have been closed.

And most powerfully, we see our vision fulfilled when we apply all of IFF's tools and expertise — our flexible financing, technical real estate skills, cutting-edge research, and deep policy knowledge — and join with community stakeholders to address local concerns, such as building a higher quality early care and education system or growing the number of quality schools in the neediest neighborhoods. Comprehensive community development like this is our future.

Of course, an essential component of turning our vision into reality has been our continued strong financial performance, which in 2016 included:

- Closing on a record 138 loans for \$103.5 million and growing our loan portfolio to \$365.9 million
- Achieving a surplus of nearly \$1.2 million and keeping delinquencies at record lows
- Growing our total managed assets to \$606.3 million, including real estate holdings of \$37.5 million

On behalf of the nonprofits and Midwestern communities IFF serves, we thank you for your trust, for your investment, and for your support to make our shared vision a reality.


JOE NERI
PRESIDENT AND CEO


JOHN SASSARIS
BOARD CHAIR

A Deeper Look: Early Care and Education in Detroit

IFF believes every child has the right to a quality education, regardless of income level. That belief includes early care and education (ECE) facilities where the youngest kids spend their day. It also includes a thoughtful approach to supporting maternal health, the whole family, and aligning high-quality ECE programs with the K-12 system. In disinvested neighborhoods throughout Detroit, many ECE providers have worked tirelessly to stay open through tough times. As Detroit rebounds, they need access to capital and expertise to improve their facilities and offer high-quality care and education in the neighborhoods that need it most. Here's how IFF was engaged in Detroit's early care and education sector in 2016.

DATA-DRIVEN DECISIONS

In 2016, IFF worked with stakeholders to begin acting on recommendations from two recent IFF studies exploring the highest-need areas in Detroit's tri-county area. The research found approximately 28,000 children aged 0-5 in Detroit do not have access to a slot in a licensed or registered ECE facility. Of those, 45 percent are concentrated in just 10 neighborhoods.

So what can we do? Prioritize blended investments in the highest-need neighborhoods. Invest in facilities and maintenance to improve existing providers. Create new exemplary ECE centers to showcase best practices for facilities, programming, and operations.

These are among IFF's recommendations and, with strong support from foundations, IFF is turning research into action.

IMMEDIATE ACTION

There are high-quality providers in Detroit struggling with pressing facilities challenges. Renovated classrooms, more efficient lighting, upgraded heating/cooling, better security, new playgrounds — these all contribute to high-quality

facilities for young children to learn and grow. But tackling facility repairs and renovations can be overwhelming for smaller providers that have fewer staff, less capacity to request grant funding, and smaller budgets.

Consider Pencil Palace, a 40-year-old, family-owned center serving approximately 60 children in Detroit's West Side. Located in a sound building on a bustling street, it is almost always filled to capacity. Over time, usual wear-and-tear accumulated on floors and walls, lighting became inadequate, and kitchen equipment didn't keep up with the times. Leadership at Pencil Palace were aware that upgrades were needed to better serve its children, but didn't know where to start. An IFF facility assessment led the provider's Head Start partners to invest \$100,000 in new kitchen equipment, paint, flooring, and windows. The result: A bright space for dozens of kids to learn in one of IFF's top-20 areas in need of quality ECE facilities.

Examples like this are why IFF teamed up with The Kresge Foundation and W.K. Kellogg Foundation to offer two innovative solutions to help providers:

subsidized facility assessments that prioritize investments based on early education best practices, and grant awards to help pay for identified repairs and upgrades. This work will continue and scale in 2017 with the expansion of IFF's Learning Spaces, offering significantly larger grant awards.

IFF also received a Program Related Investment (PRI) from The Kresge Foundation to support lending to high-quality providers in Detroit.

VISION AND ENGAGEMENT

Long-term planning continues in the midst of immediate actions. IFF administers "Hope Starts Here," a community engagement and strategic planning process funded jointly by The Kresge Foundation and W.K. Kellogg Foundation. This collaborative process is designed to create a vision and action plan to make Detroit an equitable, world-class city for its youngest residents.

Together, IFF's research, real estate, lending, and early education expertise are coming together to help support providers and transform the city's early education facilities — making a difference in the lives of children, families, and providers in Detroit.

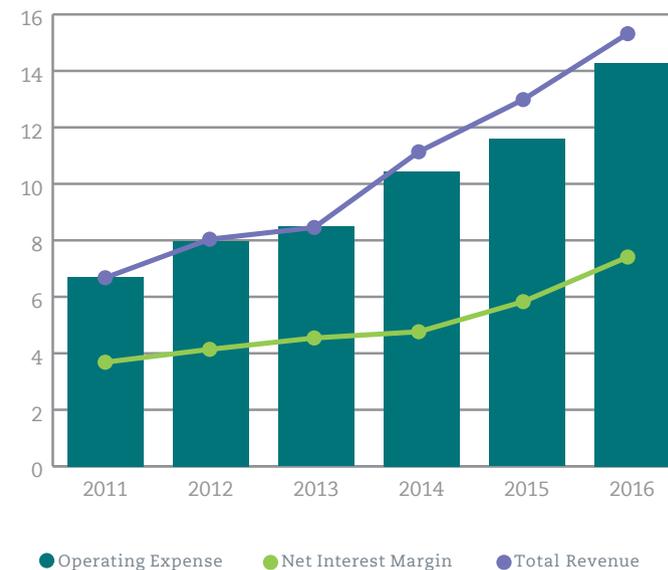


“We could not have done this without IFF, which has been working with us from the very beginning of our quest for a facility — first as a real estate and then financing consultant, and ultimately as a tax credit provider and lender.”

ERROL L. STONE
LEGACY CHARTER SCHOOL, CHICAGO

FINANCIAL PERFORMANCE

In Millions



ANNUAL LOAN ACTIVITY

In Millions



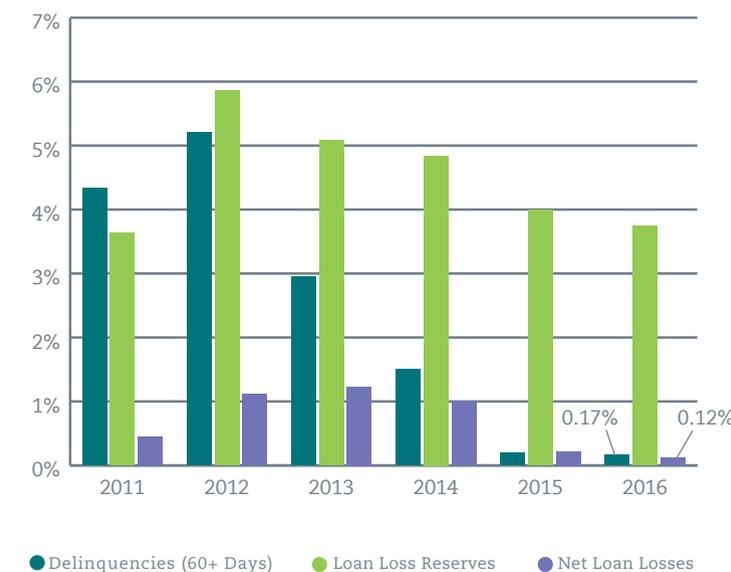
FINANCIAL POSITION

In Millions



DELINQUENCY AND LOAN LOSS HISTORY

Percent of Portfolio



All charts reflect financial information as of December 31, 2016. IFF's audited financial information is available at iff.org.

MOVING FROM VISION TO REALITY THROUGH SCALE AND IMPACT

In 2016, IFF closed on a record 138 loans worth \$103.5 million for projects across 10 states. Affordable housing, arts and culture, charter schools, early care and education, health care, job training, special needs services, substance abuse and prevention, supportive housing, and youth services were just some of the sectors supported by IFF financing in the Midwest.

At the same time, IFF's real estate team accepted 106 contracts to assist nonprofits with facility assessments, feasibility studies, site searches, financial packaging, and owner's representative services across six states.

Increasingly, IFF is able to offer its services to a broader and deeper group of nonprofits thanks to special partnerships. In Cincinnati and Minneapolis, IFF's collaboration with local CDFIs brings financing to more nonprofits that need it. Philanthropic investments enable IFF to offer its affordable real estate consulting services at an even lower price in Chicago and Detroit.

IFF's Investor Consortium raised \$46.4 million from 24 financial institutions in 2016. And IFF received \$80 million in New Markets Tax Credits for 2016, the third consecutive allocation and largest single allocation for IFF so far.

Throughout the Midwest, IFF is engaging, partnering, and investing in ways that support the efforts of mission-driven nonprofits that reinforce the social fabric of communities.



ILLINOIS

In 2016, IFF closed 41 loans worth \$36 million. In addition to IFF's high volume of work in the Chicago metro area, this year's projects took us west to places like Channahon and Rockford and south to places like Peoria and Springfield. Some highlights:

- The Arts and Recreation Center at Ellis Park held its Grand Opening in August after more than a decade of IFF engagement — beginning with the initial recommendation in IFF's 2006 report, including an \$875,000 predevelopment loan, and culminating with \$1.5 million in IFF financing and \$6 million in New Markets Tax Credits from IFF.
- IFF expanded partnerships with philanthropic investors, launching the new MacArthur Foundation Arts and Culture Loan Fund and continuing the ninth year of the Polk Bros Foundation "Smarter Spaces" program. The MacArthur loan fund provides operating lines of credit to help arts organizations manage the uneven cash flow resulting from the timing of production costs and ticket sales. The Polk program allows IFF to offer some of its affordable consulting services at an even lower cost.
- IFF's Home First initiative completed and leased major affordable housing developments for people with disabilities in Chicago and Peoria. See the story on the back page for details.



MICHIGAN

In 2016, IFF closed 29 loans worth \$14.5 million. This year also marked the \$50 million milestone for IFF lending in Michigan. Some highlights:

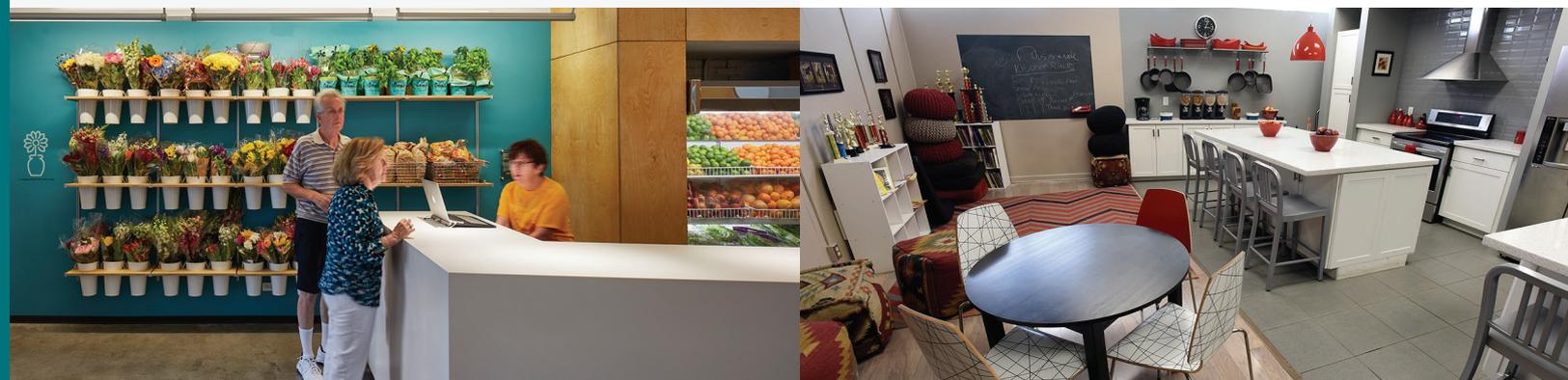
- IFF provided a \$7.5 million New Markets Tax Credits allocation to fill a financing gap for the expansion of the domestic violence emergency shelter at YWCA West Central Michigan, which houses innovative counseling, healthcare, childcare, and job and housing assistance in one location.
- IFF contributed a \$617,500 loan to finance the rehabilitation of a commercial property into Kalamazoo Covenant Academy, a charter high school serving up to 500 students. The school focuses on improving life prospects for students who were previously dropouts, homeless, or otherwise at risk. The school is part of a long-term partnership with Grand Valley State University to expand the model in urban communities across Michigan.
- A special IFF team focuses on improving early care and education (ECE) facilities in the Detroit area. With support from The Kresge Foundation and the W.K. Kellogg Foundation, IFF's multi-disciplinary team of researchers, real estate professionals, and financing experts is tackling both immediate facilities needs and long-term planning using data-based recommendations from IFF's prior needs assessments. See the story on the front page for full details.



MISSOURI

In 2016, IFF closed 23 loans worth \$18.8 million. Some highlights:

- IFF teamed up with Ewing Marion Kauffman Foundation to launch the Kansas City Quality Seats Initiative to improve the education landscape in neighborhoods throughout the city. As a result of this effort, three new charter schools opened in 2016, creating more than 1,650 seats. All three schools were financed in part by IFF loans and located in high-need areas identified by IFF research. An equity investment from the Kauffman Foundation allowed IFF to acquire and develop the building where Citizens of the World Charter School in Kansas City (CWCKC) is now operating. IFF's real estate team transformed the property from a vacant office building into a modern school and continues to own the facility with plans for CWCKC to purchase it in the future.
- IFF provided \$7 million in New Markets Tax Credits and \$1 million in financing for Paraquad, an advocacy group for people with disabilities, to triple the size of its wellness center, expand its training program, and create a first-of-its-kind demonstration space.
- Urban Sprouts Child Development Center opened in 2009 with just 10 children and by 2016 was serving 80 children with a waiting list of 300. IFF's lending and real estate staff teamed up to provide site search, financial feasibility analysis, direct lending, tax credit financing, and owner's representative services for a new 15,000-square-foot facility that allows Urban Sprouts to accommodate 82 percent more children.





OHIO

In 2016, IFF closed 15 loans worth \$6.7 million. Some highlights:

- The aptly-named Nothing Into Something Real Estate (NISRE) transformed used shipping containers into modern affordable housing with the help of a \$1.2 million loan from IFF. The “Cargominium” project nearly doubles the size of NISRE’s supportive housing for formerly incarcerated homeless individuals in Columbus.
- IFF continued working with the Northeast Shores Development Corporation to repurpose important properties on key commercial corridors through a \$1 million gap-financing loan to redevelop the historic LaSalle Theater in Cleveland.
- IFF’s continued partnership with the Cincinnati Development Fund (CDF) expands its ability to provide capital to low-income communities in Cincinnati, Dayton, and northern Kentucky. IFF and CDF have jointly financed more than \$13 million in nonprofit facilities projects since the partnership began in 2014. Examples include Market Square, a massive mixed-use redevelopment calling for the complete renovation of 12 blighted, vacant buildings in Cincinnati’s Over-the-Rhine neighborhood, as well as the renovation of the long-vacant Hellman Lumber Building in Covington, KY, which is now anchored by the nonprofit Center for Great Neighborhoods.



INDIANA

In 2016, IFF closed 10 loans worth \$8 million. Some highlights:

- IFF’s research team released a new online tool to help parents and other education stakeholders understand and evaluate how schools in their neighborhood are performing over time. This tool was originally developed as part of an IFF study that found nearly 59,000 children in Indianapolis lack access to high-performing schools.
- With support from the State of Indiana’s School Facilities Loan Fund, IFF has invested \$22 million since 2008 to build, renovate, and expand charter schools — resulting in 2,300 new charter school seats in the highest-need areas identified by IFF research. For example, IFF provided a \$1.5 million loan to Paramount School of Excellence, a K-8 charter school located in a high-need area of Indianapolis. The state-of-the-art expansion added four new classrooms, a cafeteria, and an art and music room, in addition to creating 70 new student seats.
- IFF financed the redevelopment of a 65,000-square-foot public school building into affordable and accessible housing for seniors living in the Twin Aire neighborhood of Indianapolis. The Florence Fay School Senior Apartments now offer 73 rent-restricted units that are either handicap accessible or adaptable.



WISCONSIN

In 2016, IFF closed 15 loans worth \$15.6 million. Some highlights:

- IFF reached a major milestone in Milwaukee in 2016: \$100 million invested in schools, health clinics, child care centers, and other nonprofits through loans and New Markets Tax Credits. IFF marked the occasion with an event at the St. Ann Center for Intergenerational Care’s Bucyrus Campus, a project made possible with \$10 million in New Markets Tax Credits and a \$1.5 million loan from IFF.
- IFF provided \$825,000 in financing for the redevelopment of a historic building that is expected to spark revitalization along the Mitchell Street corridor — a key part of Milwaukee’s master plan for the Near South Side. This builds on IFF’s prior Mitchell Street investments, which have included the Gerald L. Ignace Indian Health Center, Mitchell Street Apartments, and a new branch of the Milwaukee Public Library.
- Outreach Community Health Centers — which provides health care, housing, and support services to low-income and homeless populations in Milwaukee — expanded to a second facility with a \$3.9 million IFF loan.
- A Milwaukee neighborhood with few fresh food options will be home to a full-service Save-A-Lot grocery store in 2017 after closing on a \$1 million loan from IFF in late 2016.



MINNESOTA

IFF research identified North Minneapolis as a high-need area for quality schools, leading IFF’s Minneapolis-based team to focus on that sector in 2016:

- IFF’s real estate team led the search and lease negotiations to secure incubator space in North Minneapolis for Sankofa Underground North Academy, a new public charter elementary school with an African-centered model.
- In partnership with Nonprofits Assistance Fund, IFF provided \$1.15 million in financing to build a permanent home for Northeast College Prep, a tri-language (English, Arabic, Spanish) K-6 charter school with an International Baccalaureate model serving mostly low-income students.



IOWA

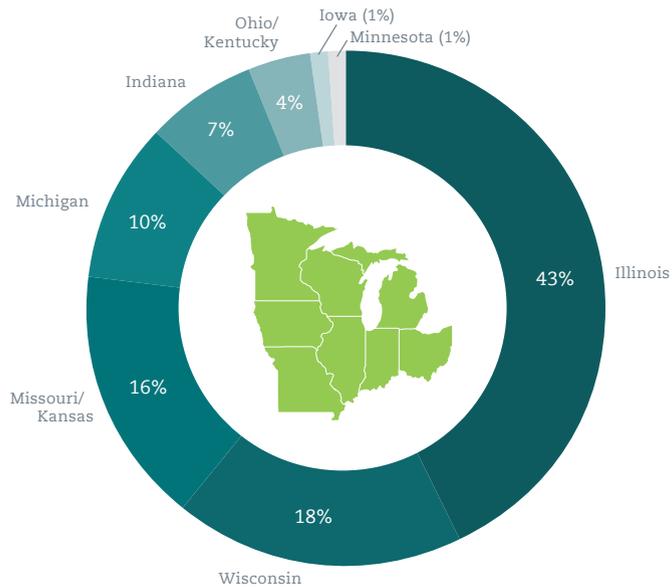
In 2016, IFF celebrated the 10th anniversary of its first loan in Iowa — \$451,500 to Bethany for Children and Families, a nonprofit child welfare and social services agency that has served the Davenport area for more than 100 years.

Since then, IFF has closed on almost \$9 million in financing for projects that provide services for low-income families, people experiencing homelessness, youth, and communities in need of access to healthy foods.

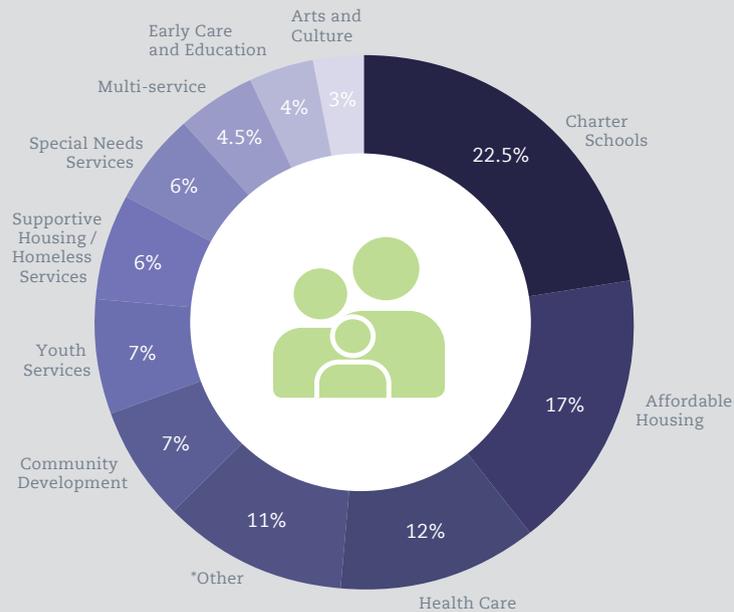
In 2016, IFF closed on a \$223,000 loan to support the 3-year strategic plan of Davenport’s Center for Active Seniors, the only service of its kind in the Quad Cities.



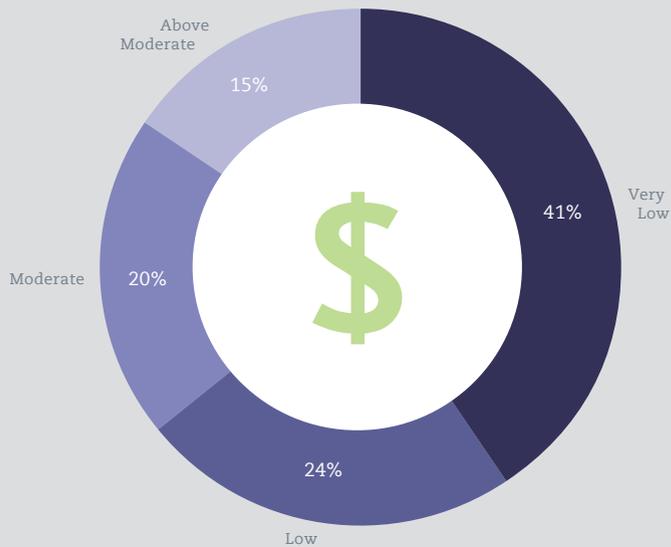
CURRENT PORTFOLIO BY STATE



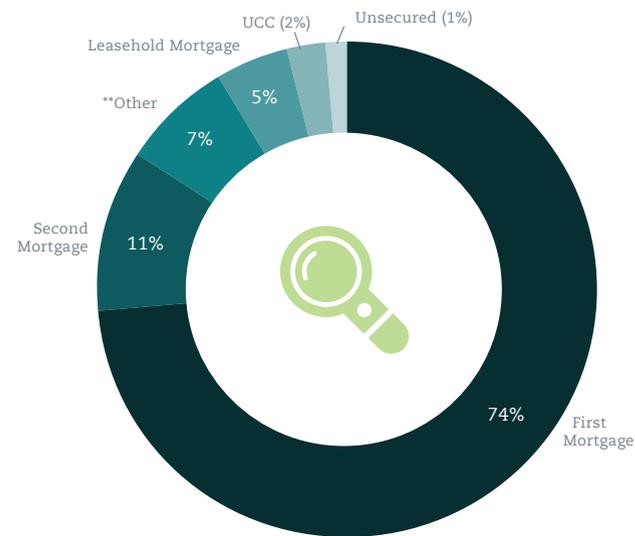
CURRENT PORTFOLIO BY SECTOR



CURRENT PORTFOLIO BY TRACT INCOME LEVEL



CURRENT PORTFOLIO BY COLLATERAL TYPE



“There are once-in-a-generation projects, and IFF stepped up to fill a critical need when no other lender would. Leverage, impact, and community — IFF gets it.”

SAM MCGOVERN-ROWEN
MILWAUKEE PUBLIC LIBRARY

Graphs reflect percent of dollars in IFF current portfolio of loans as of December 31, 2016.
 *Other sectors include education, job training, school (non-charter), substance abuse, and healthy foods.
 **Other collateral types include guarantees, deposit accounts, capital campaign proceeds, and vehicle titles.

	ANNUAL	CUMULATIVE		ANNUAL	CUMULATIVE
 LOANS CLOSED	138	1,445	 NEW PATIENT VISITS	34,938	256,537
 LOANS CLOSED AMOUNT	\$103,510,897	\$701,638,050	 JOB'S CREATED OR MAINTAINED	4,274	66,918
 REAL ESTATE DEVELOPED BY IFF FINANCING	1,949,684 sq. ft.	19,260,564 sq. ft.	 STUDENT SLOTS CREATED	3,809	46,465
 CLIENTS SERVED BY IFF BORROWERS	1,235,646	5,960,397	 CHILD CARE SLOTS CREATED	183	5,374
 CAPITAL LEVERAGED BY IFF FINANCING	\$345,600,316	\$2,287,865,889	 HOUSING UNITS CREATED OR PRESERVED	677	7,970

Impact data reflects loans and New Markets Tax Credits projects that closed as of December 31, 2016.
 Impact data related to IFF's real estate services, as well as IFF's audited financial information, is available at iff.org.



IFF as real estate developer: Home First puts mission first

IFF believes every person has the right to affordable housing, regardless of income level or ability. Individuals with disabilities and low incomes face major barriers to transitioning out of large, centralized institutions to affordable, accessible communities of their choice. IFF's Home First subsidiary acquires, develops, owns, and manages housing properties that allow these individuals to live affordably and with dignity in a community setting.

Helping to finance and build affordable housing for individuals with disabilities has been a core component of IFF's work as a CDFI over the past 28 years. But the decision to develop and own these assets long-term is a new role for IFF that brings together its varied expertise in affordable housing, real estate, and financing.

"IFF prides itself on filling needs that no one else will fill," said IFF CEO Joe Neri. "We're thinking bigger about how to leverage our collective knowledge to serve low-income communities and people living with disabilities. Making housing a reality for all is some of the most important work we do."

BUT FOR IFF...

Developing scattered-site, accessible, affordable housing is a resource-intensive process. Consider this:

- **Scattered-site projects** multiply the number of construction crews, condominium boards, and property closings to manage
- **Accessible units** incorporate design features that add to construction costs — e.g., ramps, wider passageways,

roll-in showers, specialty hardware

- **Accessible buildings** often require elevators, an amenity that can raise operating costs
- **Affordability is crucial**, as people with disabilities are disproportionately extremely low-income, so projects require complex financing and rental subsidies

Despite these challenges, this type of housing still beats the cost of long-term institutionalized care. Still, the complexity and up-front investments are not attractive to most traditional real estate developers. This is why IFF's developer and asset management role is so critical.

REAL HOMES

Since 2011, IFF has secured \$63 million in grants, loans, and tax credit equity for 254 integrated units across 90 properties, with another 103 units in the pipeline. In 2016, IFF's Home First initiative completed and leased two major affordable housing developments for people with disabilities:

- *Access Housing Logan Square*, the first Home First project developed with Low Income

Housing Tax Credits, brought 54 apartment units to this Chicago neighborhood. The project also re-purposed two dozen vacant and foreclosed properties in the neighborhood.

- *Access Peoria* provides 16 new wheelchair-accessible, sustainably designed units in the downstate city's East Bluff neighborhood.

"At the nursing facility, I had to wake up at 7 a.m. and go into the dining room right away for breakfast. Now, I wake up on my own time. I eat better and when I want to because I buy and cook my own food. I go to the local store without having to sign out. I love it here."

~Sofonias Clavecilla,
Home First resident

Several more projects are already in the pipeline, including 50 units in the western suburbs of Chicago and a potential development on Chicago's southwest side. What's more, groups like the Housing Partnership Network are citing IFF's Home First initiative as a national model for how to meet the need for affordable, accessible, community-based housing.

Funders and Investors

INVESTOR CONSORTIUM

- American Chartered Bank
- Associated Bank
- Bank of America
- Barrington Bank and Trust Company
- Beverly Bank and Trust Company
- BMO Harris Bank
- Busey Bank
- Byline Bank
- Crystal Lake Bank and Trust Company
- Evergreen Bank
- First Bank
- First Bank and Trust
- First Eagle Bank
- First Midwest Bank
- First Savings Bank of Hegewisch
- Hinsdale Bank and Trust
- Jacksonville Savings Bank
- Lakeside Bank
- Libertyville Bank and Trust Company
- Mission Investment Fund
- MB Financial Bank
- Northbrook Bank and Trust Company
- Northern Trust
- North Shore Community Bank and Trust
- Old Plank Trail Community Bank, N.A.
- PNC
- The PrivateBank
- RBS Citizens
- Reliance Bank
- Schaumburg Bank and Trust Company
- Scottrade Bank
- St. Charles Bank and Trust Company
- State Bank of the Lakes
- State Farm Bank, FSB
- TIAA-CREF Trust Company, FSB
- Town Bank
- U.S. Bank
- Urban Partnership Bank
- Village Bank and Trust
- Wheaton Bank and Trust Company
- Wintrust Financial Group of Banks

NOTE PROGRAM

Financial Institutions

- Bank of America
- BMO Harris Bank
- Cathay Bank
- Central Bank of Kansas City
- Evergreen Bank Group

- Federal Home Loan Bank of Chicago
- Goldman Sachs
- Guaranty Bank
- JPMorgan Chase
- Marquette Bank
- North Shore Bank
- Northern Trust
- Opportunity Finance Network
- PNC
- TIAA-CREF Trust Company, FSB
- Village Bank and Trust
- Wells Fargo Bank

Foundations

- Thomas Bennisson
- Blowitz Ridgeway Foundation
- Calvert Foundation
- Circle of Service Foundation
- Goldman Family Foundation
- The Kresge Foundation
- Living Cities
- John D. and Catherine T. MacArthur Foundation
- Pritzker Family Foundation
- The Walton Family Foundation
- Wisconsin Preservation Fund

Government

- U.S. Department of Treasury — Small Business Loan Fund and CDFI Bond Guarantee Program

Religious Institutions

- Adrian Dominican Sisters
- The Benedictine Sisters of Chicago
- Deaconess Foundation
- Everence Community Investments
- Institute of the Blessed Virgin Mary
- Mercy Investment Services
- Mount St. Scholastica
- Our Lady of Victory Missionary Sisters
- Portico Benefit Services
- Religious Communities Investment Fund
- Seton Enablement Fund
- Sinsinawa Dominican Sisters
- Sisters of Charity of Nazareth, KY
- Sisters of the Holy Name of Jesus and Mary, U.S.-Ontario Province
- Sisters of the Most Precious Blood of O'Fallon, MO
- Sisters of St. Francis, Clinton, IA
- Sisters of St. Joseph of Carondelet, St. Louis Province
- Sisters, Servants of the Immaculate Heart of Mary
- Trinity Health

FUNDERS

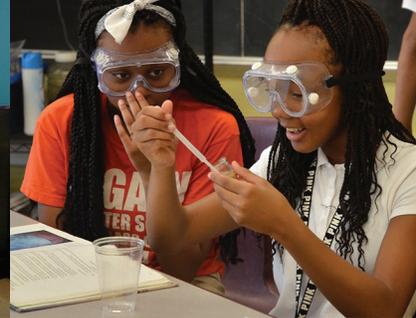
- Bank of America
- BMO Harris Bank
- James Graham Brown Foundation
- The Chicago Community Trust
- Comerica Bank
- Community Foundation of Louisville - Fund for Louisville
- Enterprise Community Partners
- The Ewing Marion Kauffman Foundation
- Finnegan Family Foundation
- First Midwest Bank
- Guaranty Bank
- John D. and Catherine T. MacArthur Foundation
- JPMorgan Chase Foundation
- The Joyce Foundation
- Kansas Health Foundation
- The Kresge Foundation
- Marquette Bank
- MB Financial Charitable Foundation
- Network for Quality Education
- Northern Trust
- PNC
- Polk Bros. Foundation
- The PrivateBank
- The Skillman Foundation
- State Bank of India
- TIAA-CREF Trust Company, FSB
- U.S. Bank
- The Walton Family Foundation
- W.K. Kellogg Foundation

GOVERNMENT

- Chicago Metropolitan Agency for Planning
- Chicago Public Schools
- Cook County Community Development Block Grant
- Illinois Attorney General
- Illinois Department of Commerce and Economic Opportunity
- Illinois Housing Development Authority
- Indiana Department of Education
- U.S. Department of Education
- U.S. Department of Housing and Urban Development
- U.S. Department of Treasury – CDFI Fund

NEW MARKET TAX CREDITS

- Capital One
- Central Bank of Kansas City
- JPMorgan Chase
- PNC
- U.S. Bank



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Indiana

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317 860 6900

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3011 West Grand Blvd.
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313 309 7825

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527 Marquette Ave.
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612 814 0310

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911 Washington Ave.
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Sharing a mission of change