

Professional Couple Seeking Comprehensive Financial Planning

CLIENT CASE STUDY | FOCUSING ON THE ESTATE AND NEXT GENERATION

<p>PROFILE</p>	<p>Small business owners Bob and Carolyn were in their mid 60s and had built a net worth of approximately \$10 million. They felt it was time to find a financial advisor for help with comprehensive financial planning that would include retirement planning and a review of their estate plan. They also wanted a financial advisor who would work as a team with their CPA.</p>
<p>GOALS</p>	<p>Stewardship to the next generation; satisfying charitable intentions; tax planning; stability; asset preservation; coordination between advisors; peace of mind.</p>
<p>KNOWN ISSUES</p>	<p>Bob and Carolyn desired to make a significant investment in a private business; Investment advice was needed, as well as income tax and estate tax planning.</p>
<p>UNKNOWN ISSUES</p>	<ul style="list-style-type: none"> ▪ The financial planning process uncovered that the clients' assets would continue to grow throughout retirement possibly resulting in an estate tax issue ▪ Through the financial planning process, we revealed social security strategies that would maximize their benefits ▪ Through analysis of the investments, we discovered that it would be highly advantageous to them to customize their asset allocation ▪ They also needed to balance the titling of assets to avoid estate tax exposure
<p>CONSULTATION PROCESS</p>	<p>The Arbor Trust team approach: financial planner, portfolio manager and trust expert; consulted with CPA; created financial plan to give clients peace of mind that they will have a secure future in retirement while achieving their charitable and family gifting goals.</p> <p>Alternatives Explored</p> <ul style="list-style-type: none"> ▪ Presented investment proposal for new asset allocation and investment changes ▪ Explored social security alternatives ▪ Conducted estate plan review and discussed alternatives to minimize estate tax exposure <p>Solution and Results</p> <ul style="list-style-type: none"> ▪ Consulted with CPA and developed a tax efficient investment strategy including pre and post retirement distributions to reduce tax liability ▪ Maximized retirement plan contributions ▪ Decided on social security solution to optimize benefits ▪ Discussed charitable and family gifting strategy

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BEYOND ADVICE

To learn more about how we strive to exceed your expectations by going beyond advice, we invite you to contact us.

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