



Family
OFFICE SERVICES

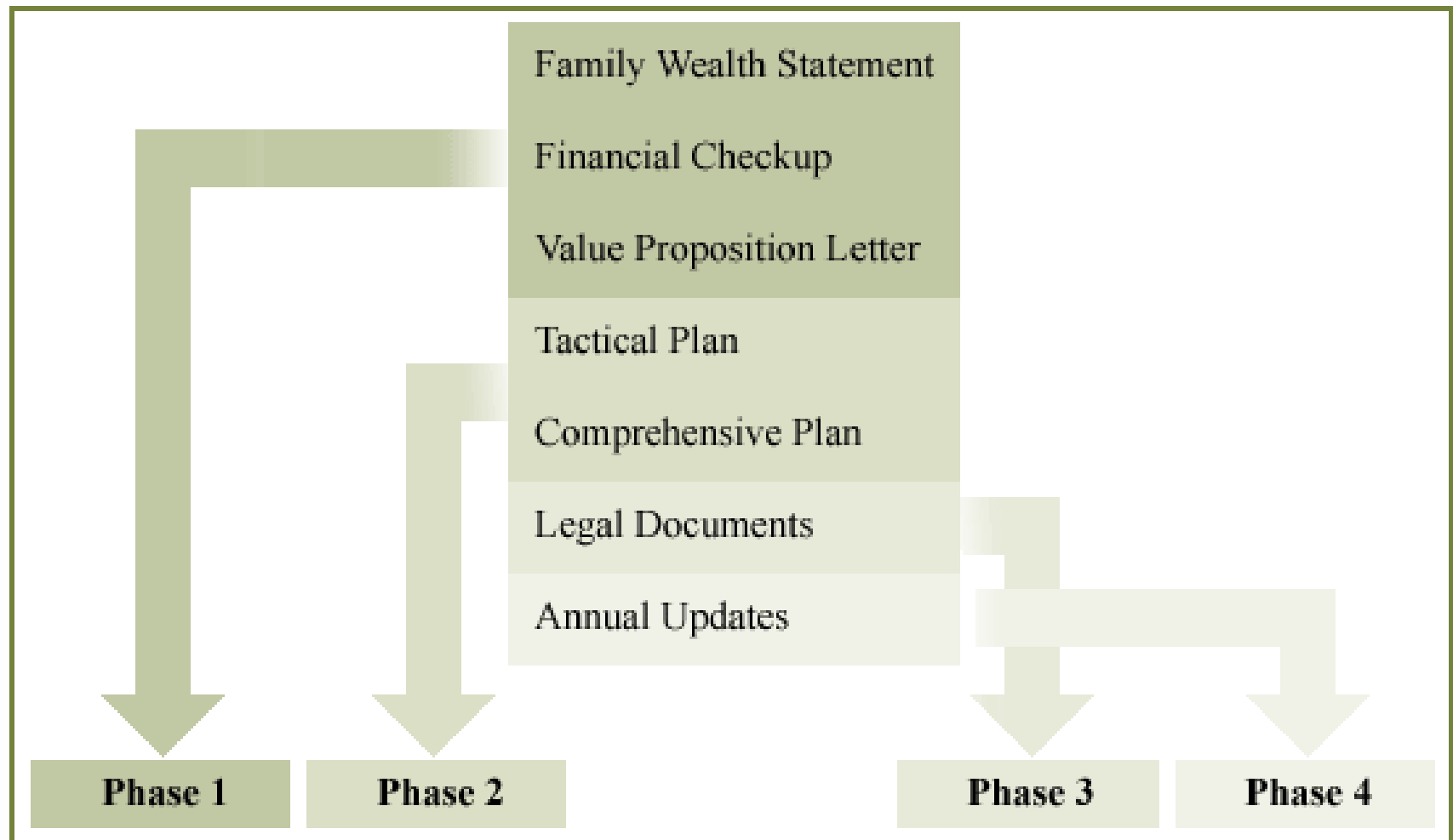
2006 “Quick Tour”

Access Seven Levels of Service

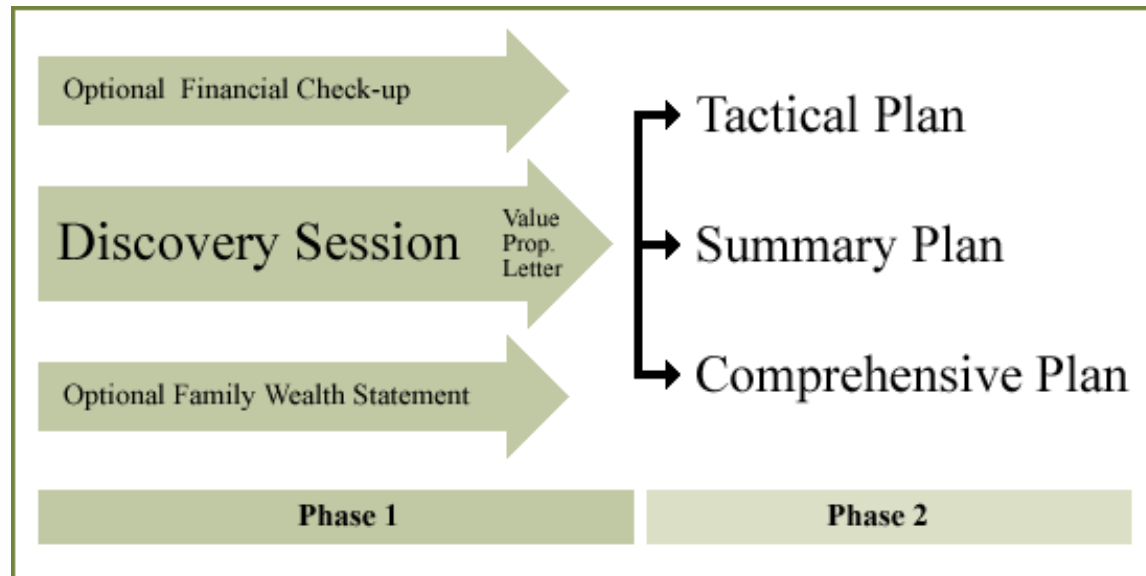
The Seven Levels of Service Provided By A Capable Planning Team

C	COUNSELOR	FAMILY WEALTH STATEMENT
A	ANALYST	FINANCIAL CHECK-UP
P	PLANNERS	VALUE PROPOSITION LETTER
A	ADVISOR COORDINATOR	TACTICAL PLAN
B	BINDER / PUBLISHER	COMPREHENSIVE PLAN
L	LICENSED IMPLEMENTERS	IMPLEMENTATION DOCUMENTS
E	EVALUATOR / EDUCATOR	ANNUAL UPDATES

Timing of Deliverables



Free Discovery Session Precedes Low-Cost VPL



IF DEATH OCCURS IN CURRENT YEAR
Value Proposition Letter – Sample Summary

	EXISTING PLAN	PROPOSED PLAN
INCOME TAX DEDUCTIONS	\$ -	\$ 162,320
HEIRS RECEIVE IMMEDIATELY	\$ 7,674,324*	\$ 8,773,642
HEIRS RECEIVE FUTURE BENEFITS FROM CLAT	\$ -	\$ 1,836,176
FAMILY FOUNDATION	\$ -	\$ 8,221,371
ESTATE TAX	\$ 5,974,236	\$ 73,328

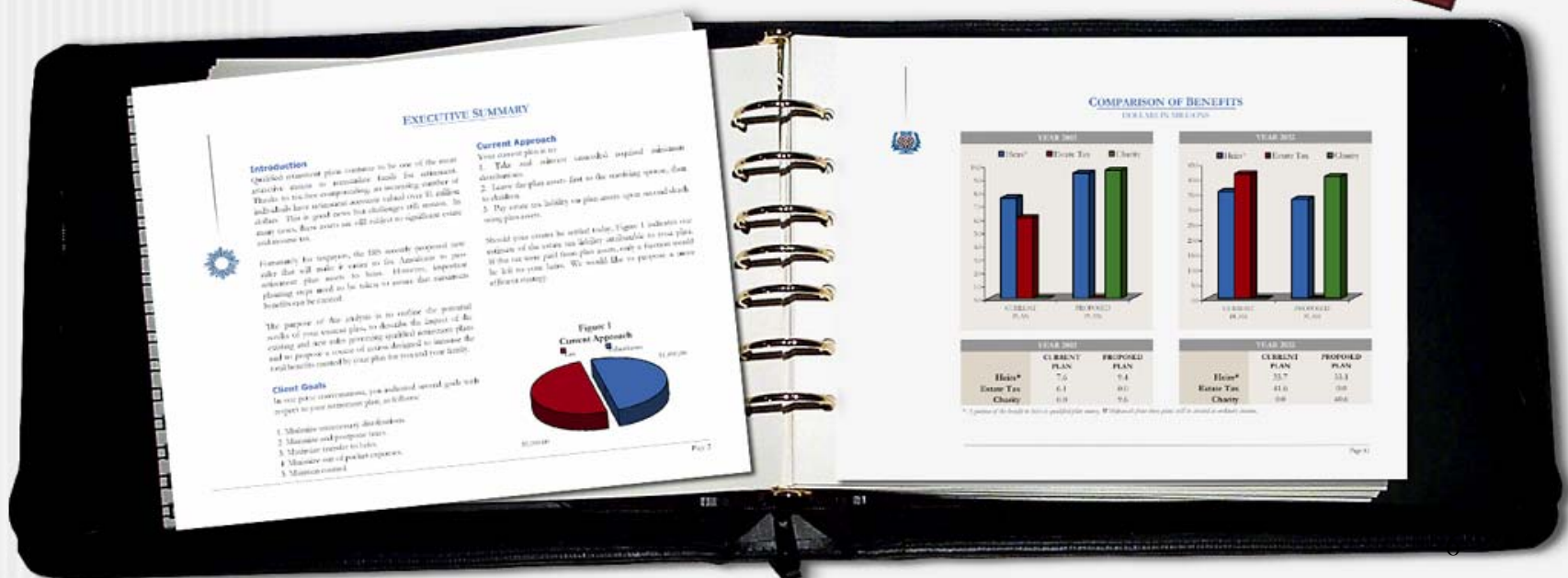
PROPOSED PLAN SUMMARY	
INCREASED INCOME TAX DEDUCTIONS	\$ 162,320
INCREASED NET TO HEIRS	\$ 2,935,493
INCREASE TO FAMILY FOUNDATION	\$ 8,221,371
ESTATE TAX SAVINGS	\$ 5,900,908

* A portion of the benefit to heirs is qualified plan money. Withdrawals from these plans will be treated as ordinary income.

Comprehensive Family Wealth Blueprint®

- Addresses all major components of planning
- Multiple strategies recommended
- Fully integrated cash flows, tax and estate distribution
- Extensive documentation

Comprehensive Plan: FAMILY WEALTH BLUEPRINT



Gap Between Current and Desired Results

JOHN AND SUSAN SAMPLE

FINANCIAL INDEPENDENCE TRIANGLE

Social Capital Legacy Status

Tax	\$14,203,200
Gift	-
Total	<u>\$14,203,200</u>

Social Capital Legacy Goal

Tax	\$-
Gift	10,000,000
Total	<u>\$10,000,000</u>

**SOCIAL
CAPITAL
LEGACY**

Decrease Tax by \$14,203,200
Increase Gift by \$10,000,000

Family Legacy Status

\$15,196,800

Family Legacy Goal

\$17,000,000

FAMILY LEGACY

Increase Gift by \$1,803,200

Financial Independence Status

\$19,070,400

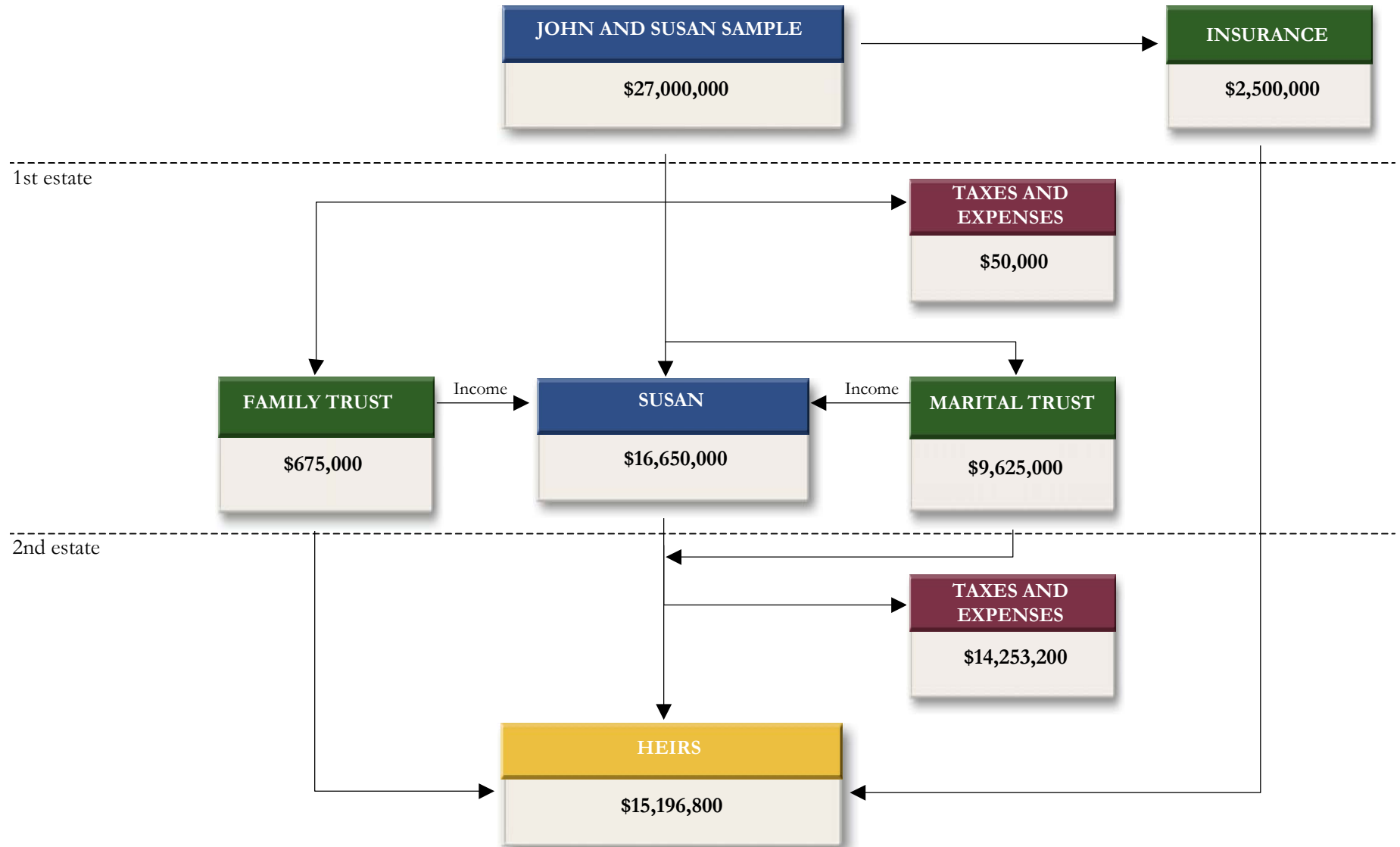
Financial Independence Goal

\$6,929,520

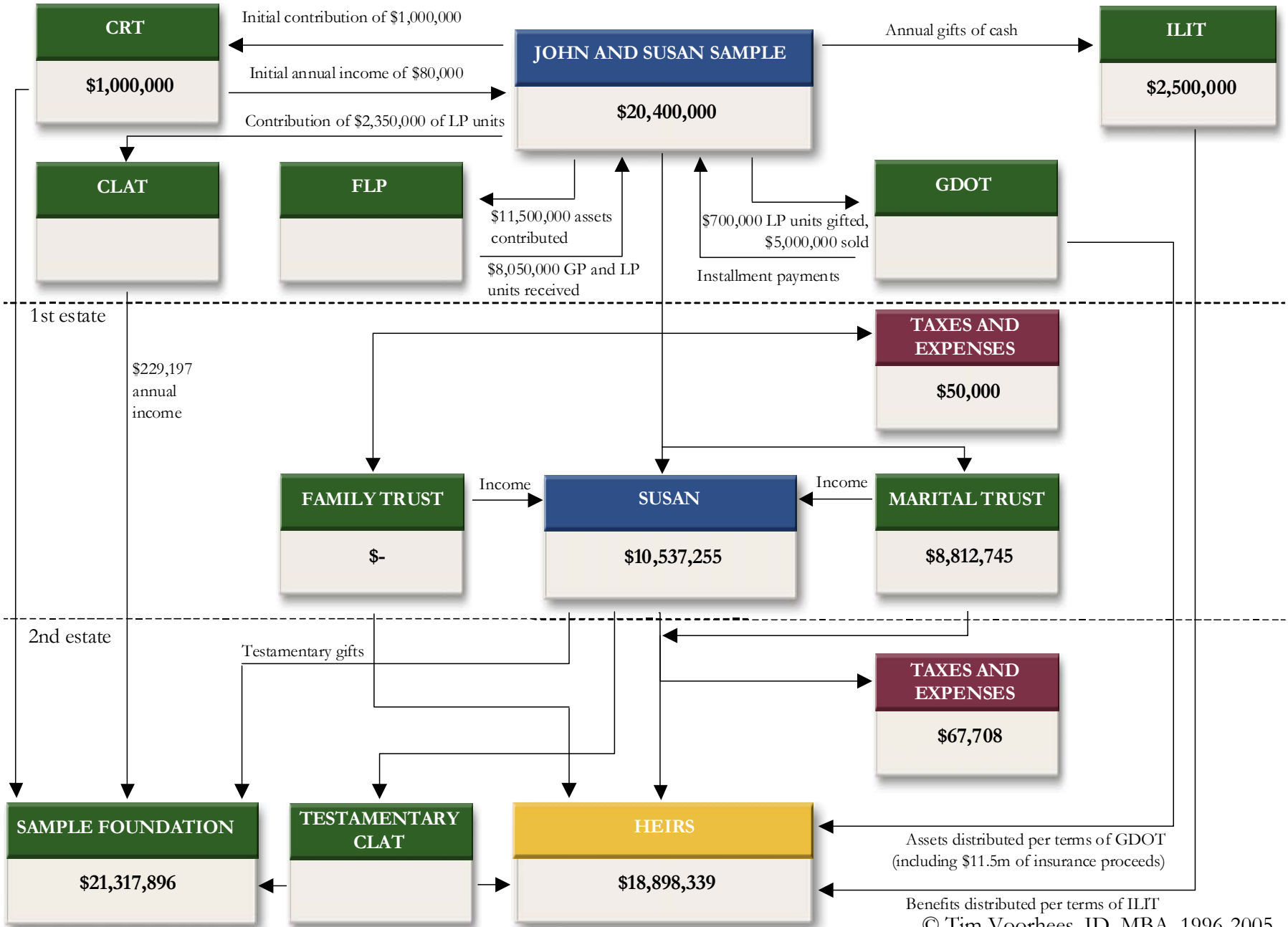
**FINANCIAL
INDEPENDENCE**

Available Planning Resources \$12,140,880

Current Plan Flowchart



Proposed Plan Flowchart



Fully-integrated Cash Flow Summaries

ASSET VALUE AND INCOME PROJECTIONS

CURRENT PLAN

YEAR	Current	2001	2002	2003	2004	2005	2010	2015	2020
Asset Values									
Cash and cash equivalents	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
Marketable securities	10,000,000	10,766,271	11,583,599	12,454,837	13,405,493	14,447,479	20,855,721	29,837,011	42,411,285
Municipal bonds	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Other investments	6,500,000	6,694,458	6,895,292	7,102,150	7,315,215	7,534,671	8,734,749	10,125,968	11,738,772
Qualified retirement plans	1,600,000	1,727,636	1,865,847	2,015,114	2,138,988	2,224,129	2,640,697	2,977,908	3,117,762
Investment real estate	2,500,000	2,549,862	2,600,859	2,652,876	2,705,934	2,760,052	3,047,321	3,364,488	3,714,667
Personal residences	3,000,000	3,089,750	3,182,442	3,277,916	3,376,253	3,477,541	4,031,423	4,673,524	5,417,895
Personal property	1,900,000	1,900,000	1,900,000	1,900,000	1,900,000	1,900,000	1,900,000	1,900,000	1,900,000
Total assets in estate	28,000,000	29,227,976	30,528,038	31,902,893	33,341,883	34,843,872	43,709,911	55,378,900	70,800,381
Less estimated liabilities	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)
Combined net worth	\$ 27,000,000	\$ 28,227,976	\$ 29,528,038	\$ 30,902,893	\$ 32,341,883	\$ 33,843,872	\$ 42,709,911	\$ 54,378,900	\$ 69,800,381
Sources of Taxable Income									
Cash and cash equivalents		25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Marketable securities		800,000	861,302	926,688	996,387	1,072,439	1,551,634	2,223,250	3,163,867
Other investments		455,000	468,612	482,670	497,151	512,065	593,624	688,173	797,781
Qualified retirement plans		-	-	-	37,335	85,978	124,747	177,884	243,631
Investment real estate		200,000	203,989	208,069	212,230	216,475	239,006	263,881	291,346
Gross income		\$ 1,480,000	\$ 1,558,903	\$ 1,642,427	\$ 1,768,103	\$ 1,911,957	\$ 2,534,011	\$ 3,378,189	\$ 4,521,625

Next Steps

1. Contact Brown and Streza at (800) 447-7090 or (949) 453-2900.
2. Request CE training through Family Office Services.
3. Have client provide information to Prepare a Value Proposition Letter. (Request our fact-finders.)
4. Have client engage the Family Office Services planners to develop the VPL with your input.
5. Review the benefits of engaging FOS planners to develop a complete plan that minimizes tax while maximizing benefits for your client, your client's heirs, your client's business, and/or your client's favorite charities.