

CASH

Examples of Assets

CD

Savings Account

Money Market

Annuity

Issues To Be Considered

Excess Surplus Cash?

Yield?

Need Asset?

Client's Objectives

Need More Income

Estate Tax Reduction

THE TOOLS

Charitable Lead Annuity Trust (Non-Grantor)

Charitable Lead Annuity Trust (Grantor)

Charitable Lead Unitrust

Charitable Remainder Unitrust (Standard)

Charitable Remainder Unitrust (Flip)

Charitable Remainder Unitrust (Net Income w/Makeup)

Charitable Remainder Annuity Trust

Intentional Grantor Trust

Grantor Retained Annuity Trust

Dynasty Trust

Family Limited Partnership/LLC

Irrevocable Life Insurance Trust

Life Estate Agreement

Qualified Personal Residence Trust

Family Foundation (Private)

Family Foundation (Supporting Organization)

Family Foundation (Donor Advised Fund)

Testamentary Bequest

Notes



INSURANCE

Example of Asset

Personally Owned Life Contract

Issues To Be Considered

Paid up Contract?

Age of Contract?

Need for Contract?

Health of Owner?

Client's Objectives

Provide Liquidity for Estate Taxes

Provide Income for Surviving Spouse

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LOANS

Examples of Assets

Mortgages/Demand Notes

Installment Notes

Contracts for Deed

Issues To Be Considered

Unrealized Capital Gain?

Excess Annual Income?

Remove Asset from Estate?

Client's Objectives

Stop Excess Passive Income

Estate Tax Elimination

Capital Gains Tax Elimination

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STOCKS & MUTUAL FUNDS (GROWTH)

Issues To Be Considered

- High/Low Basis?
- Market Rising/Falling?
- Basis Exceeds Current Value?
- Inadequate Current Income?

Client's Objectives

- Convert Growth to Income
- Avoid Capital Gains Tax
- Remove Wealth from Estate
- Retain Control of Assets

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STOCKS & MUTUAL FUNDS (INCOME)

Issues To Be Considered

High/Low Yielding?
Excess Current Income?

Client's Objectives

Reduce Unneeded Passive Income
Remove Wealth from Estate
Retain Control of Asset

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BONDS (INCOME)

Issues To Be Considered

Interest Rates Rising/Falling? Basis?
Excess Current Income?
Taxable/Tax Free Yield?

Client's Objectives

Stop Excess Passive Income
Deflect/Shut Off Excess Income
Estate Tax Elimination
Capital Gains Tax Elimination

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C. CORP. STOCK

Issues To Be Considered

- Rapidly Growing/Stable/Unprofitable Company?
- Being Bought By Larger Company?
- Company Going Public?

Client's Objectives

- During Life/At Death
- Sell Company to Outsider/Employees/Partners
- Pass Company to Heirs

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S. CORP. STOCK

Issues To Be Considered

Rapidly Growing/Stable/Unprofitable
Company?

Company Going Public?

Being Bought By Larger Company?

Client's Objectives

During Life/At Death

Sell Company to Outsider/Employees/
Partners

Pass Company to Heirs

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REAL ESTATE LTD. PARTNERSHIPS/LLCs

Issues To Be Considered

Leveraged?

Business Income?

Profit Potential?

Client's Objectives

Avoid Recapture if Partnership Fails

Estate Tax Reduction

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QUALIFIED RETIREMENT FUNDS

Issues To Be Considered

- Overfunded? (will create more income than needed)
- Wants Value to Go To Heirs?
- Lifetime/Surviving Spouse Income Needs?
 - None/Level/Increasing
- Surviving Spouse Might Consume Principal?
- Surviving Spouse Might Redirect Distribution of Funds?

Client's Objective

- Distribution of Funds to Charity/IRS
- Avoid IRD/Estate Taxes

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INVESTMENT REAL ESTATE

Examples of Assets

Hotel/Motel/Apartment/Shopping Ctr./Warehouse

Raw Land/Undeveloped Building Lots

Issues To Be Considered

High/Low/No Income Production?

Debt on Property/Developer/Investor?

Client's Objectives

During Life/At Death

Sell Property to Outsider/Partner(s)

Pass Property to Heirs

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RESIDENCE

Examples of Assets

- Primary Residence
- Secondary Vacation Home
- Farm

Issues To Be Considered

- Appreciated Assets?
- \$500,000 limitation every two years?
- Sell Property-Move/Keep Property until Death?

Client's Objectives

- Get Home to Heirs
- Get Value to Heirs
- Estate/Capital Gains/Income Tax Planning

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PERSONAL PROPERTY

Examples of Assets

- Art/Jewelry
- Furnishings
- Clothing
- Vehicles

Issues To Be Considered

- Sentimental Value?
- Specific Assets to Specific Heirs?
- Retain Until Death/Gifts During Life?

Client's Objectives

- Tax Planning
- Estate Distribution Planning

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