

# Financial Strategy Case Study

## *The Wealth Conservation Phase: Preserving Your Life's Legacy*

### The Problem

---

Robert and Jacqueline can remember when they had nothing but each other. Now, after a lifetime of hard work, prudent living and a little luck, they have a beautiful family, more wealth than either had ever dreamed of...and they still have each other!

They feel secure in their own financial future. But they want to make sure their children are the eventual recipients of their life's work. They are proud that their children have turned out to be successful young adults in their own right. And they make no secret what they think of their grandchildren. "Most people only think their grandchildren are something special," they'll tell you. "Ours really are!"

They would also like to leave significant bequests to their church and the college where they met years ago.

The recent changes that Congress has made to the gift and estate tax laws has both of them totally confused and wondering which way to turn. Should they just "do nothing," or is there a better way?

### The Solution

---

Working with a properly trained financial advisor to develop and implement a personal wealth conservation strategy, Robert and Jacqueline accomplish the following:

- Define and quantify their estate planning goals and objectives.
- Maintain control over their assets throughout their lifetime.
- Retain flexibility for any future changes Congress may enact.
- Make sure their total estate can pass intact to their children.
- Reduce or eliminate any estate erosion due to estate taxes.
- Avoid complex trusts or ownership arrangements, which make life difficult.
- Maximize the amount of money going to charity.
- Receive tax deductions today, as a result of their planning for tomorrow.

### You Can Benefit Most If . . .

---

- You are financially independent.
- You are a single person worth \$1,000,000 or more.
- You are a married couple worth \$2,000,000 or more.
- You want your assets to pass to your children, not Uncle Sam.
- You would like to benefit charity.