



Find Out What We Can Achieve Together for Your Family and Business

Specializing In:

Advanced Tax Planning
Comprehensive Income Planning
Asset Protection Planning
Wealth Management
Advanced Insurance Design
Efficient Wealth Transfer



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How We Work with Clients



DISCOVERY

Through a complimentary consultation we engage in an open dialogue about your goals, objectives, and concerns (e.g. risk and taxes), and ways we've successfully addressed them in the past. To complete this stage we set up a secure and confidential way for you to share information with us (e.g. estate planning diagram and tax returns) and extensively review that information.



DESIGN

As a result of our analysis we design a proposal. This proposal:

- Summarizes the challenges, concerns, and issues you shared with us initially and those we have discovered (NEEDS)
- Outlines our recommended solutions (PRODUCT MIX)
- Quantifies the benefits, costs, timeline to implement, and critical paths for each solution (PLAN OF ACTION)



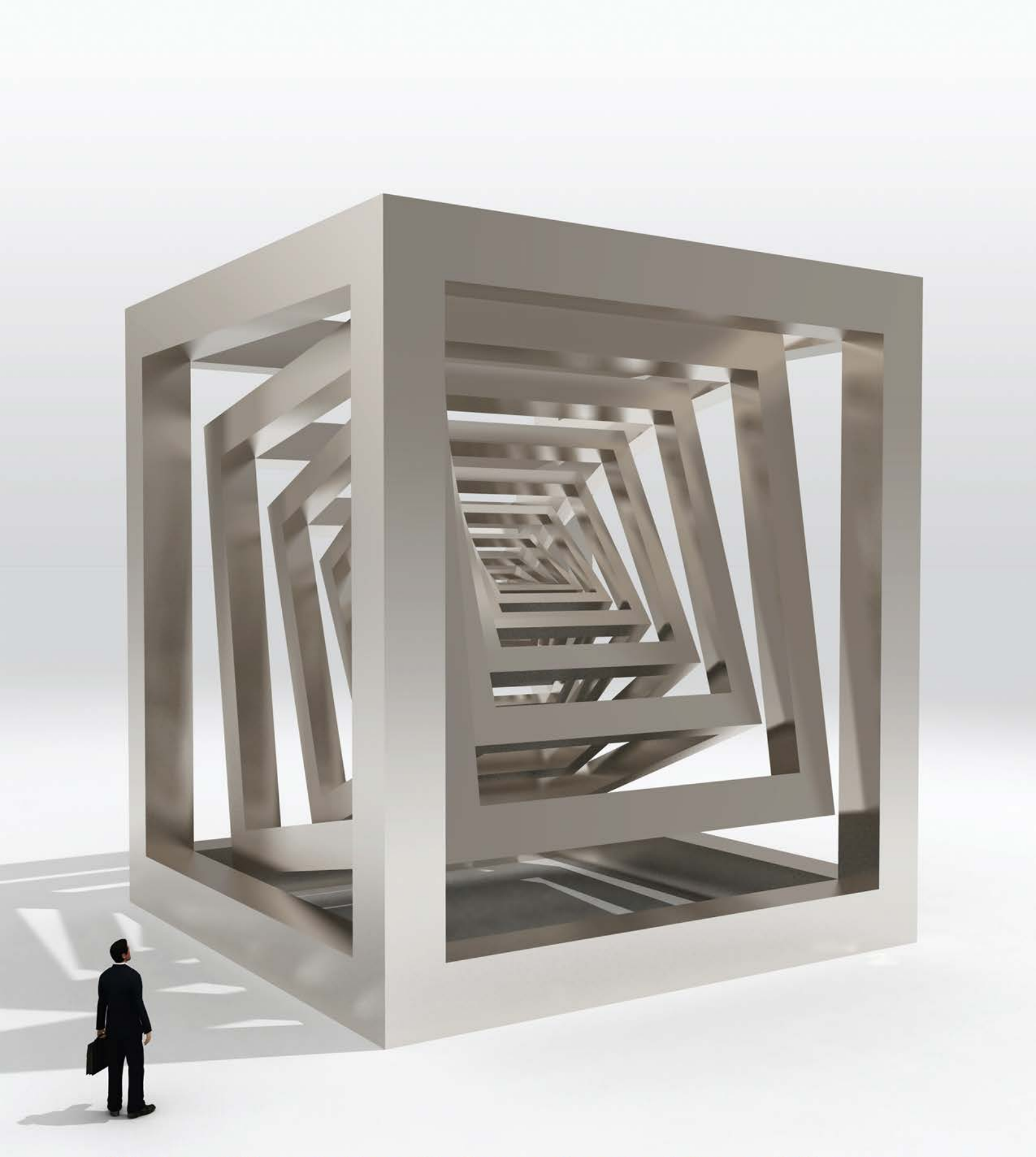
IMPLEMENTATION

Upon retaining Advanced Wealth Strategies we coordinate with our Advanced Planning network and your advisory team to ensure timely implementation



MANAGEMENT

Each custom solution will have its own set of ongoing management requirements. We will manage these processes on your behalf, as well as set a checkpoint schedule with you family/business advisory team to keep everyone on the same page.



We Act as Your Guide to Understanding the Advanced Planning Universe, and Provide Solutions that May Save You Time and Money.



6 Life-Changing Financial Questions While Planning For Your Retirement

1. What planning have you done to create tax-free income in retirement?
2. Did you know that capital gains, as well as estate taxes, can be optional?
3. Do you have planning in place to guarantee an income for the rest of your life?
4. What have you done to protect yourself and family assets from lawsuits, liens, and judgments?
5. Did you know the IRS will give you a tax deduction today for a charitable gift that you don't make until after you and your spouse pass away?
6. You received tax deductions along the way investing in your IRA. Since the taxes were deferred, they were also compounded. What have you done to reduce the taxes owed on your IRA in retirement or once inherited?

If you don't know the clear answer to each one of these questions, it may be in your family's best interest to schedule an introduction consultation with us. By being able to have clear solutions and planning, you may not only protect your assets, but also increase your confidence in retirement by maximizing you income and net worth dramatically.

Find out for yourself how we stand out from other firms and how we've gone the extra mile to save families millions of dollars and if you may qualify for our planning services.



Advanced Wealth Strategies: Client Case Studies

Case Study: Couple, Age 50, Retirement Horizon Concerns

With a combined \$500,000 in various retirement accounts (401k/IRAs) and another \$60,000 in savings, Jim & Mary wanted to make sure they were setting themselves up for success in their future retirement and obtaining 2nd and 3rd opinions. After meeting with multiple advisors that were focused solely on “growing their nest egg”, they decided on AWS for their comprehensive income planning.

RESULT: Completely eliminated all projected income taxes throughout retirement starting at 65, increased their net worth, reduced their market risk and exposure. They are projected to have over \$1 Million in asset-protected accounts with a combined retirement income of \$110,000 completely tax-free from 5 sources for the rest of their lives.

On top of that, we also proposed how to transfer their projected legacy wealth, conservatively another \$600,000 – 700,000 to their children through the most tax-efficient methods possible. The confidence they now have because of their planning let's them plan more family vacations.



Advanced Wealth Strategies: Client Case Studies

Case Study: Business Owner, Age 62, Tax & Income Concerns For Business Sale

Business Owner, Patrick, wanted to sell his \$1.7 Million business he built up over almost 30 years, but because his cost basis was so low, his CPA advised him not to sell or else he would have to pay almost \$550,000 in taxes. Because of his age and nature of the business, he wanted an exit strategy rather than just putting off the sale because of the foreseen tax implications. His other concern was what to do with the proceeds from the sale to protect them from stock market conditions since he took a large loss in the last recession and couldn't afford to take that kind of hit again during he and his wife's 60s and retirement.

RESULT: After working with us to structure the sale of the business, along with some creative advanced planning with an attorney and his accountant, we worked with Patrick to completely eliminate the capital gains tax consequence on the sale of the business, removed the assets from his taxable estate, and also gave him an additional tax deduction of 30% of his income for the next 5 years.

By age 65, he was able to turn on a combined tax-free income stream of approximately \$120,000 for the remainder of his and his wife's life and yielded millions in tax-free wealth transfer to his children, a generous tithe to their church they were actively involved in, as well as a gift to their college alma mater endowment where they met and were still involved in. We then worked on a Social Security planning strategy to yield more than \$90,000 in total additional income as well.



Advanced Wealth Strategies: Client Case Studies

Case Study: Physician, Real Estate & Business Owner, Age 48, Asset Protection & Income Planning

Specialty surgeon and affluent real estate owner had major concerns about lawsuit liabilities, exit strategies, and income taxes. David was a successful medical professional with a multi-million dollar practice and had developed a generous commercial and residential real estate portfolio along with a couple operating small businesses. Asset protection and tax strategies were main concerns with future income as a secondary concern.

RESULT: After collaborating with David's accountants and attorneys, we helped develop a comprehensive strategy which yielded a total of over \$9 Million in income, capital gains, and estate tax savings. We showed him how to protect the assets from liens, lawsuits, creditors, bankruptcies, and divorce through multiple trusts and business entities, as well as give him an additional income tax deduction strategy saving approximately \$400,000 annually over and beyond what he was already provided from previous advice and planning.

We showed how to accumulate the highly appreciated assets outside of his taxable estate and leave to his beneficiaries in tax-advantaged vehicles, while also asset-protecting the second and third generation's assets as well. They couldn't lose his hard-earned wealth due to possible future divorce or future business/partnership failings.

His projected future retirement income would match his current earnings and remain completely untaxed also.



Advanced Wealth Strategies: Client Case Studies

Case Study: Large Real Estate Owners, Age 65, Tax & Income Concerns

After successfully developing and managing a large portfolio of real estate and deferring taxation through multiple 1031 exchanges over the years, Mike and Sharon were looking to start liquidating some assets gradually for retirement and family income. They had about \$1.3 Million in qualified retirement accounts, approximately \$8 Million in real estate holdings (a couple were partnerships), three residences, two operating businesses, and some existing estate planning in place.

RESULT: After collaborating with the current business partners, family members, CPA, attorney, and introducing a specialized attorney and accountant, we were able to thoroughly help Mike and Sharon.

We were able to eliminate the estimated future estate taxes on their assets, reduce the taxation from the retirement accounts, protect the assets that were not being sold in the short-term, and provide them with a gradual tax-advantaged retirement income while the real estate holdings were being sold off.

Upon the sale of each property, the partners were paid in full, the proposed capital gains owed were greatly reduced, and they were guaranteed lifetime incomes for both them and their beneficiaries. Through creative estate planning, we protected the assets from creditors, lawsuits, and potential divorces from the second and third generations also. Their legacy wealth transfer was increased by an estimated 220%



Advanced Wealth Strategies: Client Case Studies

Case Study: Business Owner, Age 37, Income Tax Concerns

Greg had started a successful technology and marketing company five years prior and had built up an income of approximately \$700,000 annually for his small business. From the advice of his CPA, he was max funding two 401(k)'s for himself and his wife, Emily, as well as a SEP IRA, for total tax deductions of \$60,000, plus his normal deductible business expenses. Since they had a quite modest lifestyle, he only needed about \$75,000 for normal living expenses. Their concerns were where to save money and obtain the most in tax deductions, while not simply deferring and compounding the taxes to pay later in the future.

RESULT: Greg hired AWS to work with his CPA and introduce another accounting and planning relationship to alleviate his income tax concerns as well as future tax consequences down the road. Through our planning, we were able to show him how to maximize additional deductions through more advanced planning, giving them a total of \$260,000 in annual tax deductions.

We were able to set up planning for him to accumulate more assets tax-deferred for retirement, while also forward planning to receive the income completely tax-free. This also included flexible access prior to age 59.5, which was another major concern, planning to retire considerably earlier. We could also plan for his children's college tuition, as well as funding a future second home, completely with tax-free access.

We set Greg and Emily up to retire, even earlier, with a lifetime income greater than what they projected, adjusted for inflation. Not having to worry about future college expenses and about the future possible volatility of Greg's business revenue was paramount to this comprehensive planning.



Let's Build it Together

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THE
TAX PLANNING
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