



CPA SECURITY SYSTEM

When wealthy clients fail to reach their tax, income, or estate planning goals, lawsuits can be filed against the firms or individual accountants who have attempted to represent these client's best interests.

With the number of lawsuits growing every year in the United States, your firm's chances of serious litigation has doubled over the last decade. As Certified Public Accountants, you are held to a higher standard by the numerous state licensing, ethics, professional practices, and accountancy review boards.

Liability is an ugly word for accounting professionals who have successful small business owners, wealthy individuals or top executive brass as clients. Sadly, most of these individuals never receive a thorough review of their personal *risk ratios*. Most are never warned how to avoid large tax liabilities.

CPA Security System utilizes FFR's proprietary **5D Process** to uncover tax liabilities that can destroy your client's future financial security. We offer seven (7) simple tests that eliminate the majority of financial planning flaws that can later cause legal or tax liabilities for you, your clients, and their heirs.

The following is a list of analysis, audit, and planning design reviews that FFR currently provides:

Advanced Plan Designs and Review

- Family Risk Management Audit and Review
- Family Limited Partnership Audit and Review
- Pour-Over Will Plan (Post Mortem) Review
- Proper Titling Audit for all Spousal Assets
- Current Living Trusts (Inter-Vivos) Analysis
- Estate Freeze Audit for Projected Appreciation
- Analyze and Project All Pension Payout Options
- Intentionally Defective Trust Planning Audit
- Generation Skipping Transfer Trust Review
- Grantor Retained Annuity Trust (GRAT) Audit
- Qualified Term. Interest Property (QTIP) Audit
- Split-Dollar Plan Corporate Resolution Audit
- Buy-Sell or Business Succession Plan Review
- Planning for Terminal Illness (Multi-State)
- Irrevocable Life Insurance Trust (ILIT) Review

Questions that Concern Certified Public Accountants

After calculating this year's income tax, what steps are taken to lower future tax liabilities for clients?

When U.S. tax laws change, does your firm utilize a system that requires *high net worth* clients to review estate or retirement plans for required changes? Do you protect your client's assets from such tax threats?

Because most firms never review life insurance, disability, or long term care (which can increase your client's taxable income or estate taxes radically), what are your firm's motives for not auditing corporate benefit packages, beneficiary designations, premium payments, ILIT trust accounting, or annual gifting?

Affluent clients who benefit financially from your advice can reward your firm handsomely. However, steps must be taken to retain business successors and family heirs. How does your firm conserve clients?