



## TRANSFER TAX TOOLBOX

When successful men and women fail to plan their estates properly, the world remembers them by their legacy. They remember the debts, death taxes, and forced liquidation of valuable family assets.

Their names are endless: Natilie Wood (actress), John Wayne (actor), Phillip Wrigley (chewing gum magnate), John Denver (singer), Jackie O. (president's wife), JFK, Jr. (president's son), Alex Haley (author of "Roots"), Conrad Hilton (hotel entrepreneur), Princess Diana (British royalty), Walt Disney (entertainment entrepreneur), Warren Burger (U.S. Supreme Court justice). They all had the resources to plan properly. Unfortunately, they were each guilty of leaving costly financial burdens for their heirs.

Transfer Tax Toolbox utilizes FFR's proprietary **5D Process** to uncover tax liabilities that can destroy your family's financial security. Whether your net worth is 2 million --or 2 billion-- the same tax techniques that could have protected the ill-fated families named above, can save your family from financial losses. The significant difference is whether you plan. Many people just fail to plan properly.

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

### Advanced Plan Designs and Review

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

### Questions that Concern Business and Estate Owners

After making the right financial decisions, and achieving financial success, are you now risking your hard-earned assets to death taxes? Can you transfer your family assets without incurring a major tax loss?

When tax laws change, what is your approach for reviewing estate, transfer, or inheritance tax threats to your family and business? Have you protected your children and grandchildren from these tax liabilities?

After calculating this year's income tax, what steps have you taken to calculate your family's estate tax?

Because most families never review trusts, insurance, or generational gifts (*which can increase your estate taxes radically*), what is your motivation for not carefully auditing your trust accounts, beneficiary designations, policy ownership, premium payments, and lifetime --or annual-- gifts to family members?