

What Will Be Your Legacy?

When Planning, Most People Want to Help Family Members & Others

- But just giving assets away can help some and hurt others. Most estate plans create entitlements and amplify family conflicts. Gifted assets are usually just consumed.



Traditional Planning Isn't Always an Inspiring Experience

- Much of planning deals with privacy and taxes. Family values are often an afterthought. The apportionment of money between 1) Family, 2) the IRS, or 3) Charity ignores the core purpose of planning: What *you* want, and what *should* happen with your money.

Should You Just Give Your Money Away?

- Not all family members have the ability or desire to manage large sums of money. Inheritances can destroy family members who lack self-discipline.
- Charitable donations are eventually consumed too. Not all charities have the ability and incentives to manage money competitively.



A Better Solution: "The Family Bank"

- Some of the wealthiest families in history have implemented a unique strategy: No hand-outs, and wealth is kept in a family trust like a bank.
- **Loans** from the trust offer heirs & others **opportunities with accountability**. Family members have access to tools to be self-reliant, and the trust can donate even more to charity regularly and perpetually.

How Does "The Family Bank" Store the Money?

- Like logs on a fire, money bundled together can grow stronger & longer.
- Cash or cash equivalents are usually the best assets for this strategy.
- Ideally, cash accounts inside the family bank would be:
1. Liquid, 2. Safe, 3. Growing, 4. Income Tax-free, and 5. Potentially Continuous



How Do You Learn More?

- Please contact our office for more information on how a combination of innovative planning strategies and select insurance & financial products can help achieve your legacy goals for this generation & those to come.

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SMRU #5633747.1