

*Minimizing Dangers*  
*Maximizing Opportunities*



**BROWN & VOGEL**, Chartered  
Education, Collaboration & Peace of Mind

# Integrated Planning



# SAMPLE RESULTS

<b>Example</b>	<b>Net Worth</b>	<b>Estate Tax Saved</b>	<b>Income</b>	<b>Income Tax Saved</b>	<b>Charity</b>
<b>1</b>	<b>20M</b>	<b>5M</b>	<b>2.5M</b>	<b>480K/year</b>	<b>-</b>
<b>2</b>	<b>50M</b>	<b>12M</b>	<b>1.6M</b>	<b>1.8M *</b>	<b>42.5M</b>
<b>3</b>	<b>64M</b>	<b>15M</b>	<b>7.5M</b>	<b>350K/year</b>	<b>2M**</b>
<b>4</b>	<b>80M</b>	<b>20M</b>	<b>7.5M</b>	<b>600L/ 1 time</b>	<b>64M+ annual gifts of 2M</b>

\* Over 5-6 years

\*\*Current CRT Later (20M)

# Our Process

DISCOVERY

DESIGN

IMPLEMENT

MAINTAIN

**Fact Finding**

**Goal Setting**

**Goal Prioritization**

**Current Balance Sheet**

**Current Cash Flow**

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**Dangers**

**Opportunities**

**Cash Flow**

**Income Tax Reduction**

**Asset Protection**

**Disability Protection**

**Wealth Transfer**

**Estate Tax Reduction**

**Business**

**Exit/Succession**

**Liquidity Planning**

**Charitable Planning**

**Legal**

**Financial**

**Insurance**

**Compliance**

**Plan Review**

**Plan Compliance**

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**Changes in law**

**Changes in goals**

**Changes in situation**