High Net Worth
Case Study

THE GENWEALTH GROUP

Profile	James and Patricia Carter
Occupation	Retired
Residence	Mendham, NJ
Family	two children (one married; one living abroad)
Liquid Net Worth	$7M **Total Net Worth** $11M

Situation

James and Patricia retained multiple financial advisors, ranging from a large commercial brokerage firm to a boutique money manager. Communication among the advisors was poor and face-to-face meetings were difficult. Each month, James sifted through multiple financial statements trying to determine his overall allocation, risk and performance. At the recommendation of their Estate Planning Attorney, the couple sought to consolidate assets with The GenWealth Group for a more personalized approach to wealth management.

Challenge	The GenWealth Solution
How do I monitor performance and fees?	◊ Consolidate assets at The GenWealth Group for performance monitoring (all assets held at Charles Schwab and Co. with consolidated monthly statement)
How do I get more frequent communication about my portfolio?	◊ Access **Schwab Alliance** (online portal) for one view of the total portfolio ◊ Access The GenWealth Group **Wealth Portal** for detailed performance reporting and total view of household financials
How do I access systematic income from my investments?	◊ Establish tax-efficient monthly income distribution; establish annual required minimum distributions (RMDs) ◊ Set semi-annual portfolio review meetings at The GenWealth Group for complete financial review of the portfolio and full personalized financial plan
How can I ensure my Estate is tax-protected?	◊ Facilitate Estate Plan with specialized Attorney; establish Charitable Remainder Trust (CRUT) ◊ Assist in sale of restricted company stock and establish family gifting
How can we ensure our children understand our intentions for legacy inheritance?	◊ Conduct a "Family Legacy Meeting" giving the parents an opportunity to express their wishes and educate their grown children about their assets and how they will be distributed in the future.

The GenWealth Group, Inc.

A Registered Investment Advisor

Offering Fee-Only Investment Advice

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