FORM
WEALTH ADVISORS
A Better Life.

Life Event Case Study:

Inheritance

Life Formation Stage: Utopia

Life Event

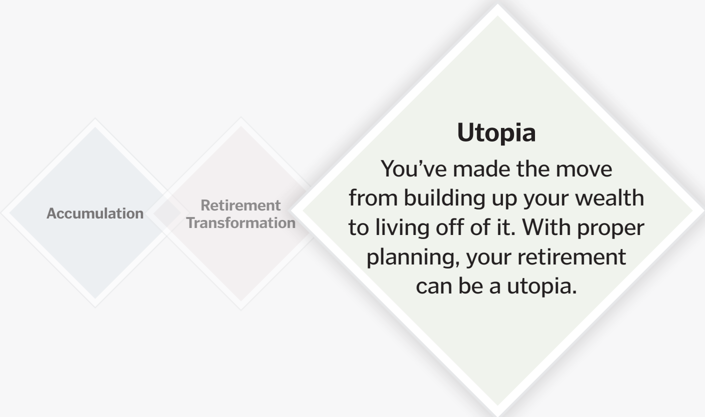
A couple came to us looking for guidance. The wife's mother, a widow, had become terminally ill and didn't have anyone actively managing her estate documentation or wealth transfer plan. This was a difficult time for the family, but they knew that they needed to have her financial affairs arranged to prevent further distress.

The couple would also need timely advice regarding their own financial circumstances and how they may change as a result of this inheritance.

Impact

After completing a will and estate review, we found out-of-date documentation as well as mistitled trusts. We worked with the family's accountant and estate attorney to bring everything in line with the widow's current intentions. We also outlined a clear wealth transfer plan that would enable the family to avoid probate and efficiently transfer assets to multiple family members and charities.

For the couple, we took them through our *FORM for Life*™ process to uncover their purpose, design a plan and implement a portfolio. Through this process we recommended strategies to help our clients adapt to the changes the inheritance brought, and to allocate funds tax-efficiently toward priorities like retirement and travel. We also used some of the transferred capital to fund 529 plans for their children's education.



Life Services

- Will review
- POA (Power of Attorney) review
- Estate value projections
- End of life strategies
- Beneficiary strategies
- Executor & trustee guidance
- Estate tax planning
- Gift tax planning
- Healthcare directive
- Charitable giving strategies
- Bypass estate options
- Family real estate