Inheritance Case Study

THE GENWEALTH GROUP

Profile	Andrew and Beth Harper (age 43; age 44)
Occupation	IT Consultant; Homemaker
Residence	Chatham, NJ
Family	1 Daughter (Middle School)
Liquid Net Worth	$500,000
Total Net Worth	$1.1M (pre-inheritance)

Situation

Andrew's father passed away recently, leaving him (and his two siblings) a sizable inheritance ($3M). Until now, Andrew managed his own finances, but he is concerned about preserving this "windfall". He is overwhelmed with settling his father's estate and is looking for a Financial Advisor to guide him. He is particularly concerned about making mistakes with his "father's money".

Challenge	GenWealth Solution
How do I begin to settle my father's estate?	◊ Advise Andrew in gathering the required documents and assist in transferring inherited assets to his name. ◊ Work with his CPA/Attorney to facilitate settling his father's estate.
How can I make the most of this inheritance?	◊ Utilize GenWealth's *Momentum Strategy* to seek investment growth while helping to protect the family's assets in down markets.
How much of the inheritance should I put away for my daughter's college?	◊ Utilize a five-year gifting strategy to fund a college savings plan .
Should I use some of the inheritance to pay down personal debt?	◊ Pay off high interest credit card balances and auto loans. ◊ Discuss tax benefits of keeping low-interest mortgage.
As the eldest son, how do I help my siblings get the financial guidance I know they *now* need?	◊ Meet with Andrew and siblings to provide overview of GenWealth's services and how we can serve their needs. ◊ After establishing trust with the family, develop individual investment plans for each sibling.

The GenWealth Group, Inc.
A Registered Investment Advisor
6 Inwood Place
Maplewood, NJ 07040
Phone (973) 761-0400
www.thegenwealthgroup.com