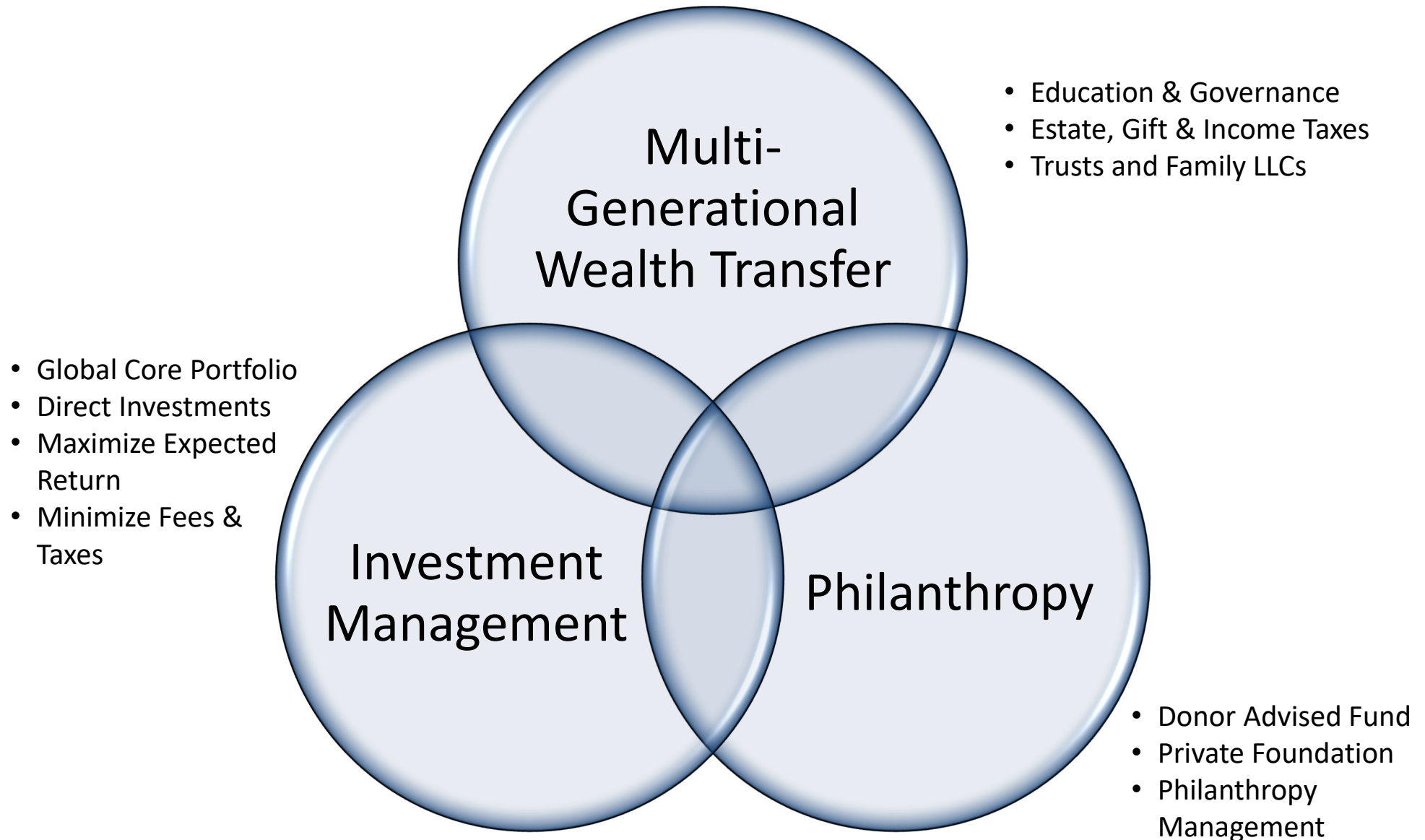

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**Wealth
Planning**

How We See Wealth Planning



What Are Your Goals?

- Family business
- Retirement income
- Investments
- Education
- Inheritance
- Philanthropy
- Legacy

Human Capital
Family Members

Intellectual Capital
What They Know

Financial Capital
To Provide Support

- Each generation is a “first generation”
- Education → Knowledge + Responsibility → Ownership
- Tell the family story
- Establish governance model

Estate Transfer Tax Considerations

Income Tax

Gift Tax

Generation
Skipping
Transfer Tax

Estate Tax

- Charitable contributions decrease tax
- Grantor trusts increase inheritance transferred

- \$11.6 million lifetime exemption (\$23.2 million for married couples)
- Charitable contributions also exempt
- Excess estate transfers generally taxed at 40%

- Wealth transfer solutions should take all forms of tax into account
- Family goals are #1 priority
- Aim to minimize total taxes paid while accomplishing family goals

**SERVANT
CAPITAL
ADVISORS**

Phil Funk
Principal

T. 317-343-9407

M. 317-258-7815

pfunk@servantcap.com

www.servantcap.com

550 Congressional Blvd, Suite 115
Carmel, IN 46032