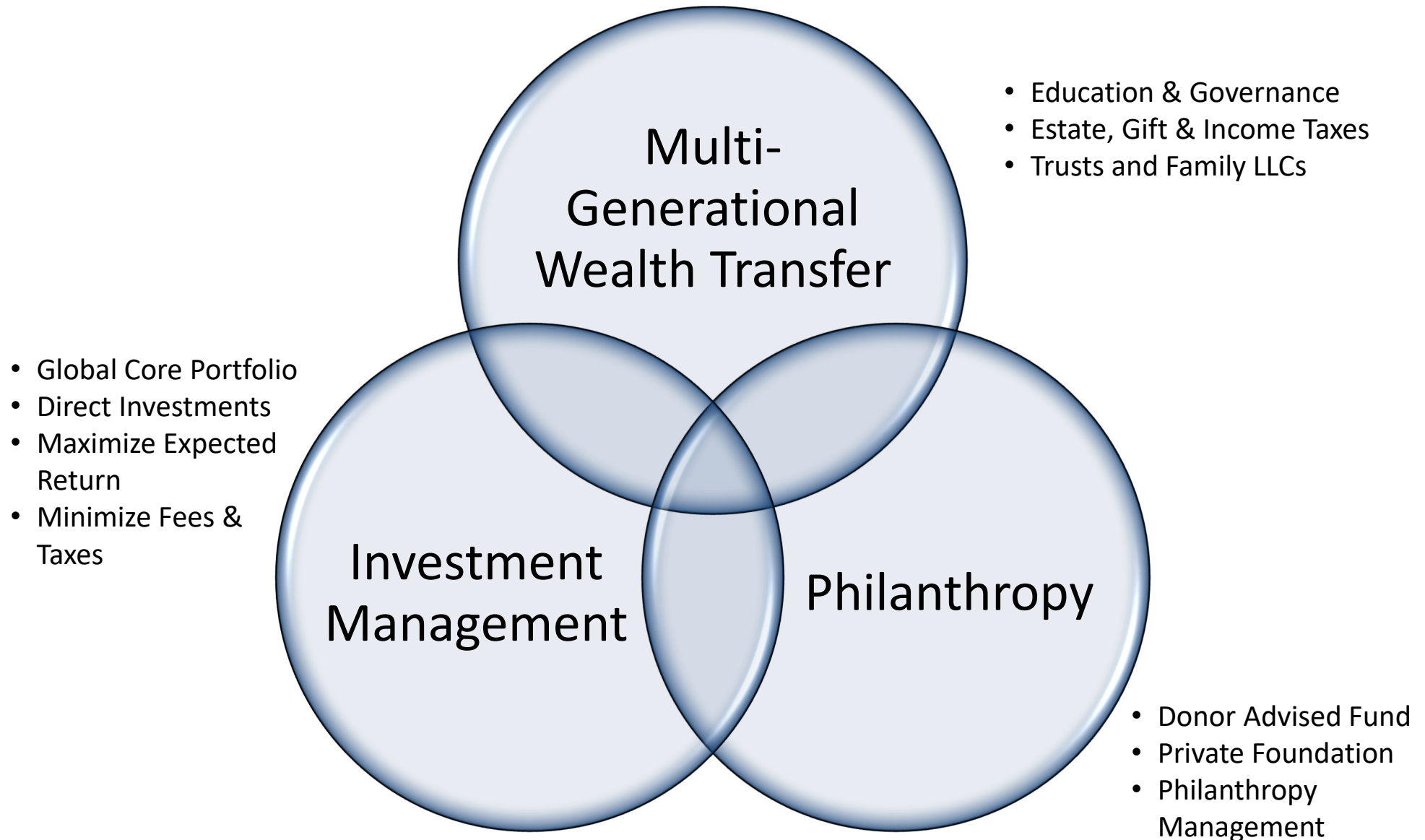


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SERVANT  
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**Wealth  
Planning**

# How We See Wealth Planning



# What Are Your Goals?

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- 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

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