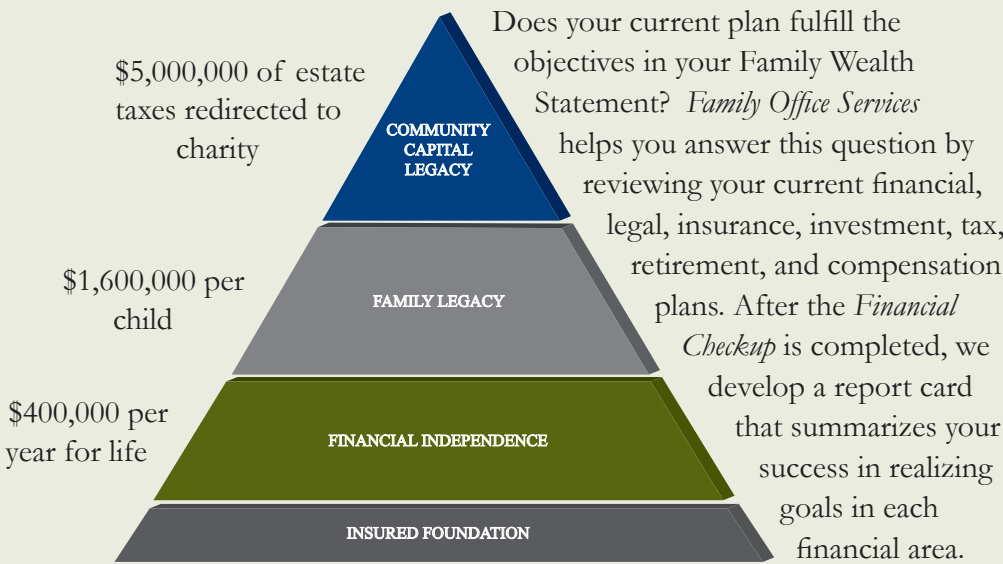


See a Report Card that Evaluates All Your Plan Documents

2 Financial Checkup

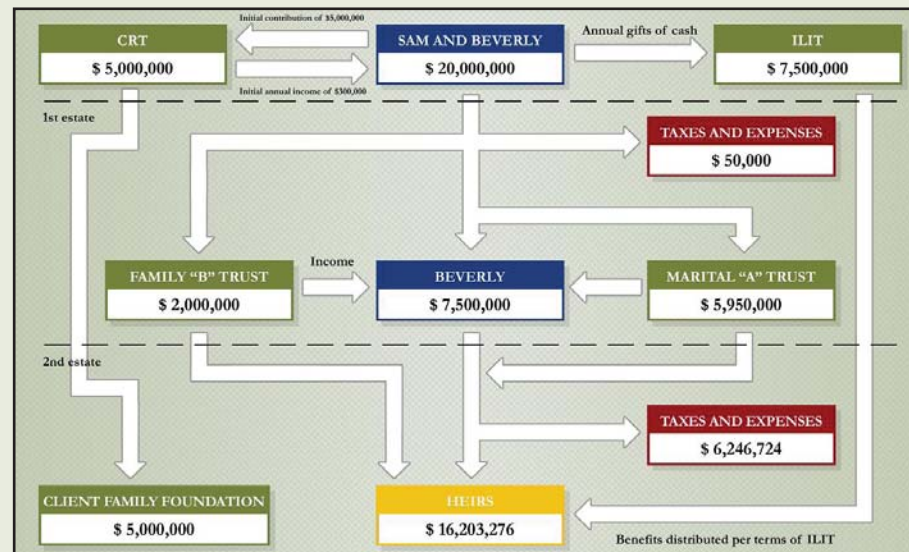


Most people do not understand their planning documents until we create a flow chart of the legal documents and customize dozens of other graphics in the Financial Checkup.



The Financial Checkup:

- Includes a Current Plan Analysis & Report Card.
- Can be easily upgraded into a Comprehensive Plan.
- Includes a summary of income tax, insurance, investment, estate tax, retirement, and/or business succession issues.



Quantify Benefits of Planning

3 Value Proposition Letter

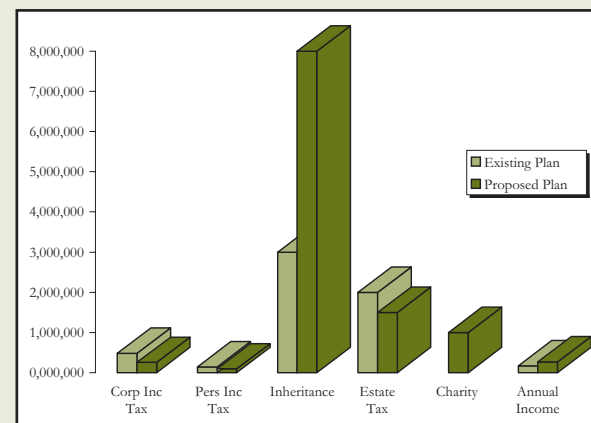


At the culmination of Phase 1, *Family Office Services* prepares a *Value Proposition Letter* that quantifies the benefits of planning before you engage us, and determines your cost of moving forward in the planning process.

Drawing upon our experience in developing hundreds of plans for wealthy individuals, we are able to show you specifically how

proper planning will lower your estate and income taxes, increase transfers to your heirs, improve lifetime income, enhance your charitable giving potential, and achieve other goals. You will see how tax savings typically exceed our fees by a factor of 200 to 1. The Value Proposition Letter:

Value Proposition Letter Grid		
	EXISTING PLAN	PROPOSED PLAN
Current Year Corporate Income Tax	\$480,000	\$255,000
Current Year Personal Income Tax	\$140,000	\$95,000
Inheritance to Heirs	\$3,000,000	\$8,000,000
Estate Tax	\$2,000,000	\$1,500,000
Legacy to Charity	\$0	\$1,000,000
Projected After-Tax Retirement Income	\$170,000	\$267,000
Business Goes to Children	No	Yes
PROPOSED PLAN SUMMARY		
Reduced Corporate Income Taxes		\$225,000 for 10 years
Reduced Personal Income Taxes		\$87,000 over 2-6 years
Increased Annual After-Tax Personal Income Pre-Retirement		\$30,000
Increased Annual After-Tax Retirement Income		\$88,000
Eliminated Capital Gains Taxes on Sale of Business		\$750,000
Reduced Estate Taxes		\$500,000
Increased Net to Heirs		\$5,000,000
Increased to Charity		\$1,000,000



- Summarizes results of current plan.
- Estimates potential benefits of planning.
- Recommends a course of action.
- Estimates fees.



We display your Value Proposition Letter Grid at the end of the Free Discovery Session. To schedule a Discovery Session, call (949) 453-2901.

Family Office Services

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PHASE 1 SERVICES

Which of 200+ Services, 300+ Planning Tools, and 400+ Wealth Counseling Books Can Best Help You Realize Your Vision?

Evaluate Options Efficiently and Cost-Effectively During Phase 1

Phase 1	1. Family Wealth Statement
	2. Financial Check-Up
	3. Value Proposition Letter
Phase 2	4. Tactical Plans
	5. Comprehensive Wealth Blueprint
Phase 3	6. Implementation Documents
Phase 4	7. Annual Updates

Phase 1 Equips You with Three Valuable Deliverables

Our Wealth Counselors, Analysts, and Planners analyze your plan in full view of your vision, which we depict with a “castle in the sky” image like the one below. Then we consider your vision from the six different perspectives depicted below as part of Rubik’s Cube. Even if one side of your vision looks perfect, the other sides may have serious problems that will undermine the fulfillment of your vision. We address these problems during Phase 1.



Professional Perspectives:

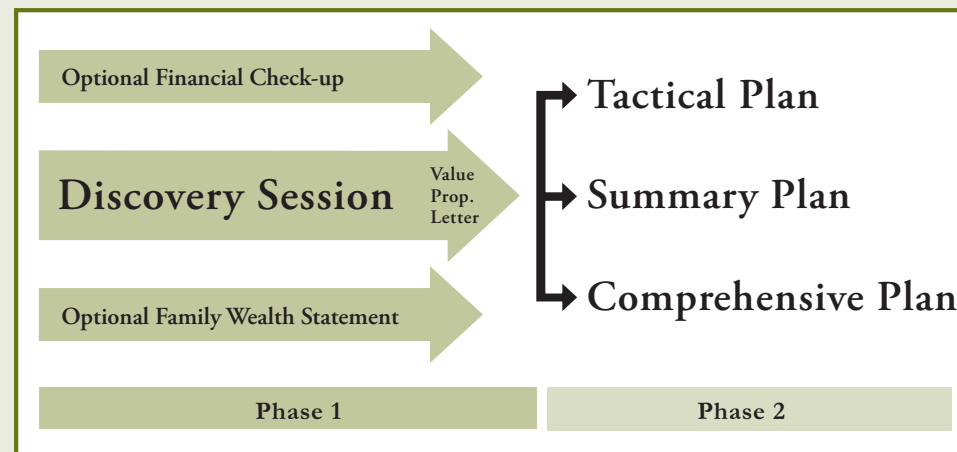
- Business Lawyer Guides Executives
- Philanthropic Planner Redirects Tax Money
- Investment Adviser Designs Portfolios
- Insurance Agent Manages Risk
- Accountant Files Tax Returns
- Tax Lawyer Implements Tax Strategies

Our wealth counselor will help you review and rank 100+ different goals in full view of your planning resources and planning tools available to you. Our analysts will prepare reports to evaluate your balance sheet, asset management, legal, tax, insurance, and investment documents from the 6 perspectives listed above and then give you a “report card.” The planners will meet to help you achieve an “A+” on your report card by combining any of 200+ services and 300+ tools to realize your vision.

The Seven Levels of Services Provided by a Capable Planning Team		
7 Levels	7 Roles	7 Deliverables
C	COUNSELOR	Family Wealth Statement
A	ANALYST	Financial Check-up and/or Value Proposition Letter
P	PLANNERS	Tactical Plan and/or Comprehensive Plan
A	ADVISER COORDINATOR	
B	BINDER/PUBLISHER	
L	LICENSED IMPLEMENTERS	Legal Documents
E	EVALUATOR/EDUCATOR	Annual Updates

Three Phase 1 Deliverables: FWS, FC, & VPL

Phase 1 Begins with a Free Discovery Session



Planners affiliated with Family Office Services share their best ideas with clients during a free Discovery Session. At the end of each Discovery Session, the planners will summarize ideas verbally or in writing. You will see how the benefits of moving forward with planning far exceed the costs of planning. The VPL will usually show how we can keep total planning and implementation costs less than 1% of tax savings.

Nearly all clients requesting the VPL also ask us to prepare a Financial Checkup and Family Wealth Statement. During the preparation of these documents, we meet with you several times and show you how you can improve on your current plan by choosing a few of the best services, planning tools, and ideas from 400+ wealth counseling books. We discuss only ideas most relevant to you.



Clarify Your Vision to Unite Your Team



Working with wealthy clients for three decades, we see that families achieve success when they have a clear vision. Moreover, we see that family members and planning team members are most likely to unite around the vision statement if it includes five key dimensions:

- Purpose Statements** - Individual family members develop purpose statements based on their unique passions, talents, and experiences. These purpose statements combine to form a family mission. The mission is supported with compelling stories.
- Process** - The family leader has a process to unite planning team members around a clear plan that reflects the family vision.
- Principles and Priorities** - The family has a ranked list of values that guide the accumulation, maintenance, and distribution of wealth.
- Provision** - The family rewards faithful behavior by transferring control, management, and ownership of assets in a fair and reasonable manner.
- Preparation Pathway** - Before family members receive meaningful wealth, the family leaders encourage stewardship training through a series of family meetings or other training events.

During a family retreat, we share ideas from successful families and hundreds of books on family wealth management to help you clarify your family mission in the above areas.

