

Envision the Best Future for Your Advisory Practice



Our Strategies Can Help Your Clients Redirect Tax Savings to Improve After-Tax Retirement Income, Transfers to Family Members, or Gifts to Favorite Charities.

Family
OFFICE SERVICES

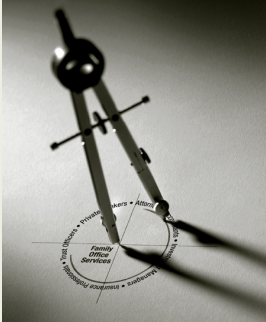


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Family

OFFICE SERVICES



A Letter from Tim Voorhees

For more than 30 years, I have helped clients redirect tax savings to enhance retirement income and transfers to family or favorite charities. We now have a team of lawyers and CFPs® available to serve CPAs, lawyers, charitable development officers and financial planners around the nation. Advisers who join one of our channels as Allied Advisers can access our proprietary marketing, training, planning, and case management resources. These tools can help you integrate planning instruments and illustrate ample cash flow for each client's lifestyle, family, and favorite charities. Using these resources, you can position yourself as the premier adviser in your community.

We achieve our success by always putting the client first. As explained in this brochure, we show how each client can maintain secure retirement income while transferring the appropriate amounts to children or other non-charitable beneficiaries. We then show how the balance of the assets must fund social causes through involuntary philanthropy (taxes) or voluntary philanthropy (gifts the donor's favorite charities). When clients see how voluntary philanthropy need not reduce funds available for retirement or family, the clients routinely update legal documents to direct millions to the charities that make the advanced planning concepts available.

Advisers appreciate how we offer a comprehensive turn-key system for making advanced planning techniques available. First, we have dozens of slide shows, videos, and brochures to help clients understand tax planning opportunities. Second, our back office has helped hundreds of advisers integrate charitable planning techniques with non-charitable estate and financial planning instruments to help clients realize benefits not available elsewhere. Third, we have proven training workshops for CPAs, lawyers, and financial planners. Fourth, our web-based case tracking resources are unparalleled. You can visit a password-protected website to monitor the status of cases 24/7.

Our business model allows you, as an Allied Adviser, to access the 40 different resources for only \$1,000 per month. Your clients and referring advisers should pay this \$1,000 so that you have no out-of-pocket expenses after the first months. To learn more about the 40 resources, please see the following pages of this brochure.

Best regards,

Tim Voorhees, JD, MBA



Benefits of Our Planning Process

Americans plan to transfer from \$41 trillion to \$136 trillion of wealth to the next generation. The government plans to tax this transfer with 45% estate taxes and other taxes unless you act now. We can show your donors how to stop paying so much in taxes. We illustrate how donors can redirect tax money to their favorite charities without reducing money retirement income or gifts to loved ones. Here are examples from seven typical cases:

	Increased Income Tax Deductions	Increase To Heirs	Increase To Charity	Estate Tax Saving
Client 1	\$ 322,080	\$ 4,381,362	\$ 6,887,378	\$ 3,035,712
Client 2	\$ 486,475	\$ 119,623	\$ 4,304,322	\$ 2,931,200
Client 3	\$ 530,902	\$ 4,488,873	\$ 13,718,933	\$ 8,253,384
Client 4	\$ 368,239	\$ 1,337,351	\$ 808,895	\$ 2,119,857
Client 5	\$ 940,577	\$ 6,830,426	\$ 13,340,482	\$ 11,673,976
Client 6	\$ 4,159,147	\$ 7,381,307	\$ 23,485,508	\$ 27,335,629
Client 7	\$ 304,782	\$ 25,569,589	\$ 3,222,171	\$ 27,423,725

Our planning process can help your donors:

Control All Wealth – by employing strategies that:

- ❖ Eliminate estate and/or gift taxes
- ❖ Reduce or eliminate income taxes
- ❖ Protect assets from creditors
- ❖ Pass the full value of an estate to heirs
- ❖ Redirect tax money to a family foundation

Move from Success to Significance – through a planning process that aligns financial and legal plans with your vision for pursuing goals such as these:

- ❖ Making charitable gifts instead of paying taxes
- ❖ Involving family members in benefiting the community

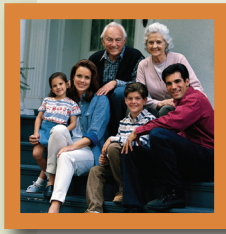
Assemble a Highly-Skilled Planning Team – that enables you to:

- ❖ Engage nationally-respected attorneys through a simple process
- ❖ Benefit from the depth of experience of advisers who specialize in unique strategies for wealthy families
- ❖ Work with planners who understand the complexities of Multidisciplinary Planning

Obtain a Full-Color Plan Illustrating All of the Proposed Tools

- ❖ Receive comprehensive client presentations that illustrate and integrate the effects of all proposed strategies on cash flow, taxes, charitable giving, and wealth distribution
- ❖ View attractive and easy-to-follow graphs, tables, and text reports
- ❖ Maintain financial and estate information in a format that can be updated easily during quarterly or annual reviews

Illustrate Ample Cash Flow for Donors' Retirement, Family, and Charities



Lifestyle



Business Investment



Charity

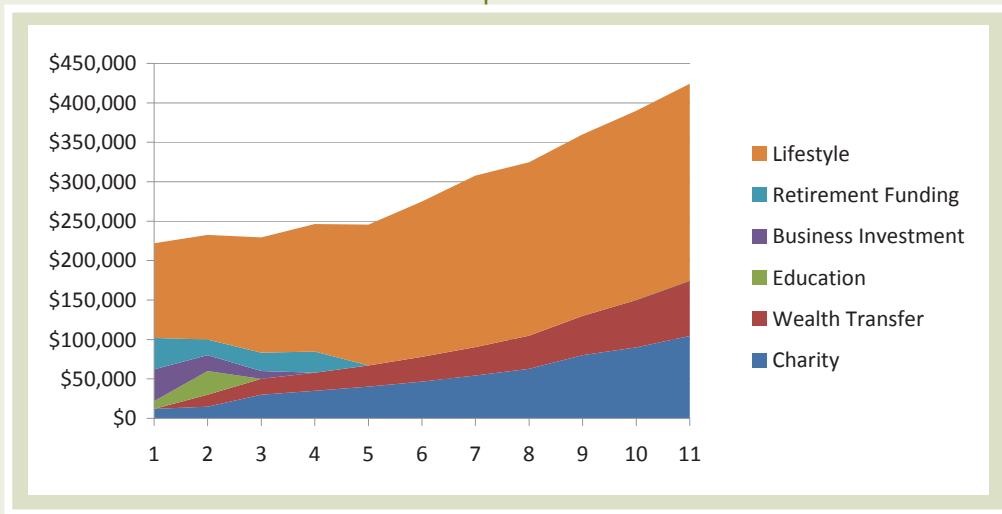


Education



Our process begins with the vision of each donor that we serve. We help the donor clarify how much capital he or she will need throughout his or her lifetime. We also determine how much wealth should transfer to family members using current and testamentary giving techniques. Throughout this process, we typically illustrate how donors can generate substantial income tax, gift tax, and estate tax savings.

Donors find great joy in freeing up tax savings for retirement income, transfers to family members, and gifts to charity. Donors delight in watching us illustrate new ways to “do your giving while you’re living so you’re knowing where it’s going.” By translating the donor’s vision into realistic cash flow projections, we typically give donors ample assurance that they have the wherewithal to fund their favorite causes.



Retirement Funding



Family Wealth Transfer

The grid below illustrates how Allied Advisers can work with Voorhees Family Office Services, Inc. (“VFOS”) to produce deliverables online for free or at wholesale prices through the VFOS service bureau. The middle columns of the grid suggest how the Allied Adviser can earn a profit when charging standard retail prices for deliverables created at wholesale prices. These profits are calculated before the revenues from legal fees, investment fees, or insurance commissions earned by the Allied Adviser during the implementation of the deliverables described below.

	WHOLESALE DELIVERABLE	Estimated Wholesale Fee (\$0 fee assumes deliverable produced at vBlueprint.com)	Estimated Retail Price Before Commissions, Asset Mgt Fees, and/or Legal Document Revenue	Estimated Gross Profit Before Commissions, Asset Mgt Fees, and/or Legal Document Revenue	Description of Service or Deliverable
1	Family Wealth Statement	\$ -	\$ 3,500	\$ 3,500	This is a sample summary of a family’s goals. Some advisers refer to this type of document as a Family Financial Philosophy or a Family Wealth Letter of Intent. The Family Wealth Statement typically reviews how a family accumulated its wealth, the core values upheld by the family, goals and desires regarding the amount and timing of transfers to children and other heirs, details about charitable giving desires, and similar information to guide estate executors or other advisers involved in developing or implementing a family’s wealth plan.
2	Financial Checkup	\$ -	\$ 3,500	\$ 3,500	This document, otherwise known as a “Current Analysis,” reviews a client’s current plan from five or more perspectives. The Financial Checkup considers investments, insurance, income tax, wealth transfer, business succession, and other issues. A report card at the back of the document shows a client how his or her current plan fails to achieve many of the goals outlined in the Family Wealth Statement.
3	Financial Checkup with Cash Flows	\$ -	\$ 4,000	\$ 4,000	This document is the same as the Financial Checkup but it also includes a projection of the client’s revenue and expenses through life expectancy. It shows the cash flow impact of any planning tools already in the client’s plan.
4	Value Proposition Letter	\$ -	\$ -	\$ -	In the Value Proposition Letter (“VPL”), FOS planners quantify the benefits of developing a plan through Family Office Services. The VPL includes a grid comparing the client’s current plan with the proposed plan. The grid shows how the client can dramatically reduce taxes, increase benefits for heirs, enhance charitable giving, and/or enhance retirement income. When reading this letter, clients typically see how FOS can help provide millions of dollars of benefits for a relatively low cost.
5	Tactical Plan	\$ -	\$ 5,000	\$ 2,000	A Tactical Plan is an illustration that focuses on just one or two strategies that can reduce taxes, increase income, or achieve other benefits. We offer current sample Tactical Plans for more than a dozen strategies including the Super CLAT, FLP/IDIT, CRT, ESOP, Tax-Free CRT, Split Dollar Rescue, Investment Policy Statement, Simulated Deferred Gift Annuity, etc. Tactical plan prices start with a fee of \$1500 and a deposit of only \$750. Generally there are 3 levels of complexity and 3 levels of prices for Tactical Plans. Please contact your Channel Coordinator with details about the proposed plan to receive a customized quote.
6	Tactical Comparison	\$ 7,000	\$ 9,000	\$ 2,000	The Tactical Comparison Plan includes a “Comparison of several Tactical Alternatives.” This deliverable features several tools compared in a single report, which is a good alternative to presenting several tactical plans in separate reports. Contains diagrams and hypothetical cash flows for each strategy and then summarizes and compares the bottom-line benefits of each strategy to help the client select the best tactical tool for a given situation. Development of the Tactical Comparison requires a high-degree of custom programming and analysis, which is why the cost is higher than the price of the Tactical Plan.
7	Basic Blueprint	\$ 8,000	\$ 12,000	\$ 4,000	The Basic Blueprint includes several tactical plan illustrations with no comprehensive flow chart. This plan offers a non-integrated look at potential planning ideas. It contains a current plan recap along with multiple tools to be considered, presented as individual ideas. The strategies are not integrated, meaning there is no summary of overall dollars to heirs, charity, and taxes. However, each tool may offer a simple snapshot of potential tax savings or increased benefits from that single strategy. The Basic Blueprint does not contain cash flows, projections, or other supporting analysis.
8	Intermediate (“Summary”) Blueprint (w/o Integrated Cash Flows)	\$ 9,000	\$ 18,000	\$ 9,000	The Summary Blueprint without Integrated Cash Flows includes a comprehensive proposed master flow chart with fully-integrated strategies. It also includes a summary of benefits to family, charity, and tax. The proposed plan flowchart looks at results if death occurs now or at life expectancy. This deliverable contains basic projections, meaning we assume a fixed rate of growth on the estate assets; however, there is no personal cash flow analysis and there are no detailed articles describing strategies.
9	Full Family Wealth Blueprint with Fully-Integrated Cash Flows	\$ 16,000	\$ 24,000	\$ 8,000	The Full Family Wealth Blueprint® is a comprehensive plan with all of the components listed at http://vfos.com/SampleBlueprint.pdf . This plan includes cash flows and diagrams for individual strategies as well as fully-integrated personal cash flow analysis projected out to life expectancy. The appendices include summarized benefits to family and charity. Annual integrated cash flows examine liquidity and tax impact of strategies. Includes diagrams, discussion points, and articles on strategies, when available.
10	Annual Update	\$ 3,000	\$ 4,000	\$ 1,000	Periodic updates to the Family Wealth Blueprint®. This service includes updates to each page in the Family Wealth Blueprint®. The new plan and related advice will address changes in tax laws, goals, balance sheet values, income needs, or other variables. The update price also includes approximately 8 hours of time with our Senior Planners (up to 2 hours per quarter) to discuss which of 200 services and 300 planning tools best meet the client’ current goals. The annual price also includes up to 40 hours of staff time (up to 10 hours per quarter). If annual time with our Senior Planners exceeds 8 hours, additional hours will be billed at a 25% discount.

Footnotes:

[1] The back end fee is due when the plan implements or after 120 days, whichever comes first, in accordance with the Channel Member or Allied Adviser Agreement. The above wholesale fees only apply to advisers who have signed the Channel Member Agreement or Allied Adviser Agreement with Voorhees Family Office Services, Inc. (“VFOS”). VFOS reserves the right to change back office wholesale fees until the planning begins, at which time a firm fee will be quoted.

This brochure reviews the benefits of becoming an Allied Adviser of Family Office Services, Inc. (“FOS”). Allied Advisers gain access to a robust menu of marketing, training, technology, and case support products and services designed to provide the broad array of services requested most often by wealthy clients. Allied Advisers should not have to pay for these services because our program is funded with payments from clients and/or virtual advisers referred by the Allied Adviser.

The middle column of the grid below explains the benefits available to Allied Advisers. Family Office Services works with each Allied Adviser to access the resources in the brochure. Each Allied Adviser can team up with a Channel Member (described on the right column below) to recruit Virtual Advisers. The Virtual Advisers pay \$250/month to cover part of the Allied Adviser’s monthly commitment. Together the Allied Advisers and Virtual Advisers can cover the Channel Member’s \$5,000/month commitment. We are highly selective when choosing which Channel Members, Allied Advisers, and Virtual Advisers we will equip in each community.

Allied Advisers benefit from participation in our program because our resources significantly enhance the Advisers ability to attract and retain key clients. You can increase revenues for your practice while experiencing the joy of directing millions of dollars of tax savings to your clients and their favorite charities.

Levels of Participation in the Family Office Services Channels

	VIRTUAL ADVISER BENEFITS		ALLIED ADVISER BENEFITS		CHANNEL MEMBER BENEFITS
\$	\$3,000 per year or \$250/month for a sampling of the marketing, training, case planning, and case tracking resources. (Ask about scholarship programs)	\$	\$12,000 per year to be offset with any of 26 different types of revenue	\$	\$60,000 per year to be offset with any of 26 different types of revenue
1	Participate in study groups with advisers who use Family Office Services resources to generate more than \$1 Million of annual commissions each.	1	Receive all of the Workshop attendee benefits plus the following:	1	Receive all of the Allied Adviser benefits plus the following:
2	Access a broad array of sample plans to use in marketing.	2	Access the 12 marketing resources listed in the Channel Adviser Overview. (The “Custom Presentation Materials” can be customized for the Allied Advisers but most resources cannot be customized.)	2	Customize any of 100+ marketing documents with rights to use the Family Office Services brand and logo. (Allied Advisers only have a subset of these customization rights.)
3	Participate in live weekly webinars to discuss the best sales ideas.	3	Access the 9 training resources listed in the Channel Adviser Overview.	3	Cover fees with revenues from up to 6 Allied Advisers. Carry over credits for up to one year if monthly minimum payments are made but services are not purchased.
4	Receive access to a bank of more than 100 recorded videos and webinars discussing state-of-the-art marketing and planning ideas.	4	Access the 7 case planning resources listed in the Channel Adviser Overview.	4	Receive free or low-cost assistance with webinars to engage clients
5	Access a virtual back office that help you illustrate custom presentations for pension rescue, captive insurance companies, charitable LP programs, and other powerful techniques. (Typically with a 70/30 split.)	5	Access the 5 technology resources listed in the Channel Adviser Overview. (Typically with a 80/20 split.)	5	Access to the back office service bureau at the lowest rates. (Commission splits as low as 10% instead of the 20% or higher split shared by new Allied Advisers) (Typically with a 90/10 split.)
6	Receive access to Best Practices and Best Tools Workshops	6	Receive a customized webinar for you and your staff to explain how to access our resources.	6	Receive a semi-exclusive territory. Receive assistance with developing a business plan to incorporate all of the above resources into your practice. Receive a semi-exclusive territory.

How We Equip Your Team with the Best Resources. We Provide:

1. Exclusive Access to Resources.

Family Office Services (“FOS”) works with a select group of charities to offer exclusive and comprehensive wealth planning resources. FOS work with your board to identify and equip qualified advisers who access proven resources for attracting and engaging high net worth donors. Advisers chosen as Charity Advisers can customize brochures, sample plans, websites, training classes, websites, and other materials to provide turn-key resources to high net worth donors and prospects. Charity Advisers can have unparalleled credibility and support when generating referrals from CPAs, lawyers, charities, and other referral sources. Channel Advisers can provide high quality zero-tax planning, wealth counseling, wealth blueprinting, and one-stop family office services not available elsewhere.

2. Wholesale Pricing on 40 Vital Resources. Charity Advisers have access to the marketing, training, technology and wealth planning services of Family Office Services at wholesale costs.

3. Leadership. This program is lead by Tim Voorhees, JD, MBA and Lloyd Copenbarger, JD, LL.M. Each of these men has raised more than \$1 billion for charities through their independent law firms. They have joined forces to equip the development committee of a select few charity boards that have us customize the program described in this brochure.

4. An Experienced Team – Tim Voorhees, JD, MBA, heads Family Office Services. In addition to a Juris Doctorate with a concentration in corporate and estate planning, Tim holds a BA in economics and an MBA in finance. He has developed expertise in wealth counseling and blueprinting since entering the financial planning profession in 1978. Since focusing on zero tax planning in 1990, Tim has led teams that have planned more than 1,000 cases for clients with estate sizes



ranging from \$3 million to over \$1 billion.

5. An Implementation Track Record–

FOS works closely with experienced attorneys who are well versed in implementing wealth planning and charitable planning techniques. Moreover, FOS has proprietary technology to illustrate the best insurance and investment solutions for

funding each legal tool. Tim Voorhees and his team will work closely with Channel Members to help implement each plan. FOS can document unparalleled success in creating and/or implementing approximately 100 high net worth plans each year.

6. Expertise in Multi-disciplinary Planning – FOS planners understand how to address issues that arise when teams of planners serve wealthy clients. Our Multi-disciplinary Planning (“MDP”) process has been approved by a wide array of CPA firms, law firms, RIAs, Broker-Dealers, and insurance professionals.

7. Ability to Focus On “A” Clients and Prospects

– Family Office Services provide the opportunity to work with your “A” clients and prospects on a more regular basis. Wealthy individuals appreciate how you have access to the only software that facilitates easy re-optimization of plans in response to changing goals, balance sheet numbers, and tax laws. Your clients using the FOS approach should readily agree to on-going annual retainers.

8. Resources Necessary to Offer One-Stop Planning.

The 21st century client needs one adviser who can coordinate investment, insurance, legal, accounting, and other professionals while minimizing all types of income and transfer taxes. The FOS process offers a proven platform for integrating advice from all advisers in a format that lets the client easily monitor bottom-line results.



What Products and Services Are Available through Family Office Services?

1. Marketing Support. Your affiliation with FOS entitles you to a comprehensive array of tools for presenting strategies to high-net-worth clients, prospects, and allied advisers. Tools provided via hard copy, CD, and online will position you in the uppermost tier of the wealth planning profession. Only Channel Members can customize these unique resources.

2. Membership. You receive a user name and password to access web-based resources for producing client deliverables. Only Members can access our full Best Practices training.

3. Planning Services. Affiliation with FOS gives Members access to the wealth planning services of FOS and its affiliated lawyers and CPAs. Examples of these comprehensive-planning services include:

- Family Retreat and Family Wealth Statement
- Financial Check-Up
- Value Proposition Letter
- Tactical Plans
- Basic and Summary Blueprints
- Family Wealth Blueprint® – which includes a rich leather zipper binder with pages branded for the FOS Channel Adviser
- Best Practices Workshop
- Best Tools Workshop Customizable marketing and presentation tools include:
 - A broad assortment of sample wealth strategy plans and presentations
 - Client questionnaires and fact finders
 - A dozen distinct and professional client brochures
 - Adviser brochures to help generate referrals
 - Articles on advanced planning topics for marketing to client advisers
- Web site customized for your company

4. Adviser Training. FOS Channel Members receive ongoing Best Practices training for marketing their services to wealthy clients and advisers. You can also receive access to the latest advanced investment, insurance, and charitable planning strategies. In addition, participating members are given the opportunity to interact with one another to share best practices and to provide input and ideas for enhancing services. Specific training programs and meetings include:

- The Best Practices Workshop
- The Best Tools Workshop
- Technical Webinars
- Customized consulting and CE courses – provided by FOS and top lawyers

Note: Additional information on services is provided on the following pages.



What Benefits do Advisers Receive When Accessing Services Through Your Charity?



1. Exclusivity: Only highly experienced and trained Channel Advisers will have full access to FOS resources. All have proven success in the affluent markets.

2. Financial Commitment: Channel Advisers can purchase an array of marketing, training, and planning resources at wholesale costs if they agree to plan at least one Family Wealth Blueprint[®] case per month (or generate an equivalent amount of revenue for FOS). FOS works with Channel Advisers to earn a substantial profit on any resources purchased through FOS. (See “Economics” in Section 5.)

3. Multiple Revenue Sources: Channel Advisers receive access to all planning and training resources at wholesale rates. Section 5 lists wholesale fees for each type of plan. Channel Advisers supplement retail planning fees with revenues from asset management, insurance commissions, and legal documents. FOS staff helps implement each investment and insurance solution in exchange for a modest portion of the implementation revenue. For more details, please see the Channel Member Agreement and/or Allied Adviser Agreement.

4. Collaboratives: Channel Advisers share access to FOS resources when serving clients as members of a “Collaborative.” Channel Members can equip allied referral sources with FOS materials. An allied CPA or attorney typically presents FOS marketing materials to clients and prospects. When the client expresses interest in moving forward, the Allied Adviser introduces the FOS and/or the Channel Member to the client. The Member may complement the expertise offered by the Allied Advisers in a variety of ways. For example, a Channel Member can customize a much broader array of wealth counseling, wealth coaching, asset allocation, risk management, and tax management materials to complement those available to the Allied Adviser. Moreover, the Member facilitates access to the team of planners in the Family Office Services virtual back office.

5. Virtual Back Office. Using state-of-the-art technology, the entire FOS planning team serves the Member as if the planners were in “an office down the hall.”

Receive Turnkey Access to 40 Customizable Resources.

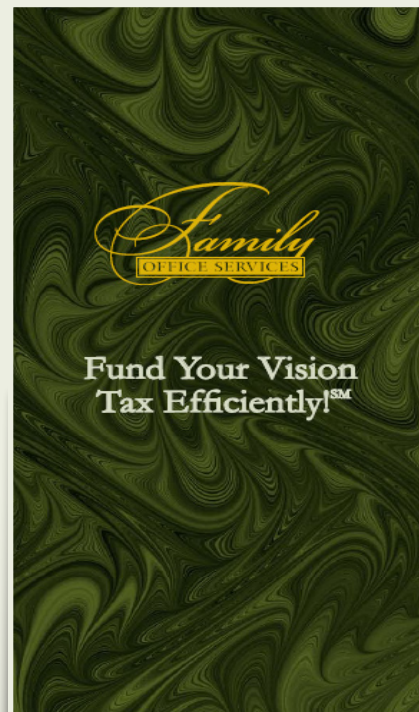
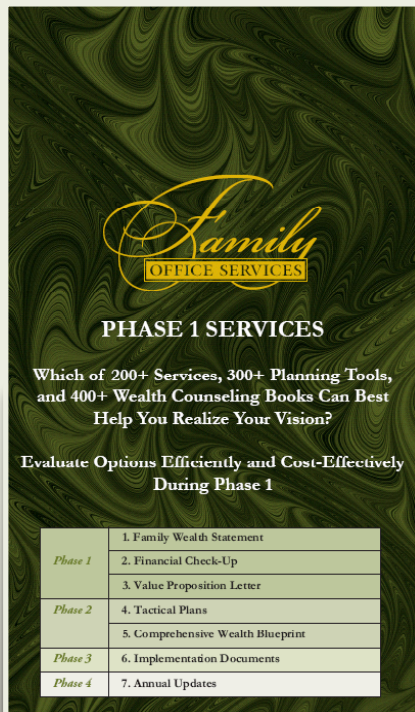
The 40 resources summarized on this page have been described in greater detail on the following pages.

Family Office Resources		Descriptions of 40 Resources		Family Office Resources		Descriptions of 40 Resources	
Adviser Marketing Products and Services	1	Custom Presentation Materials Package	Adviser Case Planning	20	Opportunity Conversations		
	2	Strategy Flyers		21	Tactical Plans		
	3	One Minute Advisor® Video Program		22	Comprehensive Plans		
	4	Client Brochures		23	Summary Blueprints (2)		
	5	“Soft Data” Questionnaires		24	Family Retreat and Wealth Statement		
	6	“Hard Data” Fact-finders		25	Financial Check-up		
	7	Client Engagement Brochures		26	Value Proposition Letter		
	8	Marketing Seminars and Webinars		Adviser Rights	27	Allied Adviser Program	
	9	vBlueprint Online Strategy Illustrator			28	Semi-Exclusive Territory	
	10	Allied Adviser Marketing Webinars			29	Transferable Membership	
Adviser Training	11	Best Practices Workshop	Adviser Technology Resources	30	Custom Web Site		
	12	Best Tools Workshop		31	Deliverables Link		
	13	Best Portfolios Workshop		32	Best Practices Documents		
	14	Best Legacy Workshop		33	Client Login for vTasker case tracking		
	15	Live Technical Webinars		34	Adviser Login		
	16	Channel Adviser Study Group	Charity Board Resources	35	Custom strategic development plan		
	17	Newsletters		36	Custom website to track expected gift revenue		
	18	Recorded Video Library		37	Guidance in developing a planned giving committee		
	19	Coaching		38	Custom videos for donors		
		39		Custom brochures for donors			
			40	Custom training workshops for donors			

The list of resources on this page is subject to change without notice until the Charity Adviser agreements are signed. Please call 800-447-7090 or email info@vfos.com for details.
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DESCRIPTION OF RESOURCES

1. **Custom Presentation Materials Package (“CPM Package”).** This package contains 14 resources designed to market wealth counseling services to affluent clients. It includes customized sample tactical and comprehensive plans, slide shows, and other useful presentation tools.
2. **Strategy Flyers.** We offer attractive 1 or 2 page flyers that describe the benefits of the most popular and powerful planning instruments. These can be customized to explain any of more than 400 planning strategies.
3. **One Minute Advisor® Video Program.** Members can use our compliance approved scripts in a professional video studio to prepare short marketing videos. We help advisers embed these in emails to send to referral sources as part of a turn-key marketing program designed to deliver professional quality video messages from you to your best referral sources on a regular basis. Choose from over 20 compliance-approved messages. This will help position you as the producer of choice and help generate more big cases in the high net worth wealth transfer market
4. **Client Brochures.** Members can customize twelve unique brochures to explain how they offer planning resources in conjunction with CPAs, lawyers, and other referral sources. The brochures inspire the client to reflect his or her passions in a statement of goals that are realized with any of 200+ services and 400+ planning tools.



5. **“Soft Data” Questionnaires.** This professionally-developed “soft data” questionnaire asks approximately 50 probing questions about a client’s values, vision, and dreams. Questionnaires are available in packages of 10.

- 6 **“Hard Data” Fact-finders.** The Fact-finder is a client-ready booklet that members can use when collecting financial, legal, insurance, and tax information from clients. Fact-finders are available in packages of 10.
- 7 **Client Engagement Kit.** Any adviser who wants to communicate the power of the wealth counseling process to wealthy clients and prospects can easily adapt the Engagement Kit for use in his or her practice. The Engagement Kit includes a high-quality brochure with pockets holding the hard data questionnaire, the soft data questionnaire, cases studies, biographies of planners, the engagement letter, and disclosure forms, such as the form ADV.
- 8 **Marketing Seminars and Webinars.** Tim Voorhees conducts up to 3 client seminars in a day on behalf of Channel Members and/or Allied Advisers who bring Tim to their community. (We typically draw excellent crowds by holding these seminars during lunch, while serving hors d’oeuvres after work, or during dessert after dinner.) We use proven techniques for inspiring clients to move from success to significance, realize the purpose for which they were put on this earth, and leave the most meaningful legacy. We explain how Family Office Services has the unique combination of tools and other resources to help clients experience the power of purpose-driven planning.
- 9 **vBlueprint Online Strategy Illustrator.** Our web-based software allows Channel Members and Allied Advisers to customize more than 20 advanced planning instruments for referral sources. The customized plans inspire clients to take advantage of advanced strategies like captive insurance companies, charitable trusts, IDGITs, and retirement plan leveraging techniques.
- 10 **Allied Adviser Marketing Webinars.** We help advisers position themselves as the premier providers of technical advice in their communities. Weekly webinars hosted for allied advisers can be adapted for use by any allied adviser in his/her community.
- 11 **Best Practices Workshop.** This 6-hour program is a concentrated program covering some of the best practice management ideas in the business. Topics cover the entire spectrum of practice including marketing, conducting family retreats, spotting problems with clients’ current plans, developing sophisticated strategies, building back office support, generating referrals, implementing plans, complying with legal guidelines, and training relationship managers. Members can attend in person or through teleconferences with web-supported graphics.



- 12 **Best Tools Workshop (and CE course).** This fast-paced, marketing-oriented program reviews approximately 20 cutting edge strategies. This is a one-day survey course. References are provided for individuals interested in obtaining more information about any of the strategies. Attendees receive a professionally-developed workbook, which has been approved for continuing education.
- 13 **Best Portfolios Workshop.** This 6-hour program addresses some of the best practice management used by top portfolio managers. Topics cover the entire spectrum of practice including marketing, charging fees, development of investment proposals, creation of investment policy statements, tracking portfolios online, producing monthly and quarterly investment reports, and integrating portfolio design into estate design procedures and plans.
- 14 **Best Legacy Workshop.** Experience proves that America's 8 million millionaires should all share excitement about the topics reviewed in our Best Legacy Workshop. As our advisers meet with clients to discuss wealth planning, we continually see a huge need for spiritually-centered training about God's purpose (calling), God's Peace (conflict resolution), stewardship (e.g., wealth optimization), and discipleship (e.g., mentoring). We cover these topics in the Best Legacy Workshop scheduled at destination resorts. The agenda for the event includes materials like those in the Harvard Generation to Generation training and inspires families to redirect tax money to favorite charities. Advisers or institutions who help host this event typically enjoy substantially greater interest in planned giving resources
- 15 **Live Technical Webinars.** At least quarterly, we review hot topics involving planning strategies, product developments, tax laws, planning pitfalls, or practice management concepts.
- 16 **Channel Adviser Study Group.** Family Office Services exists to promote professional development and collegiality among highly-trained advisers. To foster this environment, we meet at least annually in a retreat setting. During this time, we share practice management tips, share technical ideas, and pool our wisdom in developing industry leading marketing, planning, and training resources.
- 17 **Newsletters.** At least quarterly, Tim Voorhees prepares a newsletter sharing success stories and discussing how member firms make the best use of FOS resources. Members can private label these for use in their practices.
- 18 **Recorded Video Library.** We have more than 50 recorded videos and webinars to explain how we run our practice successfully. We plan to expand this list of password-protected videos to more than 100 by the end of 2009. For a partial list of video topics, see <http://www.vfos.com/videos/list>.



- 19 **Coaching.** We have experienced coaches available to help you develop and execute your business plan. These coaches will link their compensation to your success with using the resources described in this document.
- 20 **Opportunity Conversations.** Tim Voorhees and his team will strategize with Members at reduced rates to develop client plans. This assistance with client plans is possibly the most valuable services offered by Family Office Services. Moreover, Tim Voorhees will help Channel Member advisers develop a business plan to focus staff members on providing the best planning strategies for the target market of the Channel Member and/or Allied Adviser. Tim will provide practice management consulting or technical advice to equip advisers to build upon the success of wealth counselors with profitable practices.
- 21 **Tactical Plans.** A Tactical Plan is a strategy illustration that focuses on just one or two strategies and demonstrates how the strategy can reduce taxes, increase income, or achieve other benefits.
- 22 **“Family Wealth Blueprint™”** A Comprehensive Plan (or “Family Wealth Blueprint™”) is a client report that illustrates the benefits of three or more strategies. It presents the results in pictures, charts, text, and numbers. The Comprehensive Plan takes into consideration the cumulative impact of all strategies with respect to income taxes, cash flow, charitable benefits, and wealth distribution. It is usually 50-120 pages in length.



- 23 **Basic and Summary Plans.** The Basic Blueprint contains all of the elements in a Wealth Blueprint except the annual cash flows and Summary of Benefits to Heirs. The Summary Blueprint contains all of the elements in a Wealth Blueprint except the annual cash flows. All Blueprints typically show how integrating three or more planning instruments will affect balance sheet and estate distribution numbers.
- 24 **Family Retreat and Wealth Statement.** Tim Voorhees shares his experience and expertise in conducting family retreats. Working with an FOS member, Tim helps a husband and wife unite around a compelling purpose, appreciate new opportunities for realizing their purpose, and establish parameters for choosing planning instruments that will help fulfill the purpose. After the retreat, Tim will develop the Family Wealth Statement and assist with the Value Proposition Letter.
- 25 **Financial Check-up.** This document examines how well the client is fulfilling his or her goals regarding investments, wealth transfer, income tax, asset allocation, business succession, retirement planning, etc. The report helps to demonstrate the need for planning by highlighting the difference between what a client wants to accomplish and what the client's current plan actually does.

26 **Value Proposition Letter.** This two-page letter summarizes the client's current situation and compares it with potential results of a planning process. Advisers use the VPL to show a client how the benefits of planning are hundreds of times greater than the costs. The VPL is typically presented along with an engagement letter for Phase 2 planning.

	CURRENT PLAN	WEALTH CONTROL PLAN
INCOME TAX DEDUCTIONS	-	\$ 3,057,050
HEIRS RECEIVE IMMEDIATELY	\$ 11,631,060	\$ 13,867,345
PV OF FUTURE BENEFITS TO HEIRS FROM CLATS	-	\$ 5,442,282
FAMILY FOUNDATION	-	\$ 11,193,585
ESTATE TAX	\$ 10,268,940	-

27 **Allied Adviser Program.** Channel Member may enter into formal relationships to share Family Office Services back office resources with CPAs, lawyers, or other referral sources. Because contracting with these referral sources and equipping the referral sources can consume much time, only Channel Members receive active help with generating more leads from their referral network.

	WEALTH CONTROL PLAN SUMMARY
INCREASED INCOME TAX DEDUCTIONS	\$ 3,057,050
INCREASED NET TO HEIRS	\$ 7,678,568
INCREASE TO FAMILY FOUNDATION	\$ 11,193,585
ESTATE TAX SAVINGS	\$ 10,168,940

28 **Semi-Exclusive Territories.** We agree to license only a select number of Channel Members.

29 **Transferable Membership.** A Channel Member can hold his or her membership as a valuable asset on his or her balance sheet and, if necessary, can share his or her membership with another adviser who meets FOS membership requirements.

30 **Custom Web Site.** To market our purpose-driven planning message to wealthy clients, FOS has created a highly-polished web site, containing more than 70 pages of useful resources. The cost for the website is \$1,000 per year; there will also be an upfront customization fee. FOS will customize this web site using graphics and color standards provided by any member. You can review prototypes of this web site at vfos.com and other URLs.

31 **Deliverables Link.** Any FOS member can add a link to his or her web site that will take a prospective client to downloadable samples of deliverables that the member prepares with support from the FOS planning staff. This list includes items such as a Family Wealth Statement, Financial Check-up, a Tactical Plan that illustrates a single sales idea or a Comprehensive Family Wealth Blueprint that integrates a group of strategies into a single analysis with integrated tax, cash flow, and wealth distribution reports. We customize these materials with the member's brand image.

32 **Best Practices Documents.** A robust website provides access to a broad array of practice management ideas from the Best Practices workshop. It includes more than 100 documents, including resources for engaging clients, conducting a family retreat, and developing a Family Wealth Statement.

33 **Client Login.** - Clients and all of the advisers on the client's team can see all planning documents at one place, available 24/7. We use highly-secure and proven technology to add a highly efficient virtual dimension to the planning process.

34 **Adviser Login.** - In a password protected lockbox, members can access more than 50 customizable documents in an MS Word, PowerPoint, or Excel format.

35 **Custom Strategic Development Plan.** We review research from successful development programs around the country. We then work with you to develop an action plan for uniting your board and affiliated advisers around a plan to attract and motivate donors. The plan reviews how your affiliated advisers can serve the donors while documenting dramatic increases in current and deferred gifts for the charity.



36 **Custom website to track expected gift revenue.** You can monitor the success of your giving program on a daily basis. We track all current and deferred gifts using a digital dashboard. Our technology allows us to apply national averages when calculating the amount of your testamentary gifts that should mature yearly. Knowing the impact of the giving program helps your budgeting and helps show a compelling return on time and money invested in the giving program.

37 **Guidance in developing a planned giving committee.** Too many planned giving programs fail because professional advisers compete for donors and fail to give donors uniform and high quality services. The solution involves creating a planned giving committee of your board to establish and maintain objective quality control and teamwork standards. We show you how.

38 **Custom videos for donors.** Too many donor presentations are stale. We overcome this problem by offering engaging videos customized for your organization.

39 **Custom brochures for donors.** Our technology allows us to customize brochures for particular groups of donors. We help you “triage” your donors into distinct groups that all receive value regardless of their net worth.

40 **Custom training workshops for donors.** Our Best Legacy Workshop receives outstanding reviews from families and charities. We can customize this to help your donors find practical solutions to challenging issues that arise when passing on values and wealth to family members and favorite charities.



CALL US NOW TO HELP YOUR CLIENTS MAXIMIZE AFTER-TAX BENEFITS

Our mission is to help your clients realize their visions for minimizing taxes and maximizing benefits -- for the client, the client's family, the client's business, and the client's favorite charities.

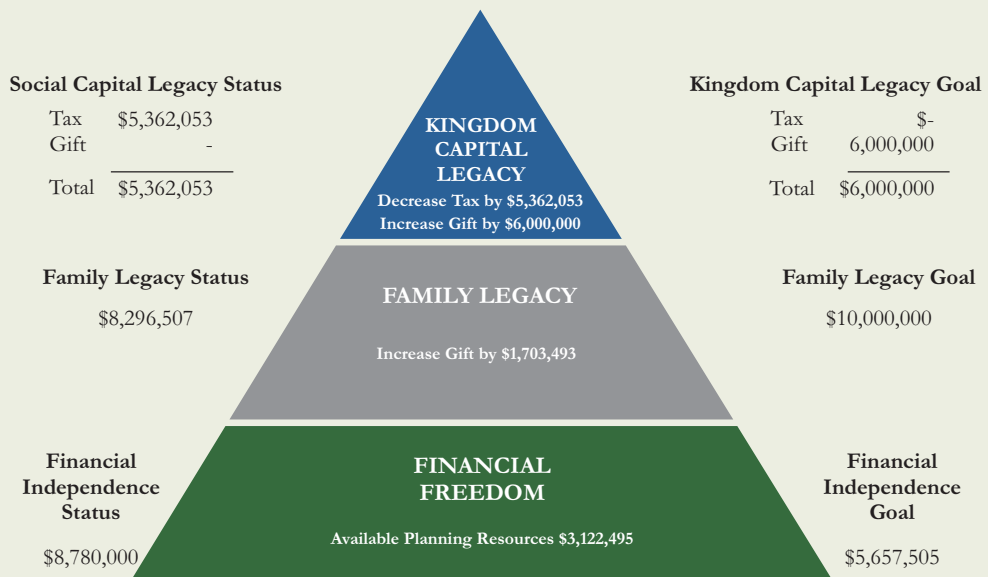


“As you move through the days and years of your life, you do not go unnoticed. You leave a trail, an impression, footprints...unquestionable proof that you existed...in the lives of those around you.”

Lee Ann Womack:
Something Worth Leaving Behind

We help your clients fund their visions with carefully-crafted plans based on all available resources. By studying the cash flow needed to fund financial independence, we can illustrate more tax efficient ways to realize each client's vision for lifetime income and appropriate transfers to family members. We show how to integrate the proper planning instruments to help each client have ample wealth for retirement and family while experiencing the joy of actively building a charitable legacy. To see how our trained staff can help your clients cost effectively realize their visions, please call us at 800-447-7090 or email us at info@vfos.com.

Use Tax Savings to Fund Your Financial Independence, Family Legacy, and Social Capital Legacy.



Conclusion

How Can You Capitalize on the “Most Enormous Growth Area in the U.S. Economy”?

Experts estimate that up to \$132 Trillion will transfer from the older generation to the younger generation over the next 40 years. The government may tax up to half of this money unless wealth transfer planners redirect the tax money to family and favorite charities. Several leading organizations offer to train advisers to transfer taxes to charity and family. How do you evaluate these programs? Ask to see sample marketing materials, sample plans, planning team bios, training program handouts, and details about the last 100 implemented plans. You will see that Family Office Services can provide abundant data to differentiate our products and services from those offered by other organizations. If you are a lawyer, CPA, or financial adviser, you can enter into an agreement with us to provide advanced planning technology. We can help you establish yourself as the premier adviser in your community. If you would like to take full advantage of our 21st century resources and capture your share of the multi-trillion dollar transfer, here are the next steps:

Next Steps

1. Schedule a webinar to learn how the Allied Adviser program would benefit your practice. We do the first 30 minute webinar free. Charges for additional webinars will count toward your \$1,000 monthly commitment.
2. Email info@vfos.com to request the Allied Adviser Agreement and License.
3. Sign the Allied Adviser Agreement and fax it back to 1-866-447-7090
4. Have staff members advisers affiliated with your practice attend our live or web-based Best Practices and Best Tools training to learn how to make the best use of our resources.
5. Purchase the Custom Presentation Materials and the Best Practices Web Access so that you will have all necessary resources for client presentations
6. Show customized presentation materials to prospective clients and use sample engagement letters and other resources on the Best Practices Web Access to engage clients.
7. Call 1-800-447-7090 to schedule calls with our staff members to discuss next steps with engaged clients or to develop a business plan for engaging and serving more clients.

