



TIM VOORHEES, JD, MBA, AEP®

TRUST DESIGN, DRAFTING, AND FUNDING

Tim has facilitated zero-tax planning for hundreds of business owners and executives since beginning his career in 1978. He has documented billions of dollars of donations by helping clients integrate charitable and non-charitable tools to reduce taxes, increase lifetime income, enhance wealth transfers and/or augment charitable giving potential.

Tim has facilitated tax-efficient planning for companies ranging in size up to nearly \$200 million of resale value. He has led planning teams that have transferred business equity using charitable employee stock ownership plans (“ChESOPs”), sales to non-grantor trusts, sales to grantor trusts, phantom stock programs, insurance-funded tax efficient transfers. He has designed many tax-efficient compensation programs.

Tim’s software company, Family Office Technologies, maintains web-based software modules used by financial and legal professionals nationwide for illustrating business planning strategies. The “blueprinting” software illustrates how planning instruments might effectively help family or business leaders more effectively harmonize plans with dreams and desires. Since 1996, the affiliated service bureau has helped business owners design and implement optimal strategies for reducing income, capital gains, estate, and other taxes.

Tim has led teams that have developed hundreds of Family Wealth Blueprints® for high net worth clients. These comprehensive wealth blueprints include year-by-year balance sheet and cash flow numbers. The plans use graphics, text, and numbers to illustrate the advantages and disadvantages of different business succession techniques. The blueprint flowcharts show how to use the right combination of tools for the tax-efficient transfer of assets, cash flow, control, management, and knowledge to the right parties at the best time.

Tim regularly speaks and writes on advanced planning techniques. His articles have been published in Estate Planning Magazine, the Journal of Practical Estate Planning, Insurance News, and many other publications listed at TimVoorhees.com. His books are summarized at Legacies.info, BestToolsManual.info, ZeroTaxCounsel.info, and Wisdom4Wealthy.info.

PROFESSIONAL EXPERIENCE

Present – Partner, Matsen Voorhees & Mintz LLP, and President, Family Office Services, Inc. ■ National lecturer, trainer, and author.

Past - 38 years of experience providing wealth, estate, business succession and charitable planning for multi-million dollar estates through national wealth planning organizations and financial service companies. Past positions include: ■ Partner, Brown & Streza LLP ■ President of ValMark Family Office Services and Wealth Design Center ■ Divisional Director – Renaissance ■ Partner – Voorhees, Ibbotson, & Stolte Associates

Since entering the financial planning profession in 1978, Tim has developed broad experience in portfolio optimization and estate optimization. ■ During the 1980s, he consulted with a variety of leading investment firms to help develop investment policy statements, and conducted asset allocation seminars with professors from leading graduate financial programs. ■ From 1990 until the present, he has focused on zero tax, business succession, and charitable planning issues of concern to individuals with estates of \$2 million or larger. ■ While serving as President of WDC and FOS, Tim has helped advisers plan hundreds of cases for high net worth individuals, integrating more than 300 tactical tools into Family Wealth Blueprints®. ■ Drawing upon experience gained while planning cases with many of the industry’s most successful advisers, Tim regularly publishes in national periodicals and speaks at national conferences for attorneys, CPAs, and other advisers. He has published 4 books on advanced planning.

PROFESSIONAL AFFILIATIONS

MD State Bar Association ■ Christian Legal Society (National Board) ■ Institute for Christian Conciliation (Certified Christian Conciliator™) ■ Charter Member, Christian Financial Professionals (now Kingdom Advisors)

EDUCATION

JD – Southern Methodist University – Corporate & Estate Planning Law ■ MBA – Arizona State University – Finance & Accounting, Academic Scholarship ■ BA – Macalester College – Economics, National Merit and Public Speaking Scholarships ■ Baccalaureate – Colombo Britanico – Cali, Colombia, South America

TO SCHEDULE A BUSINESS PLANNING MEETING, CONTACT TIM AT:

695 Town Center Drive ■ Suite 700 ■ Costa Mesa, CA 92626 ■ TEL: (800) 447-7090 ■ VOICEMAIL: (877) 447-7090 ■ FAX: (866) 447-7090 ■ EMAIL: tim@vfos.com

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Voorhees, Timothy L. "Best Zero Tax Planning Tools", Million Dollar Roundtable. Indianapolis, IN. June 8, 2009.

Voorhees, Timothy L. "Best Zero Tax Planning Tools", Planned Giving Roundtable - Orange County. Irvine, CA; February 7, 2008.

Voorhees, Timothy L. "Best Zero Tax Planning Tools", San Diego Tax and Estate Planning Forum. San Diego, CA; October 18, 2008.

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Voorhees, Timothy L. "Equity Key". Laguna Beach, CA; August 23, 2008.

Voorhees, Timothy L. "Wealth Transfer Planning and Conflicts", Wealth Transfer Planning National Institute. Denver, CO; September 13, 2012.

Voorhees, Timothy L. "The Best Zero Tax Planning Tools", Northern San Diego Estate Planning Council. Del Mar, CA; August 8, 2012.

Voorhees, Timothy L. "Hospitality Suite", Promote Zero Tax and Asset Protection Institute. Denver, CO; July 8, 2012.

Voorhees, Timothy L. "Super-Charging Grantor Trusts", Best Practices of America Annual Symposium. San Diego, CA; March 15, 2012.

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Voorhees, Timothy L. "Funding Dreams with Tax Savings", Saddleback Hospital. Irvine, CA; February 13, 2008.

Voorhees, Timothy L. "Peacemaking as an Attorney", Saddleback Church. Lake Forest, CA; February 7, 2008.

Voorhees, Timothy L. "Preparing Heirs to Resolve Conflicts", Kingdom Advisors. Atlanta, GA; February 6, 2008.

Voorhees, Timothy L. "Optimized Plan Case Study", South Orange County Estate Planning Council. Laguna Hills, CA; January 8, 2008.

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Voorhees, Timothy L. Speaker, Christian Financial Planners Network. Atlanta, GA; February 1, 2007.

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Voorhees, Timothy L. "Wealth Transfer 101: How Relationship Decisions Affect 6,000,000 Technical Decisions", Family Office Services. Chicago, IL; June 1, 2005.

Voorhees, Timothy L. "Why Estate Tax Repeal May Be Good News", Partners Financial, School of Excellence. Austin, TX; May 3, 2001.

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Voorhees, Timothy L. "Zero Tax Planning", Geiger Annual Meeting. Carlsbad, CA; June 7, 2012.

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Strategy Flyers

Voorhees, Timothy L. *162 Plan*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *The Section 162 Plan is one of several tax-efficient vehicles for funding golden handcuffs and related executive compensation programs.*

Voorhees, Timothy L. *AB Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *The AB Trust is popular form of Revocable Living Trust ("RLT"). The AB Trust can currently zero-out transfer taxes by directing the trustee to fund a B Trust (or "family trust") with the lifetime exemption of the first spouse to die and then having the trustee use the exemption of the*

surviving spouse to reduce taxes at the second death. The trust can be designed with various incentive trust clauses to motivate heirs. A properly funded AB Trust will reduce or eliminate probate costs and hassles.

Voorhees, Timothy L. *Annuity Income Maximization*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Also known as annuity arbitrage, this concept involves the purchase of a single premium immediate annuity and life insurance policy. The annuity generates income and the life insurance serves to provide a return of capital at the death of the insured.*

Voorhees, Timothy L. *Business Income Tax Planning*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This flyer illustrates how clients can calculate marginal tax rates on income not needed for lifestyle and then transfer this extra income into advanced business income tax planning vehicles for funding buy-sell agreements, retirement plans, and wealth transfer strategies.*

Voorhees, Timothy L. *Business Sale*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *A business sale often involves the sale of assets or shares for cash or stock in the acquiring entity. As with corporate mergers, attorneys must evaluate a variety of tax and related issues to conform contracts with the term sheet.*

Voorhees, Timothy L. *Buy-Sell Agreement*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This flyer shows a variety of methods for funding a buy-sell agreement with pre-tax dollars.*

Voorhees, Timothy L. *Capacity Capture*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *The concept of Capacity Capture is to acquire all the insurance the market may offer. The topic is relevant to "ultra-high" net worth clients.*

Voorhees, Timothy L. *Cap EX*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *An executive compensation program for not-for-profit executives. This program allows high-income or high net-worth executives to 1) accumulate wealth, and 2) transfer wealth in a tax-advantaged manner to heirs. Tax benefits are based on conservative, established tax law. A not-for-profit can use this program to retain a key executive. The not-for-profit organization can recover all costs invested in the program plus receive a rate of return without being subject to 457 limits.*

Voorhees, Timothy L. *Capital Gains Split Dollar*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *To sweeten the after tax benefits for both the buyer and seller of a business, it is possible to defer recognition of taxes using a split dollar agreement. A trust for the benefit of the seller receives money without any current tax consequences by issuing a split dollar agreement. The split dollar agreement is fully permissible -- as long as funds are*

invested in insurance. The buyer supports this solution because legal opinions show that funds invested in the insurance are partially tax deductible. The seller supports this solution because funds grow tax-free in a vehicle that makes tax-free retirement payments.

Voorhees, Timothy L. *Capital Split Dollar*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: A business owner can advance cash to pay premiums in an estate planning trust using a non-equity private split dollar arrangement. Under the economic benefit regime, the amount the trust owes in consideration of the potential death benefit may be small. The bottom line for the business owner and employees can be much more favorable than what is available from alternative executive benefits programs, such as phantom stock programs.

Voorhees, Timothy L. *Captive Insurance Company*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Sample Captive Insurance Company. Using the 501(c)(15), 831(b), of 806 entity, a business can receive tax deductions for funding a vehicle that provides insurance for the business. Assets in the entity can grow tax-free. The entity can perform like a super-sized IRA or Roth IRA while insuring against risks at rates typically not available through commercial insurance companies.

Voorhees, Timothy L. *Captive Preferred LLC*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The preferred LLC provides a tax efficient vehicle for growing assets in a captive insurance company while providing all necessary capital to pay claims. Money not used for claims can grow tax-efficiently and/or make tax-efficient distributions as part of the captive exit strategy. The preferred LLC is designed to comply with a variety of regulatory guidelines.

Voorhees, Timothy L. *Charitable LLC*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: A CCLC is a standard LLC or limited liability company combined with a charitable mechanism so that the K1 from the LLC distributes 99% or 100% of the income to a charity. Assets sold inside the LLC can be sold tax free. The managing member follows fiduciary standards when lending money to third parties, such as the independent trustee of a Dynasty Trust.

Voorhees, Timothy L. *Charitable Redemption*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Type of buy-sell technique. Typically a company owner will donate a portion of his company to a charity and then redeem that portion using treasury capital. In this way the charity receives cash, the company owner receives a tax deduction and the treasury receives stock as part of a plan to consolidate ownership or possibly transfer ownership.

Voorhees, Timothy L. *Charitable Remainder Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Securities, property, and other assets can be sold tax-free in a CRT. The CRT generates an income tax deduction, allows for an estate tax deduction, permits the tax-free accumulation of assets, and affords favorable tax treatment on distributions. The property seller has broad latitude in re-investing cash after selling a property in a CRT.

Voorhees, Timothy L. *College Funding*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This strategy involves the evaluation of various vehicles for funding education expenses with pre-tax dollars. The potential pre-tax solutions are compared to traditional college funding techniques, which usually involve paying tuition and fees with after-tax dollars. The pre-tax funding strategies can lower the cost of college funding by more than 50%.

Voorhees, Timothy L. *Contracts, Royalty and Leasing Agreements*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Often used to help clients protect intellectual property and other valuable interests. Advanced versions of these documents can have significant tax benefits.

Voorhees, Timothy L. *Corporation*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: A Corporation can be a traditional C corporation, an S Corporation, a Limited Liability Corporation or a more advanced entity. Corporations are often created with voting and non-voting shares, preferred interests or other advanced features that facilitate the appropriate transfer of ownership, management, control, and/or cash flow to successor owners and managers.

Voorhees, Timothy L. *Corporate Mergers*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Corporate Mergers require clarification of term sheet details agreed upon by the buyer and seller. As terms are established, tax lawyers must consider a variety of tax planning issues related to the transfer of shares and control. Corporate merger work is a "team sport" that often involves several attorneys and two or more law firms.

Voorhees, Timothy L. *Corporate Reorganizations*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: When a facility experiences a change of ownership or management, a corporation may be restructured in a variety of ways. For example, there are tax-efficient ways to spin off an LLC from an S-Corporation. Reorganizations often require careful coordination between the tax law firm and the corporation's CPAs.

Voorhees, Timothy L. *Cost Segregation Study*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Cost Segregation Study can help a real estate owner generate much more favorable after tax income. Assets in the property are expensed or amortized over a relatively short period to generate more deductions than would be available from straight-line depreciation.

Voorhees, Timothy L. *Credit Shelter Trusts with Life Insurance*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Funds in an existing Credit Shelter Trust (aka, Bypass trust or Family Trust) can provide ideal source of life insurance premiums. Allocating these funds systematically to a life insurance strategy can increase benefits to heirs, especially when the surviving spouse does not need income from the trust.

Voorhees, Timothy L. *Deferred Comp. Agreements*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: A deferred compensation agreement can provide a tax-efficient way to retain and motivate key executives. These agreements must be drafted carefully to comply with a variety of tax provisions.

Voorhees, Timothy L. *Defined Benefit Combo*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Defined Benefit Combo plan helps a business owner generate greater benefits from a retirement plan. By combining defined benefit and defined contribution plans, it is possible to produce bigger income tax benefits as well as greater accumulations for retirement. Advanced versions of this technique can provide very large tax benefits.

Voorhees, Timothy L. *DING/NING Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: By moving income producing assets into a NING, one can avoid state income tax on the income from those assets. The penalty is that the federal income tax shifts to a potentially higher trust tax rate but this may be of relatively little concern for taxpayers already in the top bracket. This strategy can dovetail beautifully with asset protection planning because the NING trust is a DAPT trust.

Voorhees, Timothy L. *Domestic Asset Protection Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: A Domestic Asset Protection Trust is an irrevocable trust that may be funded with an incomplete or completed gift, depending on estate tax planning objectives and other goals. Attorneys may design the DAPT to include state income tax and/or federal income tax benefits. The trust may protect against future creditor actions while possibly allowing some protections against preexisting creditor actions. The trust language may include provisions for transfers to a spouse or children. The DAPT jurisdiction choice influences many issues involving the statute of limitations, fraudulent transfer rules, etc.

Voorhees, Timothy L. *Dynasty Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This piece discusses the benefits and features of a Generation Skipping Irrevocable Life Insurance Trust with two or more generations named as beneficiaries.

Voorhees, Timothy L. *EP Protection*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This flyer summarizes the costs and benefits of the annual maintenance program for clients with trusts.

Voorhees, Timothy L. *Equity Appreciation Sharing*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Equity Solution indicates how individuals can monetize illiquid real estate while generating large tax-efficient retirement income streams. Advanced versions of the Equity Solution facilitate tax-free transfer of real estate to heirs. The benefits of the strategy are illustrated with before and after bar charts, customized flow charts, annual after-tax cash flow tables, and pages of customized text.

Voorhees, Timothy L. *Employee Stock Ownership Plan ("ESOP")*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Employee Stock Ownership Plan can provide a powerful combination of benefits to a business owner that wants to fund a succession plan very tax-efficiently and/or align interests of team members.

Voorhees, Timothy L. *Ethical Will*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: A non-legal document used to guide relationships and the interpretation of legal trusts. Legal and financial professionals draft ethical wills to help clients articulate their vision and values to the next generation. Language in the Ethical Will informs charitable and personal financial decisions and prepares heirs to receive a spiritual and emotional inheritance before receiving a financial inheritance. The Ethical Will is also known as a Legacy Letter, Family Financial Philosophy, or Family Wealth Statement.

Voorhees, Timothy L. *Extra*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: An individual with a taxable estate can eliminate estate taxes while transferring the full value of the estate to heirs. The sample plan shows how the ExTRA transfer leverages the transfers to heirs much more actively than other common estate planning techniques. The ExTRA Wealth Transfer plan provides an unique way to use a preferred LLC for the tax-efficient transfer of wealth.

Voorhees, Timothy L. *Family Meetings*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Matsen Voorhees Law offers three types of highly effective meetings to unite couples, planning team members, and extended families around a compelling vision, clear values and tax-efficient solutions.

Voorhees, Timothy L. *Family Limited Partnership*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: A Family Limited Partnership ("FLP") helps a client centralize management of wealth, fractionalize assets to facilitate gifting to heirs, protect assets from creditors, and achieve other business purposes. If a client creates the FLP for legitimate non-tax objectives, the FLP can also generate

significant tax-related benefits. A well-designed FLP can effectively transfer business control, management, ownership, and cash flow to beneficiaries while minimizing the estate, gift, and income taxes payable by the client establishing the FLP. Planners can use FLPs in conjunction with charitable remainder trusts, charitable lead trusts, defective trusts and other estate planning investments to provide control and asset management benefits not available if using the instruments without the FLP.

Voorhees, Timothy L. *Family Retirement Account*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Family Retirement Account ("FRA") can transfer assets from an IRA or other retirement account into an insurance policy that grows tax-free outside of the taxable estate. The policy can make tax-free "wash loans" during retirement years. Depending on the client's goals for income and/or wealth transfer, the FRA can significantly improve after-tax benefits during retirement or at death.

Voorhees, Timothy L. *Family Wealth Statement*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Family Wealth Statement unites the family around a clear statement of vision and values. The 6 sections are based on answers given by the patriarch and matriarch who complete the Family Wealth Questionnaire. The document inspires beneficiaries to receive a spiritual and emotional inheritance before receiving a financial inheritance. Provisions establish guidelines for family meetings, charitable giving, and adviser evaluation.

Voorhees, Timothy L. *Finance Indexed UL*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This strategy describes a way to acquire an indexed UL product with mostly borrowed funds.

Voorhees, Timothy L. *Financial Checkup*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This document, otherwise known as a "Current Analysis", reviews a client's current plan from five or more perspectives. It 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.

Voorhees, Timothy L. *Fixed Private Split Dollar*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Private split dollar helps individuals secure fixed universal life insurance for estate planning needs using corporate funds, while keeping personal cash gift requirements initially to a minimum.

Voorhees, Timothy L. *Gift Annuity*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Charitable gift annuities (CGAs) are one of the simplest and most popular forms of life income gifts. It involves a simple agreement whereby the charity accepts a gift of cash, securities, or property and agrees to pay a specified,

fixed dollar amount to the annuitant (the donor or another beneficiary).

Voorhees, Timothy L. *Grantor Retained Annuity Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Grantor Retained Annuity Trust (commonly referred to by the acronym GRAT), is a financial instrument commonly used in the United States to make large financial gifts to family members without paying a U.S. gift tax.

Voorhees, Timothy L. *High Cash Value Insurance*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Cash value life insurance provides life insurance protection at death as well as a saving feature that can accumulate substantial assets for personal banking or retirement. This type of life insurance offers a combination of a death benefit and an investment account that can show cash greater than premiums invested. Cash value life insurance includes whole life, universal life, variable life, and variable universal life. When a supplemental value rider is added to the policy, the resulting high cash value policy may provide tax-free distributions that out-perform those of corporate bonds.

Voorhees, Timothy L. *ILIT*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The ILIT is an Irrevocable Life Insurance Trust created during the lifetime of a trustor to hold his or her life insurance policy as trust property, and thus exclude its proceeds from the taxable estate upon his or her death.

Voorhees, Timothy L. *Incentive Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This flyer discusses Irrevocable trusts, which often have special-incentive trust provisions to encourage beneficiaries to use the money tax efficiently. Attorneys can design irrevocable trusts to give the right amount of asset ownership and cash flow to beneficiaries at the right time, while transferring management and control responsibilities to the most responsible heirs.

Voorhees, Timothy L. *Installment Sale to a Non-Grantor Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This strategy is advantageous for an owner of a low basis asset who may sell the asset to a trust and take back a note without recognizing any gain. The trust records the basis as being equal to the purchase price and begins generating depreciation deductions based on the trust's purchase price. Alternatively, the trust can resell the asset without recognizing any gain and invest the money in a tax-efficient portfolio that generates little or no tax until the trust distributes money to the beneficiaries.

Voorhees, Timothy L. *Insurance as an Asset Class*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This piece positions insurance as an attractive addition to a financial portfolio offering returns that are uncorrelated with the market.

Voorhees, Timothy L. *Insurance Trust Review*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This discusses the benefits and process of reviewing an existing insurance policy or portfolio within an irrevocable life insurance trust ("ILIT"). Email info@vfos.com for information on the complete trust owned life insurance review ("TOLI Review").*

Voorhees, Timothy L. *Insurance Warehousing*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Insurance Warehousing is the concept of acquiring a significant amount of insurance today because it may be needed in the future. For example, a client may acquire insurance now for paying estate taxes but hold the policy for use in a buy-sell plan later.*

Voorhees, Timothy L. *Intellectual Property Strategy*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This strategy shows how a business owner can monetize intellectual property. The program involves valuing IP before capitalizing it into an LLC. The non-voting interests of the LLC are then sold to a third party for a note. The LLC can generate income or other benefits from the IP while offsetting taxable income with deductions related to IP amortization.*

Voorhees, Timothy L. *IRA Maximize*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This strategy involves taking taxable distributions from a qualified plan that the client does not need. The client makes tax-deductible annual gifts of the plan distributions to an ILIT to buy insurance. The IRA maximize does not require a profit sharing plan, as does the IRA Dynasty LLC and the Family Retirement Account.*

Voorhees, Timothy L. *JEST Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This flyer outlines how married clients in a non-community property states can establish a Joint exempt Step-Up Trust ("JEST") to take advantage of income tax planning and wealth accumulation benefits.*

Voorhees, Timothy L. *JPAT*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *When there is not a likelihood of an estate tax and no likely conflicts regarding the control the survivor will have over the trust assets, a married couple may use a "probate avoidance trust" to avoid probate expenses and delays.*

Voorhees, Timothy L. *Leveraged CLAT*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *An investor can receive a deductive for the entire amount of money contributed to a leveraged grantor CLAT, invest funds in appreciating securities, and transfer the future value to heirs without taxes. Income generated by the trust is sheltered from taxes.*

Voorhees, Timothy L. *Life Estate Agreement*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This strategy helps a client generate a current income tax deduction while funding charitable gifts tax-efficiently.*

Voorhees, Timothy L. *Life Settlements*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Very often older clients will see that they want current cash flow more than they want to keep funding premiums for a death benefit that they will never see. In such cases, it may be possible to sell unneeded policies on the life settlement market. This flyer provides a brief overview of the applications for and benefits of life settlements.*

Voorhees, Timothy L. *Limited Liability Company*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *A LLC is a corporate structure whereby the shareholders of the company have a limited liability to the company's actions.*

Voorhees, Timothy L. *LLC Reorganizations*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Descriptions: *Limited Liability Corporations may be reorganized to provide greater tax, asset protection, and/or family wealth transfer benefits. The reorganizations often require careful evaluation of tax, jurisdiction, and compliance issues.*

Voorhees, Timothy L. *Long-Term Care Insurance*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Descriptions: *This strategy may offer a combination of medical, nursing, custodial, social, and community services designed to help people who have disabilities or chronic care needs, including dementia. Services may be provided in the person's home, in the community, in assisted living facilities or in nursing homes.*

Voorhees, Timothy L. *Marital QTIP*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Descriptions: *Qualified Terminable Interest Property Trust ("Firewalls for Couples") is a marital-deduction trust in which the surviving spouse receives income from the trust's assets for life but the trust's principal is left so someone else, usually children. A QTIP trust controls the eventual beneficiaries while at the same time taking advantage of the marital deduction and providing an income for the surviving spouse.*

Voorhees, Timothy L. *Muni-Bond Income Maximization Strategy*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Descriptions: *This strategy is helpful for clients who invest in debt securities issued by a state, municipality or county in order to generate tax-free income. Municipal bonds are exempt from federal taxes and from most state and local taxes, especially if you live in the state in which the bond is issued. To protect against the inflation risk, clients can combine the muni bond portfolios with investments in high cash value life*

insurance. The life insurances sub accounts can own indexed assets that may have returns correlating with inflation.

Voorhees, Timothy L. *Net Operating Loss Strategy*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Net operating losses can be carried forward or even backwards to minimize taxes. This flyer explains the strategy along with likely benefits.*

Voorhees, Timothy L. *Offshore Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *A Foreign Asset Protection Trust ("FAPT") is a trust that is set up in an offshore jurisdiction which has enabling trust legislation providing for substantial protection against creditors of the trustor. One of the greatest advantages of the FAPT is the fact that by its very nature any legal attacks against its assets are transferred abroad to a different legal system. The FAPT is generally much more expensive to set up and create than a domestic trust and requires a certain willingness on the part of the Trustor to deal with offshore jurisdictions and trust entities. The FAPTs' greatest value is for asset protection planning well in advance of any potential creditor problem.*

Voorhees, Timothy L. *Optimized Portfolios*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *An Optimized Portfolio Plan involves the use of modern portfolio theory to find the best combination of asset classes to fulfill a client's income or wealth transfer goals. Expected returns for desired asset classes are entered into a mean variance optimization program to determine possible combinations along an efficient frontier. After choosing possible proposed portfolios, planners can run Monte Carlo analyses to examine the likely future returns from the proposed portfolio vis-à-vis the current portfolio. In this way, advisers can determine which trust portfolios are most likely to produce the desired after tax returns over the recommended timeframe.*

Voorhees, Timothy L. *Pension Rescue*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Pension Rescue is a strategy for transferring funds from a retirement plan to a profit sharing plan that invests more tax efficiently to generate benefits in a trust outside the taxable estate. The trust can provide retirement income and/or greater benefits for heirs. The basic pension rescue involves use of a high death benefit policy to leverage transfers to heirs. More advanced versions (see below) can avoid recognition of taxes while building more cash value for tax-free retirement.*

Voorhees, Timothy L. *Preferred LLC*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This flyer illustrate a tax-efficient vehicle for owning life insurance in a way that distributes cash value and death benefit to different trusts in a manner compliant with IRC Chapter 14. This is a powerful technique for transferring interests in a life insurance policy owned with cash from a captive insurance company.*

Voorhees, Timothy L. *Premium Financing*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This flyer presents a very simple example of how an ILIT can borrow premiums to buy life insurance and then receive cash tax-efficiently to pay off the loan. This method of acquiring life insurance potentially avoids the use of annual exclusions and lifetime exemptions and does not require the client to liquidate investments to pay premiums.*

Voorhees, Timothy L. *Prenuptial*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *The prenuptial agreement can be designed as an independent document or terms can be drafted into a trust. Advanced prenuptial agreements include mediation and arbitration provisions to facilitate reconciliation of conflicts under the authority of qualified elders with support from the Institute for Christian Conciliation.*

Voorhees, Timothy L. *Private Annuity*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Private Annuity is a non-charitable alternative to a CRT that allows for tax-deferred asset sales. The deferred private annuity can allow for substantial tax-free compounding of money that otherwise would have been paid in taxes. The bottom line benefits can be much better than those on a CRT, but planners must guard against several significant tax challenges related to the design of a private annuity.*

Voorhees, Timothy L. *Private Annuity Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *A Private Annuity Trust is a non-charitable alternative to a CRT that allows for tax-deferred asset sales. The deferred private annuity can allow for substantial tax-free compounding of money that otherwise would have been paid in taxes. The bottom line benefits can be much better than those on a CRT, but planners must guard against several significant tax challenges related to the design of a private annuity.*

Voorhees, Timothy L. *Private Family Foundations*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *A private family foundation can unite family members around the family's vision and values while funding a variety of 501 ©(3) entities. The private foundation must comply with a variety of private foundation rules. Qualified counsel should compare the costs and benefits of a private foundation with the value propositions available from alternative charitable entities.*

Voorhees, Timothy L. *Probate Administration*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Probate Administration occurs during the estate administration process. Typically an attorney will re-title assets according to formal legal protocols or proceedings. The attorney and his/her staff will usually notify creditors, publish legal notices, and make decisions about how and when to distribute assets while taking into account rights of*

creditors. A law firm may file a petition to appoint a personal representative. The administrator should review circumstances surrounding the decedent's death and protect assets against any pending suits. To facilitate correct and equitable distribution of assets pursuant to the estate documents, the administrator may need to facilitate sale of real estate or other assets. To pay estate taxes, the administrator may need to sell or hypothecate assets. At every step, trained tax and probate professionals can help the process go smoother while minimizing extra stress.

Voorhees, Timothy L. *Profits Interest*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: A profits interest in an LLC parallels incentive stock options in C or S corporations. The "profits interest" entitles those who hold interest in a company to share in capital appreciation and, if management chooses, the interim profits of the business. The interests are granted at the company's current fair market value. Profit Interests differ from stock options because interest holders have no right to company earnings and the profits interests are generally held until the LLC is sold. In the typical arrangement, employees make an "83(b) election" on their tax returns when they receive their interests. This limits the ordinary income tax obligation at the time of grant to zero if the employee is only sharing in future growth. If the interest is held for at least one year after vesting, the amount received is treated as a long-term capital gain.

Voorhees, Timothy L. *QDOT*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The "QDOT" strategy allows non-citizens to enjoy benefits similar to those available to resident spouses.

Voorhees, Timothy L. *QPRT*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Qualified Personal Residence Trust ("QPRT") allows for tax efficient transfer of a home from the taxable estate while giving the homeowner continued use of the home throughout lifetime.

Voorhees, Timothy L. *REIT*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Real Estate Investment Trust ("REIT") is a security that sells like a stock on the major exchanges and invests in real estate directly, either through properties or mortgages.

Voorhees, Timothy L. *Restricted Property Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: Key owners of a corporation create a restricted property trust and fund it with 100% deductible contributions. The amount of the contribution is flexible, depending on retirement income goals and death benefit needs. Individual accounts can be protected from lawsuits and divorces. In addition to providing tax deductions during funding, the plan can generate tax-free income during retirement.

Voorhees, Timothy L. *Retirement Rescue*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Retirement Rescue strategy transfers funds from a retirement plan to a profit sharing plan that invests capital tax efficiently in a high cash value life insurance policy. After the policy is funded over several years, the policy is transferred to an irrevocable trust outside of the taxable estate. The trust can provide tax-free retirement income and/or greater benefits for heirs. The Retirement Rescue strategy includes a program for the tax-free transfer of Required Minimum Distributions ("RMDs") or other annual IRA distributions into an LLC that facilitates purchase of the policy from the profit sharing plan. The strategy also includes a "safety net" to protect tax-free benefits in case of a premature death. (Clients using this tool need not be over 70 1/2 years old; nor must they keep their contributions under \$100,000 to satisfy the strict IRA Charitable Rollover guidelines for 2013.)

Voorhees, Timothy L. *Roth IRA*. Costa Mesa: Matsen Voorhees, 2013. Print.

Description: By converting a traditional IRA to a Roth IRA and changing beneficiaries, it is possible to show accumulation of additional millions of dollars of assets in the names of grandchildren. Whereas assets distributed from normal stretch IRAs are subject to ordinary income taxes, payments from Roth IRAs are currently tax-free.

Voorhees, Timothy L. *Sale to a Beneficiary Defective Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The BDIT allows a grantor to move assets out of the taxable estate while having income taxed at the beneficiaries' lower rates.

Voorhees, Timothy L. *Sale of Partnership Interests to a Family Grantor Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: This piece discusses the very popular wealth transfer strategy in which a client establishes a new family limited partnership and sells limited partnership interests to an intentionally defective grantor trust in exchange for a promissory note. This strategy can produce cash flow to pay insurance premiums without using any annual gift tax exclusions.

Voorhees, Timothy L. *SCIN*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: The Self-Canceling Installment Note (SCIN) is a cross between a private annuity and an installment sale and has many of the advantages and best features of both. A SCIN involves the sale of a business interest, stock, or an interest in real estate or other asset, typically to one or more family members of the owner/seller, or entity that represents them, in exchange for an installment note with a term shorter than the seller's life expectancy. The note in a SCIN includes provisions for automatic cancellation of the unpaid balance at the death of the seller.

Voorhees, Timothy L. *Section 79 Plan*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Section 79 plans give employers a 100% income tax deduction on reasonable compensation to employees. Such plans provide a cost-efficient way to attract, retain and incentivize key employees. Plans may have minimal documentation and reporting requirements. Section 79 plans give employees the option to use cash value life insurance that can generate supplemental retirement income. The insurance coverage can last beyond the date of their retirement or separation from service.*

Voorhees, Timothy L. *Series LLC*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Series LLCs are allowed in Delaware, Nevada and a few other jurisdictions. Series LLCs divide membership interests into categories or "cells" with liability for particular actions of the LLC possibly limited to the capital contributed to the particular cell. A Nevada or Wyoming LLC can provide better charging order protection than a California LLC so attorneys typically may use a Nevada or Wyoming LLCs even for CA clients with CA property. Forum shopping for LLCs is alive and well as an additional "Firewall" of protection in negotiating with creditors. Advisers should note that the CA Franchise Tax Board has taken the position that each separate Series of the LLC still has to pay the \$800 FTB fee. Moreover, there is no certainty that the CA courts will honor the separation of liability provision of the Nevada Series law. Therefore, most CA attorneys are reluctant to utilize the Series LLC for CA clients with CA property.*

Voorhees, Timothy L. *SERP and SERP Exchange*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *SERP Exchange - A SERP (Supplemental Executive Retirement Plan) is a non-qualified retirement plan for key company employees, such as executives, that provides benefits above and beyond those covered in other retirement plans such as IRA, 401(k) or NQDC plans. There are many different kinds of SERPs available to companies wishing to ensure their key employees are able to maintain their current standards of living in retirement. SERPs normally generate ordinary income during retirement and IRD at death. Various tools can help minimize the tax on these payments.*

Voorhees, Timothy L. *Shadow Account Arbitrage*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This strategy involves establishing a collateral assignment non-equity split dollar arrangement between a business and an estate planning trust for the business owner. It may provide an ideal internal rollout strategy by taking advantage of how certain guaranteed UL products use shadow accounts.*

Voorhees, Timothy L. *SLAT- Spousal Lifetime Access Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Life insurance trusts with spousal access provisions give a married couple the opportunity to pass a substantial amount of wealth outside of their taxable estates while maintaining access to the trust assets for retirement*

income or other cash flow needs. A properly designed SLAT can protect against premature death, divorce, and changes in the tax law.

Voorhees, Timothy L. *SPAT*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *When there is not a likelihood of an estate tax and no likely conflicts regarding the control the survivor will have over the trust assets, a single person may use a "probate avoidance trust" to avoid probate expenses and delays.*

Voorhees, Timothy L. *Special Needs Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *A Special Needs Trust (or Supplemental Needs Trust) is a specialized legal instrument designed to benefit an individual who has a disability. It is most often a "stand alone" document, but it can be part of a Last Will or Living Trust. Special Needs Trusts were in use for many years before they were given "official" legal status by the United States Congress in 1993. It enables a person under a physical or mental disability, or an individual with a chronic or acquired illness, to benefit from an unlimited amount of trust assets. Such assets may not be counted when qualifying for certain governmental benefits. The trust investment policy may require investment in tax-efficient, secure, and/or liquid investments such as life insurance.*

Voorhees, Timothy L. *SLAT*. Costa Mesa: Matsen Voorhees, 2013. Print.

Description: *Life insurance trusts with spousal access provisions give a married couple the opportunity to pass a substantial amount of wealth outside of their taxable estates while maintaining access to the trust assets for retirement income or other cash flow needs. A properly designed SLAT can protect against premature death, divorce, and changes in the tax law.*

Voorhees, Timothy L. *Stock Option and NQDC Strategies*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Non-qualified deferred compensation and related stock option strategies can provide excellent employee incentives but challenges related to income tax planning. Several techniques help improve after tax benefits related to funding and exercise non-qualified deferred compensation strategies.*

Voorhees, Timothy L. *Strategic Planning Retreat*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *During a business retreat, key decision-makers and/or stakeholders answer a series of questions to clarify the vision, mission, and values of the organization. To determine WOTS MOST IMPORTANT®, a facilitator helps participants review the Weaknesses, Opportunities, Threats, and Strengths ("WOTS") to clarify the Mission, Objectives, Strategies, and Tactics ("MOST"). The process involves a survey of external issues affecting the planning process with a focus on the most important Opportunities and Threats. Then the retreat participants consider their Responses to external issues in light of the company's internal Strengths and*

Weaknesses. After reflecting on the most important external and internal issues, leaders clarify a vision-inspired or mission-driven plan that respects core values. Once the plan is clear, managers operationalize the Mission and execute the plan by following clear Objectives, Strategies, and Tactics. The proven process is explained at www.WOTSMOST.com.

Voorhees, Timothy L. *Stretch IRA*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *The IRA Trust helps protect retirement plan assets from taxes and creditors. At the death of the owner of the IRA, the IRA Trust will divide into smaller sub trusts for each intended beneficiary. Each sub trust can be structured as a conduit trusts for maximum tax deferral and protection of principal. If greater asset protection is needed, the conduit trust can be changed to an accumulation trust before death. The IRA Trust is compatible with more advanced techniques to convert ordinary income into tax-efficient retirement income or wealth transfers.*

Voorhees, Timothy L. *Super CLAT*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *An individual can form a grantor CLAT that keeps the value of the CLAT remainder interest out of the estate while also producing a current income tax deduction equal to the present value of the future gift to charity. By using a family limited partnership funded with tax-free bonds and variable life insurance, it is possible to produce enough tax-free income to meet the distribution requirements during the term of the CLAT.*

Voorhees, Timothy L. *Supporting Organization*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Supporting Organization ("SO") offers more donor control than a DAF but less than a PF. It is not subject to the Private Foundation Restrictions. Clients can receive current value deductions for stock, RE, etc.*

Voorhees, Timothy L. *Tax-Deductable Buy-Sell*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This strategy allows a business owner to fund a tax-efficient transfer of a business to successor owners and managers. Unlike most buy-sell agreements, which are funded with after-tax dollars, this solution can use partially or 100% deductible dollars. (The fully deductible solution involves redirection of some tax money to charity.)*

Voorhees, Timothy L. *Tax Efficient Asset Management Solution (TEAMS)*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Now that top marginal capital gains rates exceed 34% for most California clients and top marginal income tax rates exceed 54% for many clients, there is growing interest in accumulating assets tax-free. Studies show that money would have grown to an amount 4 or 5 times greater if taxes had been avoided over the last 2-3 generations. Using integrated trust and investment management solutions, it is possible to avoid these taxes over the next 2-3 generations.*

Voorhees, Timothy L. *Tax Efficient Squeeze Freeze*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Assets are sold from the taxable estate to a trust in exchange for a note. Value grows tax outside of the taxable estate. Cash flow is paid to the grantor tax efficiently. This strategy flyer shows how a client can transfer non-voting stock in a business entity along with non-voting LLC interests to a gifting trusts at a discounted (squeezed) value in order to freeze the value in the taxable estate.*

Voorhees, Timothy L. *Tax Sheltered Retirement Distribution LLC*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *The Tax-Sheltered Retirement Distribution LLC ("TSRD LLC" or sometimes "IRA LLC") can improve tax-free wealth accumulation with creditor protection features. This tool affords flexibility in managing assets that traditional IRA custodians may not allow. The IRA LLC can be funded during the lifetime of the owner of the IRA with a safety net that transfers tax money to family and favorite charities if there is a premature death.*

Voorhees, Timothy L. *Testamentary Charitable Lead Trust*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This trust provides a simple tool to "zero-out" an estate tax. When combined with a Family Limited Partnership or similar entity, the TCLAT can eliminate estate taxes and facilitate the transfer of the entire estate value to heirs within 15 years of death. The TCLAT is often combined with a Wealth Replacement Trust to provide a first inheritance while heirs wait for the second inheritance from the TCLAT.*

Voorhees, Timothy L. *TOLI Optimization*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *The Trust Owned Life Insurance Optimization illustration suggests various ways that a trustee can fulfill fiduciary duties and maximize life insurance valuations. The benefits of the strategy are illustrated with before and after bar charts, customized flow charts, annual after-tax cash flow tables, and pages of customized text.*

Voorhees, Timothy L. *Value Proposition Letter*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *This may be the most valuable planning and marketing tool offered by Family Office Services. For only \$300, FOS planners will help a client quantify how FOS can help a client reduce taxes or increase benefits for heirs or charities. When reading this letter, prospects typically see how an adviser, with assistance from FOS, can help provide millions of dollars of benefits for a relatively low cost.*

Voorhees, Timothy L. *Wealth Counseling*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *A wealth counselor integrates the technical (legal and financial) with the relational aspects of planning. The wealth counseling process often involves leading family members through retreats to clarify the vision, identify core values, and develop ranked and quantified lists of goals. Once*

goals are established, the wealth counselor will often use software and wisdom to identify which of hundreds of planning tools most closely correlate with the client's objectives regarding the use and transfer of resources.

Voorhees, Timothy L. *Wealth Dashboard*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *The Wealth Dashboard provides a series of web-based and hard-copy gauges that can guide clients and advisers. The most common gauges track improvement in cash flow, reduction in taxes, increase in transfers to heirs, and cumulative charitable gifts. Additional gauges track details of importance to the Chief Financial Officer or other members of the executive team or board.*

Voorhees, Timothy L. *Zero Tax Estate Planning*. Costa Mesa: Matsen Voorhees Law, 2013. Print.

Description: *Estate tax can be eliminated in most instances with a simple revocable will bequest. Replacing this testamentary gift with life insurance may be an attractive method to provide for heirs for charitably-minded clients. This strategy flyer is one of many zero-tax planning presentations pieces. All show how tax savings can increase lifetime income, transfers to heirs, and/or charitable giving. In most cases, clients see how they have much more capital available for lifetime giving.*

Representative Transactions

Business Planning

- Consolidated FLP
- S Corp. conversion to C Corp. before gifting to CRT
- S Corp. conversion to C Corp prior to sale
- Business sale with escrowed earn out
- General partnership owned by LLCs
- Master FLP
- Multi-class FLP
- Multiple FLPs with Master LLC
- Recapitalizing of S Corp. stock
- Captive Insurance Company (single parent)
- Intellectual Property Monetization
- Wyoming LLC
- 1036 Exchanges
- Self Canceling Installment Notes (SCINs)
- Tax-efficient company sale
- Mergers and acquisition "what if" scenarios

Estate Planning

- C Corporation LLC Freeze
- Deferred Private Annuity Trust Sale
- Disclaimer Planning
- Non-Charitable Life Estate Agreement
- Convert GRIT to GRAT
- Life Estate Agreement
- Sale of Remainder Interest in Home
- QDOT
- 664 Exchange

Insurance Planning

- Loan of net surrender proceeds to IDIT
- ILIT - Sale of policy after borrowing out cash value
- IDIT - Excess cash flow funds insurance
- ILIT - Gift LP interests to fund cash flow for insurance
- ILIT - Tax-efficient buildup of cash value using loaned funds
- ILIT - Tax efficient build up of assets to buyout IDIT note
- ILIT - Replace money gifted to charity
- ILIT - Funded with partnership interests as part of a buy/sell
- ILIT - Funded with Leveraged Life
- Preferred Interest Alternative to Split Dollar
- Private Placement Insurance
- Restructure Insurance and fund with a loan from a defective trust
- Combine a Single Parent and Group Captive

Investment Planning

- Investment Policy Statement
- Investment Policy Statement with proposed asset mix "what ifs"
- Reinvestment of cash into portfolio
- Restricted Management Agreement
- 1035 Exchanges
- Rule 144 stock transactions
- Real estate sales and exchanges (1031)

Philanthropic Planning

- Advance CRT corpus to Foundation
- Advance Lead Trust Corpus to Foundation
- Charitable Preferred Interest Partnership
- Charitable Family Endowment Partnership
- Conservation Easement
- DRP (Donation Replacement Program)
- Flip CRT (w/ Multi-class FLP)
- Laddered TCLATs
- Leveraged CLAT
- Leveraged CRT
- Supporting Organization - Type I
- Supporting Organization - Type III
- TCLAT with accelerated gifts to charity
- TCLUT with GST allocated

Retirement Planning

- 412(i) Defined Benefit Plan
- Charlie Plan
- Defined Benefit Plan
- Optimized distributions from an IRA
- ExTRA plan (Executive Benefit)
- 529 Plan
- Cross-tested Profit Sharing Plan
- Stretch IRA

Wealth Transfer

- Intra-family Installment Sale with Seed Guaranties
- Consolidated Family LLC
- Discounted assets sold to IDIT
- ExTRA Plan (Wealth Transfer)
- Family LLC
- FLP and annual gifts of LP interests
- FLP sale to a Grantor Deemed Owner Trust
- Loan to family member via dynasty trust forgiven tax-efficiently
- Gifts of LP interests
- GRAT
- IDIT with flexibility regarding payments back to grantors
- IDIT funded with LP interests and nonvoting stock
- IDIT Note to heirs at death with tax minimization strategies
- IDIT with AB partnership to ILIT
- Interest-only IDIT
- LLC and annual gifts of LLC interests to incentive trusts
- LLC annual gifts to trust
- Private Annuity payments from a Grantor Trust
- Private Annuity payments from an IDIT
- QPRT - average term
- QPRTs - separate terms
- Trust for Grandchildren
- Walton GRAT
- Master FLP
- Outright Gifts
- Annual gifting of IDIT Note to heirs
- Annual gifts of LP interests
- Dynasty Trust with GST provisions for 2nd-to-die insurance
- FLP with interest-only sale to IDIT
- FLP with a Private Annuity Sale to Grantor Trust
- IDIT with insurance and guaranty letter of credit instead of seed gift
- Sales to an IDIT for a SCIN
- Seasoned IDIT

Voorhees, Timothy L. "The Benefits of Being an Allied Adviser." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "The Best Target Market for Zero Tax Planning." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Case History." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Case Planning 101 for Profitable High Net Worth Clients." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Charging Fees and Using Appropriate Engagement Letters." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Charitable Remainder Trusts - Finding the Best Prospects/Developing the Best Illustrations." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Client Seminar - Zero Tax Planning." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Complying with IRS, SEC, FINRA, AICPA, ABA, FPA, and Other Relevant Guidelines." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Conducting a Strategy Session to Achieve All of Your Clients' Wealth Optimization Goals." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Developing Deliverables Using Web-Based Planning Robots." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Developing the Value Proposition Letter after a Discovery Session." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Developing Your Business by Delegating." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Delegating Technical Work to a Virtual Back Office." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Developing Relationships with Referral Sources." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Developing the Value Proposition Letter." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "The Five Best Elevator Speeches for Advisers." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "The Four Cornerstones of a Successful Practice." *Family Office Services, Inc.* 2012.

Testimonials

- www.linkedin.com/in/TimVoorhees
- www.ZeroTaxCounsel.com
- www.Legacies.info
- www.MatsenVoorhees.com/testimonials

Webinars

Voorhees, Timothy L. "The 20 Hottest Planning Tools." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Adviser Training - vBlueprint.com Software Overview." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Fund Your Vision Tax Efficiently." *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Generating More Referrals From Attorneys with the GRAT, IDIT, and QPRT Software" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Getting Other Advisers on Board" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Getting Started as a Channel Member or Allied Adviser" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "How to Be Armed and Dangerous When Meeting with Prospects" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "How to Develop a 2011 Marketing Plan" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "How to Engage Clients" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "How to Generate More Referrals from Lawyers, CPA's, and Charities" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Implementing Plans Effectively with Support from Case Coordinators" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "The Importance of Fully-Integrated Wealth Planning Services" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Leading a Charity Workshop" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Marketing Resources for Channel Advisors" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Opportunity Conversations" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Optimizing Your Wealth Blueprint" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Presenting Your Materials during Client Seminars and One-On-One Presentations" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Thomas and Virginia Smith Case Study" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Top 10 Things We Love about Zero Tax Planning" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Tracking Cases with CRM" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Using Appropriate Engagement Letters" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Value Proposition Letters" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Virtual Taskmaster" *Family Office Services, Inc.* 2012.

Voorhees, Timothy L. "Where's W.A.L.D.O." *Family Office Services, Inc.* 2012.

Videos

The Benefits of the Wealth Counseling and Blueprinting Process. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Best Practices Session L: Annual Meeting Agenda. Timothy L. Voorhees. Family Office Services, Inc. 2010
<http://www.screencast.com/t/ZmQxMzVkN>

Charitable Remainder Trust. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Charity Trends. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Discovery Session with Clients. Timothy L. Voorhees. Family Office Services, Inc. 2012.

An Explanation of the Four Planning Phases. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Family Wealth Blueprint®. Timothy L. Voorhees. Family Office Services, Inc. 2012.

The Four Practice Management Cornerstones Needed by Advisers Serving Affluent Clients. Timothy L. Voorhees. Family Office Services, Inc. 2010.

http://zerotaxplan.com/videos/view.php?v=Voorhees_30-31

Fund Your Vision Tax Efficiently. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Description: The Fund Your Vision brochure provides a concise summary of how you can use our CAPABLE Process to translate dreamy images of the future into a concise Family Wealth Blueprint® with realistic cash flow and inheritance projections. The brochure gives examples of how typical clients reduced estate and

income taxes while providing more for family and charity.

How to Generate More Referrals From Lawyers, CPA's, and Charities. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Intentionally Defective Irrevocable Trust. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Getting Paid for Your Wisdom. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Grantor Retained Annuity Trust. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Life Settlements. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Optimizing Your Wealth Blueprint. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Pension Rescue. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Description: The pension rescue program illustrates how an individual with an over-funded retirement plan can generate tax-free retirement income and/or much larger after-tax inheritance numbers for heirs. The program illustrates the transfer of IRA money to a profit sharing plan, which buy a life insurance policy and sells the policy at a deep discount to grantor trust using internal split dollar financing or third party financing. The benefits of the strategy are illustrated with before and after bar charts, customized flow charts, annual after-tax cash flow tables, and pages of customized text.

Qualified Personal Residence Trust. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Simplify Your Life. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Six Target Markets. Timothy L. Voorhees. Family Office Services, 2010. On-line Video.

Six Types of Advisers Needed to Implement Zero-Tax Planning Concepts. Timothy L. Voorhees. Family Office Services, Inc. 2010.

http://zerotaxplan.com/videos/view.php?v=TV_6_Target_Markets-Voorhees-28

Super CLAT. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Testamentary Charitable Lead Trust. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Value Proposition Letter. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Virtual Taskmaster. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Where's W.A.L.D.O. Timothy L. Voorhees. Family Office Services, Inc. 2012.

<http://www.screencast.com/t/EKSg2OSWa>

Why a Client Should Attend Our Seminar. Timothy L. Voorhees. Family Office Services, Inc. 2012.

Websites

BestPracticesWorkshop.com

Description: Web-based video library with recordings of webinars and other video presentations by Jeff Matsen and Tim Voorhees. As noted at www.MatsenVoorhees.com/4webinars, advisers can receive access to this library when they pay \$299 for 6 webinars. This video library should also contain all videos currently hosted at youtube.com (so that our clients will not have frustrations with passwords, advertisements, and fat lady videos).

CertifiedWealthCounselor.com

Description: This website explains how the A Certified Wealth Counselor™ differs markedly from other wealth advisers because of the deep commitment to connecting the spiritual and the practical. Many wealth management and financial planning firms advertise that they care about the client's vision, values, and other spiritual ideals. Few, however, can explain how dreamy rhetoric translates into technical planning documents. The Certified Wealth Counselor uses training explained at this website to overcome problems with traditional wealth advisory practices.

Free.ZeroTaxCounsel.com

Description: This website provides 30-day free access to Tim's Best Zero Tax Planning Tools book.

Legacies.info

Description: This site lists articles and videos to encourage development of a legacy statement. It has an interactive illustration of Biblical life planning concepts and a free book download. Users can enter contact info to download a free book.

MatsenVoorhees.com

Description: This website is targeted at retail clients in California. The site content explains how Matsen Voorhees lawyers work with collaborative teams to design, draft, and fund trusts. Subdomains at MatsenVoorhees.com explain how Matsen Voorhees Law staff members have expertise in asset protection, estate planning, probate, business

planning, real estate, fiduciary conflict resolution, and charitable planning law. Sub-domains also emphasize how MV staff members serve charities and referring advisers with unique zero-tax planning resources.

TaxWiseLaw.com

Description: This site redirects to MatsenVoorhees.com

T-E-A-M-Solution.com

Description: This website explains how Portfolio optimization begins with an Investment Policy Statement ("IPS"). The IPS illustrates how a client can reduce fees, taxes, and other expenses that hurt portfolio performance. Enhancing returns just a few percentage points can result in millions of additional capital for funding the client's vision. The TEAMS website covers the three main issues that we address in our investment policy statements. Section One explains how capital accumulates much more dramatically when you minimize unnecessary expenses. Section Two explains how we integrate advice from your tax advisers and investment professionals. Section Three shows how we develop model portfolios.

ValuesDriven.com

Description: This site includes a summary of Bible passages that can guide business leaders as they seek to reflect the Character of God in the business setting. The site emphasizes the divine values that can guide a culture that builds value for staff and customers.

vBlueprint.info

Description: Web-based design and illustration software to customize client deliverables showcasing the benefits of 20+ irrevocable trusts and other advanced strategies. vBlueprint.info is a CV-customized version of software at vBlueprint.com. The blueprinting process is explained at http://vfos.com/webdocs/BestZeroTaxTools_EstatePlanningJournal_Sept2007.pdf and in related documents.

vCases.info

Description: Intranet site linking to client files under v:\cases on the CV server

vCRM.info

Description: Microsoft Dynamics CRM 4.0 (With data about top 40 cases and other "rolodex" info about prospects/clients)

vDraft.info

Description: Web-based trust drafting software used by paralegals and attorneys to customize client SPATs, JPATs, AB Trusts, ABC Trusts, and other legal instruments to reflect design concepts illustrated in vBlueprint.info outputs and/or in flowcharts hand-drawn by attorneys. The software provides a broad array of options based on Biblical language designed to formalize Christian values in trusts. The process of reflecting design (blueprint) information in legal

documents is explained at <http://vfos.com/webdocs/DraftingIrrevocableTrusts2010H.pdf>

Vfos.com

Description: A top level domain with dozens of sub-domains that address common issues related to family office services. The client login and adviser logins should redirect to eMoneyAdvisor.com.

Vfos.com/adviser/train

Description: This website is for advisers who attend Tim's training and who access old copies of the 16 Best Practices Workshop recordings.

vForms.info

Description: forms for staff members to complete when requesting vacation days, modifying benefits, documenting maternity leave, completing new employment papers, getting a parking pass, etc.

vFund.info

Description: Web-based funding software that automatically updates Schedules A and B using asset information from the web-based client guide. The funding software is designed for use by investment and insurance advisers who assist attorneys and paralegals with trust funding. The web-based client guide will be an enhanced version of the guide currently posted to http://vfos.com/webdocs/Master_ClientEstatePlanningGuideFillIn_100908.pdf

VisionFocus.com

Description: This site has 20 survey questions that challenge thinking about the vision for a Christian business.

vProcedures.info

Description: Library of 100+ procedure documents

vProjects.info

Description: Summary of the top projects assigned to each staff member.

vResources.info

Description: Virtual literature rack with brochures, articles, etc.

StaffCalendar.info

Description: CV/VFOS staff calendar with vacation days, holidays, etc. Direct to <https://www.vtasker.com/clients/Lists/Calendar/calendar.aspx>

vTasker.info

Description: The virtual taskmaster allows multiple advisers to track "who will do what by when" 24/7. In this way, advisers can "virtually look over the shoulders" of one

another and hold one another accountable for completing tasks ontime. The virtual taskmaster site at www.vTasker.com provides a broad array of password-protection, reporting, and file storage options. For more information, see <http://www.screencast.com/t/OTM2YzNi>

vTraining.info

Description: Library of 100+ recorded training videos.

WOTSMOST.com

Description: This site describes a process that can help maintain unity and effectiveness while building a business that honors God.

WSCounsel.com

Description: This website should be targeted at a "wholesale network" of charity board members, attorneys, and other advisers that refer cases to Matsen Voorhees Law. The site should offer webinars and other educational resources as well as licenses to brochures and other intellectual property. The site should be designed as a portal that appeals to a broad network of advisers who turn to our firm for thought leadership and case planning expertise. The site should offer easy access to tools (primarily "how to" articles and webinars) that advisers can easily license after clicking on regular marketing communications to 100,000 advisers on LinkedIn and other social networks.

ZeroTaxCounsel.com

Description: This site provides a free download to the first 27 pages of Tim Voorhees' book on the Best Zero Tax Planning Tools.

ZeroTaxPlan.com

Description: This website summarizes 40 different resources available to advisers interested in the blueprinting process explained at http://vfos.com/webdocs/BestZeroTaxTools_EstatePlanningJournal_Sept2007.pdf and in related documents.

ZTIadviserGrid.com

Description: The ZTI Adviser Grid displays tactical toolkit components for the strategies available at vBlueprint.com. For more information about these strategies, please see <http://www.screencast.com/t/u1QkQAc7>. For more information about tactical toolkits, please see http://vfos.com/webdocs/RefSourceResources2009A_Low.pdf.

ZTIGrid.com

Description: The ZTI Grid summarizes 48 videos related to our Zero Tax Institute ("ZTI"). Many of these recorded videos and webinars include corresponding brochures and other documents to guide advisers in serving prospects and clients. For more information about ZTI, see <http://zerotaxplan.com/brochures/ZeroTaxPlanning.pdf>