



## Family Wealth Services

Almost always,  
building  
wealth takes a  
lifetime. Face  
to face  
succession  
planning is the  
smart way to  
protect that  
wealth for  
generations to  
come.

*Face to face*



### RESPECT YOUR LIFE'S WORK

Nobody wants to squander hard earned wealth. Unfortunately, many talented and capable people do just that by procrastinating, taking valued assets for granted or believing their wealth is secure. Under any circumstances, succession planning is always complex and never trivial. Much like a jigsaw puzzle, you must put all the right pieces in all the right places. When you make the right moves, you're well on your way to discovering successful financial, tax and business succession strategies.

### UNIQUE FAMILIES. UNIQUE CHALLENGES.

You can be assured there is no pat formula for the preservation of individual or family wealth. Each family has special circumstances that require original conceptual thinking. However, through our experience we are confident in prescribing a comprehensive approach that is suited to your needs.

### MINIMIZE TAX AND RETAIN ASSETS

Protect what you have. That step is the first rule in any strategic plan. Our job is always to guide you in year-round tax planning with a primary goal in mind – minimize taxes. As part of this guidance, we prepare annual federal and state returns and quarterly estimated tax payments. All the while, we keep you posted with timely summaries of major tax law changes.

### LOOK BEYOND THE HORIZON

One of your biggest challenges is making the right decisions to pass along wealth to those you care about most. Understanding the significance of this issue, we will choose from the right mix of strategies that work to your advantage:

- Lifetime Gifting
- Family Limited Partnerships
- Irrevocable Life Insurance Trusts
- Charitable Remainder Trusts
- Grantor Retained Annuity Trusts
- Qualified Personal Residence Trusts
- Intentionally Defective Grantor Trusts
- Installment Sales
- Generation-skipping Planning (Dynasty Trusts)

You should also know that SL Family Wealth experts not only help you with the planning and implementation of these strategies, but also handle annual reporting requirements. And if you need us by your side, we can also serve as your institutional trustee.

### CREATING A SECURE FUTURE

Whether your business is managed by a non-relative or family run, sooner or later you must face succession issues. You may want to perpetuate the business through the next generation of family, or fund a buy-sell agreement with non-family business partners, or sell to an outside party. We're here to help you think through your options and create the right plan to reach both your personal and business goals. In the process, our unerring objective is to preserve the wealth you created inside and outside the business – and always lessen the effects of income, gift and estate taxes.

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