

FAMILY SUCCESSION DESIGN

PREPARED FOR:

JOHN AND JANE CLIENT

January 31, 2013

PRESENTED BY

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YOUR GOALS

JOHN AND JANE CLIENT

- Provide for the financial security of the surviving spouse.
- Maintain our customary lifestyle. This should take about \$300,000 annually after taxes and gifts.
- Provide a smooth business succession plan that ensures ownership to the next generation.
- Assure we have sufficient liquid assets available at our deaths to eliminate the forced liquidation of our business or real estate assets whenever possible.
- Asset protection for this generation and the next.
- Provide maximum inheritance for our children.
- Eliminate or reduce estate taxes.

COMPARISON OF RESULTS - 2013

JOHN AND JANE CLIENT

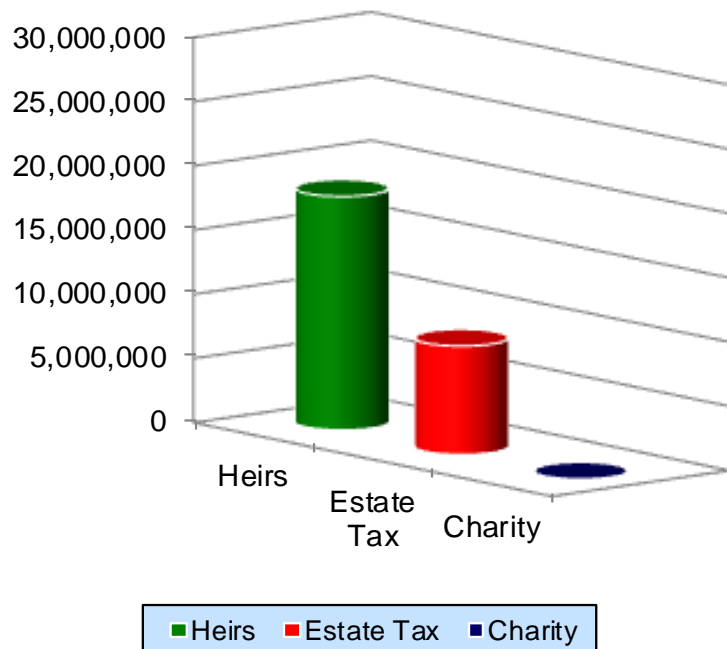
	No Planning	With Planning	Advantage	DBT Plan	Advantage
Estate Value	\$ 25,944,115	\$ 15,852,509		\$ 16,177,668	
Heirs Receive Immediately	\$ 18,198,562	\$ 25,567,951	\$ 7,369,389	\$ 18,285,340	\$ 86,778
Heirs Receive from Deferred Inheritance	\$ -	\$ -	\$ -	\$ 7,876,208	\$ 7,876,208
Total Benefits to Family	\$ 18,198,562	\$ 25,567,951	\$ 7,369,389	\$ 26,161,548	\$ 7,962,986
Family Charity	\$ -	\$ -	\$ -	\$ 13,810,811	\$ 13,810,811
Estate and Income Tax	\$ 8,448,193	\$ 5,686,659	\$ 2,761,535	\$ -	\$ 8,448,193

We assume no State estate taxes due.

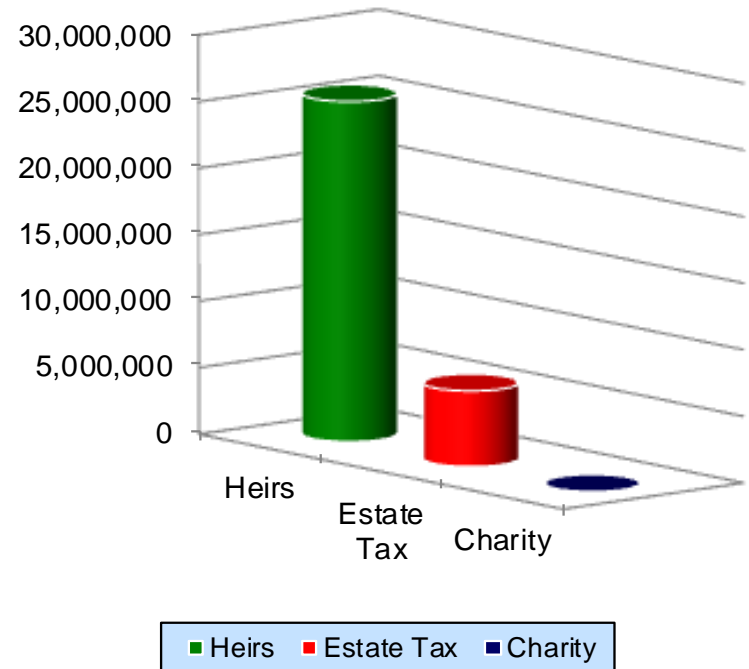
COMPARISON OF RESULTS - 2013

JOHN AND JANE CLIENT

PRESENT PLAN



RECOMMENDED PLAN



Heirs	\$18,198,562
Estate Tax	\$8,448,193
Charity	\$0

Heirs	\$25,567,951
Estate Tax	\$5,686,659
Charity	\$0

In the current plan, a portion of the benefit to heirs may be qualified plan money and any withdrawals from these plans are treated as ordinary income.

COMPARISON OF RESULTS - 2023

JOHN AND JANE CLIENT

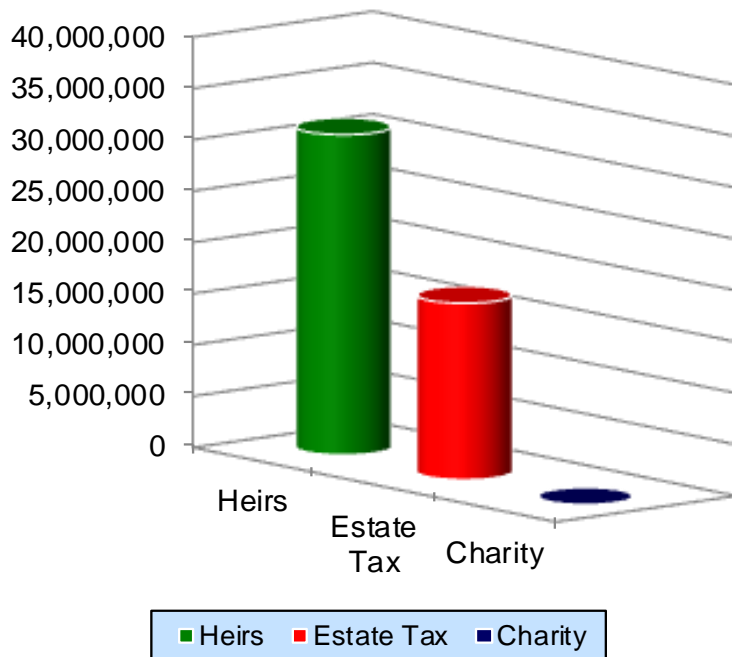
	No Planning	With Planning	Advantage	DBT Plan	Advantage
Estate Value	\$ 48,088,071	\$ 18,861,142		\$ 19,061,788	
Heirs Receive Immediately	\$ 31,207,604	\$ 38,977,267	\$ 7,769,663	\$ 30,389,574	\$ (818,030)
Heirs Receive from Deferred Inheritance	\$ -	\$ -	\$ -	\$ 11,016,992	\$ 11,016,992
Total Benefits to Family	\$ 31,207,604	\$ 38,977,267	\$ 7,769,663	\$ 41,406,566	\$ 10,198,962
Family Charity	\$ -	\$ -	\$ -	\$ 19,167,614	\$ 19,167,614
Estate and Income Tax	\$ 17,198,860	\$ 6,916,973	\$ 10,281,887	\$ -	\$ 17,198,860

We assume no State estate taxes due.

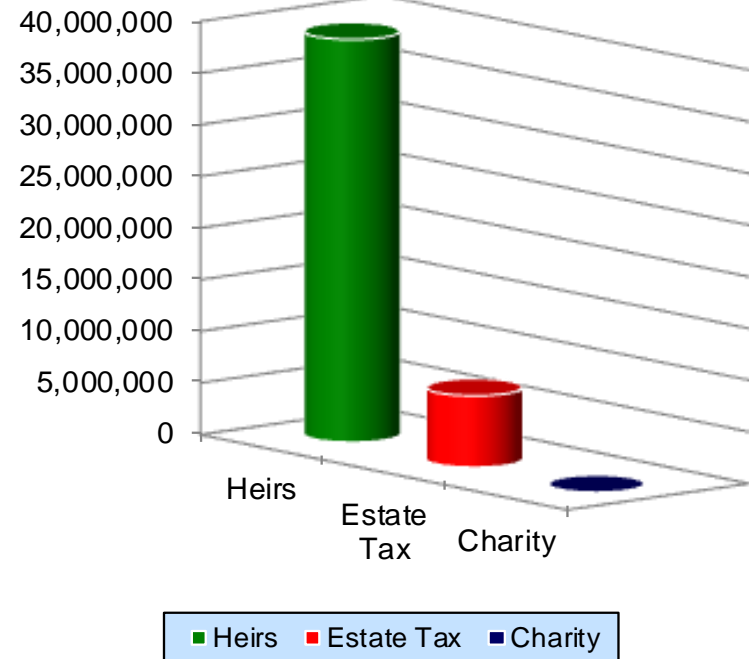
COMPARISON OF RESULTS - 2023

JOHN AND JANE CLIENT

PRESENT PLAN



RECOMMENDED PLAN



Heirs	\$31,207,604
Estate Tax	\$17,198,860
Charity	\$0

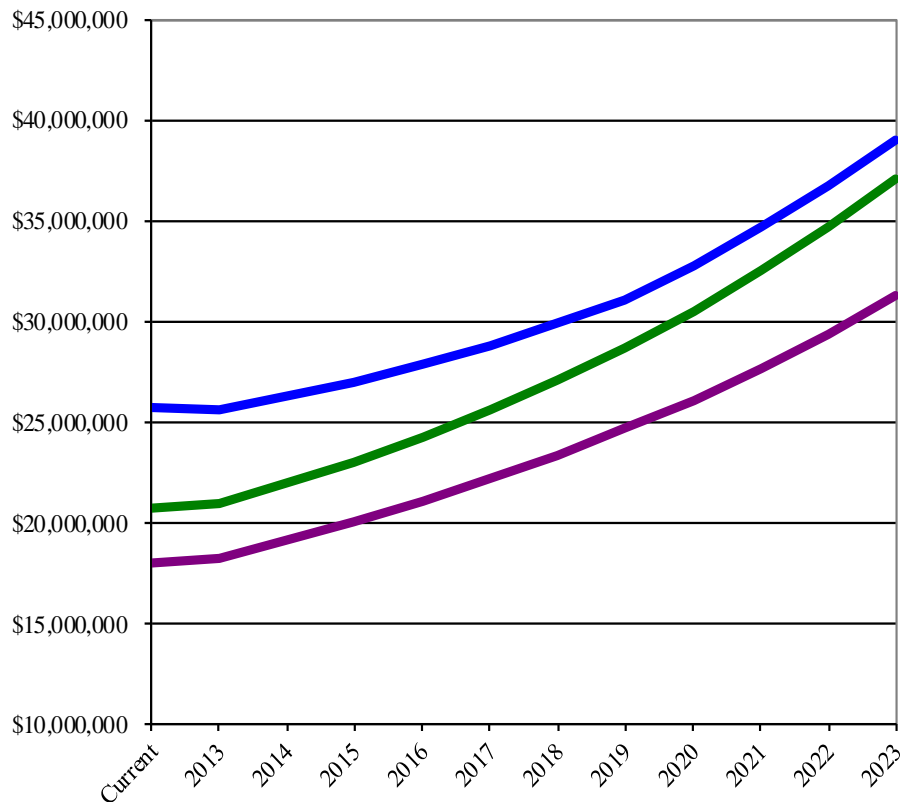
Heirs	\$38,977,267
Estate Tax	\$6,916,973
Charity	\$0

In the current plan, a portion of the benefit to heirs may be qualified plan money and any withdrawals from these plans are treated as ordinary income.

ADVANTAGE TO YOUR FAMILY - OLD VS. NEW

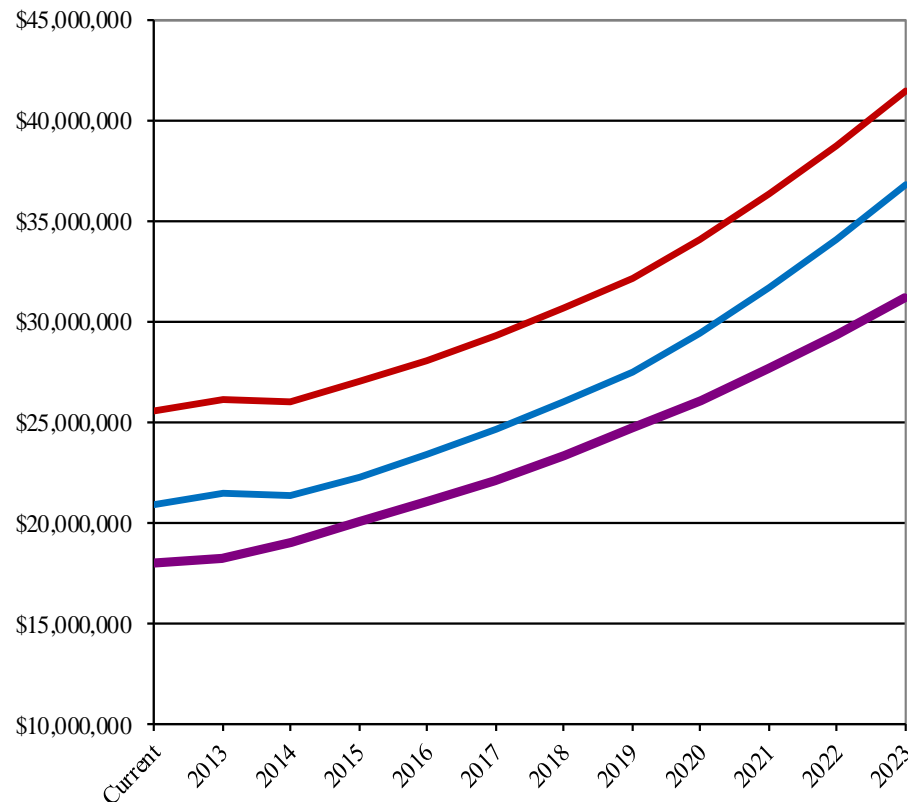
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Option 1



Old Plan New Plan New Plan w/out Life Ins.

Option 2 (Zero Tax/Charity)



Old Plan New Plan w/DBAPT New Plan w/DBAPT/No LI