

# It's time to make another brilliant career decision.

Your story starts here. Story Capital is a family services company primarily dedicated to advising Fortune 500 company Senior Leaders who wish to simplify, and consolidate life via a creative, comprehensive strategy for their family. **Let's begin writing your next chapter >**

*Pick the topics of greatest interest to you and together we'll explore that storyline!*

## CHAPTER: Comprehensive Financial Models

State-of-the-art technology that links each market-valued account and company benefit to a personalized encrypted application for easy, consolidated viewing. These chapters give life to the Story Team's intellectual and creative abilities allowing us to empower. Build a comprehensive financial model that permits collaborative creation of alternate scenarios which empower families to make more confident financial decisions based on improved insight

## CHAPTER: Special Projects

- Retirement and employment transition planning
- Assessing alternate offers of employment for our executive clients and advising on negotiating the best possible transition compensation
- Devising a strategy around coordination of Stock Options and complex benefit plans
  - When applicable, we design 10b5-1 Trading Plans for officers subject to periodic trading prohibitions.
- Financial Impact analysis:
  - We assist in structuring and making major philanthropic gifts, lifetime gifts to children and grandchildren, and major purchases like vacation properties.

## CHAPTER: Co-Lead Estate Plan Design

- We use optimally designed trust types that empower future generations instead of encumbering them.
- We seldom use the Minnesota trust jurisdiction. We use the most tax and asset protective trust jurisdictions in the nation such as South Dakota and Nevada.\*\*
- We advise on retaining vacation properties across generations without creating family conflict.
- We use family philanthropic activity as a teaching tool to build financial literacy for adult children.
- We coordinate special needs planning for families with children and grandchildren requiring supplemental supporting mechanisms to optimize their heirs' quality of life.

## CHAPTER: Tax-Optimized Investment Management

Benefit from how we coordinate and execute across the entirety of a client portfolio and, where relevant, across multiple generations within a family.

- We suggest allocation by the traditional standards of appropriate risk, asset class, strategy and capitalization diversification; but also, by other important diversified allocation measures that directly impact optimal retirement cash flow planning. Such suggestions impact the overall percentage allocation to:
  - Tax Deferred Accounts—generally the most over-allocated tranche
  - Tax Free Accounts—generally the most under-allocated tranche
  - Taxable Accounts

**PLEASE NOTE:** All capabilities are provided without the requirement of bringing assets under management or disrupting existing relationship with trusted advisors. In fairness, the result of our work often leads to a client's decision to move forward with a higher-level, refreshed approach and advisory team. Doing so is our client's decision, not our requirement. Where possible, we enjoy working with both spouses and all adult children.

# Continue to build on your story.

## CHAPTER: Insurance Planning

Take advantage of our extensive, expertise for insightful counsel.

- We are frequently called to analyze old life insurance policies owned personally, corporately, or in trust. Most existing policies will not do what they were purported to do at time of purchase.
- We place various kinds of life insurance for all purposes: Business, Personal, Estate Tax, Wealth Creation.
- We demonstrate expertise in our knowledge of the little-known but powerful Private Placement versions of life insurance and annuities.
- We analyze and place long-term care insurance to diversify financial risk where desired.
- We analyze and place supplemental individual long-term disability income insurance.

## CHAPTER: Plan and Lead Family Conversations

- Many of our clients are first-generation wealth creators and there is great concern around how their financial wealth might adversely impact their children and grandchildren.
- Many of our clients are inheritors of wealth from previous generations and they are determined to create a better environment for dialog with their children than was experienced in their wealth transfer experience.
- We collaborate with parents to optimally communicate with their adult children around subjects that matter to both parents and their children. We elevate the financial literacy of the next generation and prepare them to be great stewards of their wealth instead of great dissipaters of it.

## CHAPTER: Tax Planning

- Proper asset-type and asset location is vital to reduce income and capital gain tax drag in an investment portfolio. We do not use mutual funds, rarely use ETF's, and predominantly use individual securities (stocks and bonds) for the best tax control possible through tax-loss-harvesting and optimizing philanthropic tax benefits.
- Gain from our expertise in certain MN specific tax planning topics that are important keys to success.
  - Get properly structured distributions from Deferred Compensation plans to avoid inclusion in the MN tax jurisdiction post-retirement.
  - Minnesota is one of 18 states that has a substantial death tax ranging from 13-16%. We help clients coordinate proper asset ownership allocation between spouses to minimize MN Estate Tax.
- Understanding an emphasis that tax deferral is NOT tax elimination.
  - Most clients over utilize tax deferral, thereby handcuffing optimal retirement flexibility.
- Story meets with our clients and their accountant every fall to execute year-end tax planning. Even clients who do their own tax returns benefit immensely from a guided, comprehensive tax planning discussion!
- We end tax-inefficient “checkbook philanthropy” and consult on creation of Donor Advised Funds (DAF's) and, in some instances, family foundations.

\*\* 8th Annual Dynasty Trust State Rankings Chart: [https://db78e19b-dca5-49f9-90f6-1acaf5ea6ba.filesusr.com/ugd/b211fb\\_4e66628a1b8f4808acf03fc4a6b29963.pdf](https://db78e19b-dca5-49f9-90f6-1acaf5ea6ba.filesusr.com/ugd/b211fb_4e66628a1b8f4808acf03fc4a6b29963.pdf) File # 3160464.1

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