

Story Capital: Real World Feedback:

What we observe attracts clients to the team at Story Capital and what keeps them onboard?

1. Story wants a relationship with clients and their adult children. We are a resource for the entire family.
2. The Senior Advisor at Story has more than 19 years of consulting experience with Senior Leaders of Public Companies like General Mills and UnitedHealth Group and we therefore bring comprehensive wisdom and knowledge about UHG’s complex compensation system which compliments that of UHG’s own comp and benefits department.
3. Story charges fees for value delivery, not the old style of charging fees as a percentage of investments. Story doesn’t care if we directly manage client money or not; so clients don’t have to move it unless they want to.
4. The team at Story shares creative concepts, which are rarely, if ever, mentioned by other advisor groups. The team at Story are collaborative educators.
 - a. For example, Story focuses on tax diversification, asset protection in jurisdictions like South Dakota, liability containment by using LLC’s, designing specific, tax-protected post-retirement asset distribution strategies, and initiating purposeful conversations with adult children about inheritance and creating interdependence within the family.
5. The team at Story helps clients look over the horizon and into the next generation of their family whereas most advisors focus on what’s happening with client money today. Story Capital discusses issues well beyond money, we provide an elevated type of counsel for clients who want to lean into an intra-generational, family-focused approach. Consider a brief, “2nd Opinion” conversation.

What “myths” have the team at Story “busted” that earn client appreciation?

- Myth: Outside of 401k, ESP is “the” most tax effective way to invest.
- Myth: Gifting assets out of our estate today means we lose control and can never get them back.
- Myth: To maximize the value of existing ESP elections, you only need to make one distribution election.
- Myth: To guard against divorce, all our kids need their spouses to sign a pre-nuptial agreement.
- Myth: Minnesota should be the state of jurisdiction for all our trusts and estate planning.
- Myth: The UHG water cooler is the best temperature gauge for exercising my stock options.
- Myth: We don’t need to do any estate tax planning for the State of MN.
- Myth: The best thing for our children is not to tell them a thing about their potential inheritance.
- Myth: Our kids will be wrecked if we talk to them about all this money.
- Myth: HSA is only a good tool for reimbursement of qualified medical expenses.

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