

# HOW WE WORK

## THREE CASE STUDIES:

3 SUCCESSFUL 52-YEAR-OLD WOMEN

1 COMPREHENSIVE "TEAM OF EXPERTS" PROCESS

3 VERY DIFFERENT PLANNING STRATEGIES FROM 3 CUSTOMIZED TEAMS

**STEP 1** PALMERSTON CREATES & LEADS A TEAM OF INDEPENDENT EXPERTS



**STEP 2** TEAM OF EXPERTS ANALYSIS & SOLUTIONS IN COLLABORATION WITH THE CLIENT



**STEP 3** NEW CIRCUMSTANCES LEAD BACK TO STEP 2 = NEW OPPORTUNITIES & SOLUTIONS



### THE FACTS

**MAGGIE | AGE 52**

**Business Profile:**  
 Owner - Family Business  
 100% Owner  
 12 Employees  
 Company-Owned Real Estate  
 High Marginal Tax Rates

**Family Facts:**

Married 26 Years  
 Spouse is a Teacher  
 Maggie is Uninsurable  
 Three Children, Only one Working in the Business  
 Active in Environmental Philanthropy

**CASSANDRA | AGE 52**

**Business Profile:**  
 Owner - Family Business  
 90% Owner  
 90 Employees  
 2 Employees Who Own 5% Each  
 Maxed Out 401(k) Contributions

**Family Facts:**

Married 12 Years (2nd Marriage)  
 Spouse is Successful Engineer  
 Blended Family, Four Children  
 None Wants to Work in the Business  
 Wants to Sell Business & Retire by 59  
 Wants to Live in Italy 4 Months per Year in Retirement

**CHERISE | AGE 52**

**Business Profile:**  
 Executive - Small Public Company  
 Restricted Stock & Stock Options  
 Maxed Out 401(k) Contributions

**Family Facts:**

Married 22 Years  
 Spouse Works for Small Non-Profit  
 Two Children  
 One Child Has Special Needs  
 Active in Special-Needs Philanthropy



#### STEP 1

#### PALMERSTON CREATES & LEADS A TEAM OF INDEPENDENT EXPERTS

**MAGGIE | AGE 52**

CPA  
 Estate Attorney  
 Business Attorney

**PLUS:**

Tax Attorney  
 2nd Estate Attorney with CLAT Expertise  
 2nd CPA with Real Estate Planning Expertise  
 Non-Qualified-Plan Specialist for Business Owners  
 More...

**CASSANDRA | AGE 52**

CPA  
 Estate Attorney  
 Business Attorney

**PLUS:**

Tax Attorney Expert in Succession Planning and International Tax  
 2nd Estate Attorney with Tax And Family Wealth Transfer Expertise  
 2nd CPA with Multiple Entity Planning and Self-Insurance Expertise  
 Consultant/Third Party Administrator  
 More...

**CHERISE | AGE 52**

CPA  
 Estate Attorney  
 Business Attorney

**PLUS:**

2nd CPA with Special Needs and Stock-Compensation Expertise  
 2nd Attorney Specializing in Special Needs Trusts  
 Specialist in Government Support Programs for Special Needs Adults  
 CRT Specialist for Special-Needs Philanthropy  
 More...

#### STEP 2

#### TEAM OF EXPERTS ANALYSIS & SOLUTIONS IN COLLABORATION WITH THE CLIENT

**MAGGIE | AGE 52**

Investment Strategy  
 Risk Management Strategy  
 Retirement Strategy

**Possible Planning Elements:**

CLAT-Family Equity Transfer Combination with Environmental Philanthropy  
 Non-Qualified Compensation Plan Using Spouse as Insured Life  
 1031 and Opportunity Zone Exchanges for Real Estate  
 More...

**CASSANDRA | AGE 52**

Investment Strategy  
 Risk Management Strategy  
 Retirement Strategy

**Possible Planning Elements:**

Additional Comp. Plan for Key Employees  
 Succession Through Use of ESOP Trust  
 Capital Gains Tax Mitigation Through ESOP  
 Self-Insurance Entity as Separate Family Asset  
 More...

**CHERISE | AGE 52**

Investment Strategy  
 Risk Management Strategy  
 Retirement Strategy

**Possible Planning Elements:**

SECURE Act Exception for Special-Needs Trust Design That Maximizing and Insurance Proceeds for Benefit of Special Needs Child  
 Combined Roth IRA Conversion/CRT Design to Help Both Non-Special-Needs Child and Charity  
 More...



#### STEP 3

#### NEW CIRCUMSTANCES LEAD BACK TO STEP 2 = NEW OPPORTUNITIES & SOLUTIONS

**MAGGIE:**

**Inheritance**



**CASSANDRA:**

**Decides to Retire Two Years Earlier at Age 57**



**CHERISE:**

**Company is Acquired and All Restricted Stock Vests**



\*Please note: The above "case studies" are hypothetical and don't involve real people. They're educational and intended to give you a sense of how our "Team of Experts" process works. They should not be interpreted as promises or guarantees. \*

