WealthTec® Suite Financial & Estate Planning Software

WealthTec Suite is a comprehensive wealth planning application for experienced professional advisors serving the high-net worth/ultrahigh-net worth market. No other product available today provides the depth and breadth of financial and estate modeling capabilities as this system. **WealthTec Suite** includes powerful strategic and tactical planning tools that give you the ability to generate and compare planning illustrations under several alternative scenarios. Use it to construct family wealth plans that layer basic and advanced estate planning structures into a comprehensive design.

As a leading provider of sophisticated financial and estate planning software **WealthTec** delivers products and services that can help you serve your valued clients better. As a satisfied **WealthTec Suite** user you'll join the growing ranks of savvy CPA/PFSs, CFP®, CIMA® and CPWA® certificants, trust officers, private bankers, trust and estate attorneys and insurance professionals who have learned firsthand the power of **WealthTec Suite**, which is always up to date with the latest federal tax laws.

WealthTec Suite can help you communicate your ideas to clients in a compelling manner. It offers flexible data entry, extensive what-if planning capabilities, informative reports and customizable, client-friendly presentations that explain estate and charitable planning concepts to your clients in a language they can understand. For estate planning designs it is simply unrivaled. **WealthTec Suite** offers a level of financial and estate planning flexibility and integrated reporting you have only dreamed about. Most importantly, it will keep you on the cutting edge…where you belong.

Basic Wealth Planning	Advanced Estate Planning
• Integrated balance sheet, cash flows and taxes • Asset-by-asset dispositive control • Outright charitable gifts & bequests • Bypass trusts & QTIPs • DSUE elections • Annual exclusion gifts • Applicable exclusion gifts • FLP/FLLC family entity • ILITs • Valuation discounts • GST planning	• Sale to IDGTs • Combined IDGT-ILIT • QPRTs • GRATs • Rolling GRATs • GRATs seeding IDGTs • Private annuity • SCIN • *Inter vivos* CLAT & CLUT • Zero-out T-CLAT • CRAT • CRUT • NIMCRUT • Private foundation

The annual **WealthTec Suite** licensing fee for two users is **$2,995**. Multiuser discounts are also available. We invite you to visit wealthtec.com to learn more about our offering.

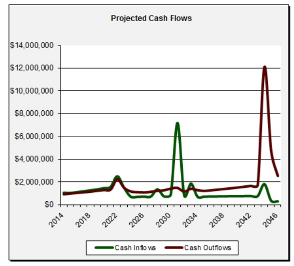
Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

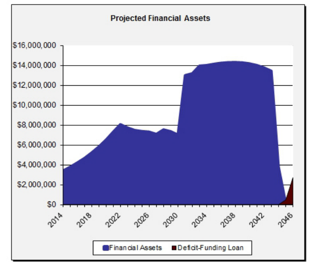
Financial Assets & Cash Flow Summary

Jack & Jill Flash

Cash Flow Sufficiency & Financial Asset Depletion	
Cash flow needs are met in all years between 2014 and 2046	No
First year when financial assets are depleted	NA
Jack's attained age at year end when financial assets are depleted	NA
Aggregate ending financial asset balances	**148,643**
Outstanding balance of defict-funding loan in 2046	**2,716,803**

Projected Cash Flows Discounted @ 3.0%	
Present value of projected cash inflows between 2014 and 2046	26,341,312
Present value of projected cash outflows between 2014 and 2046	33,743,940
Present value of cash flow surplus/-deficit	**-7,402,628**

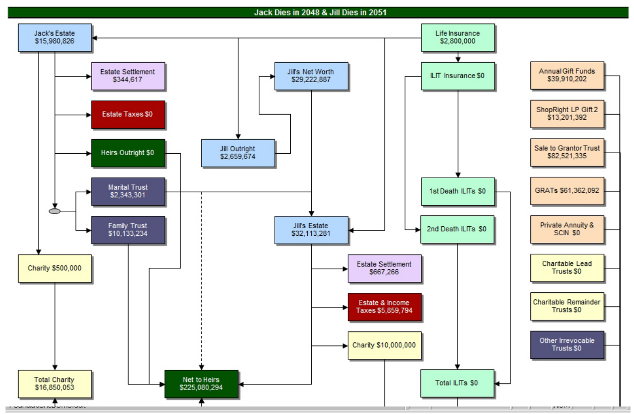




Strategic Estate Planning Illustration - Recommended Allocations & Advanced Planning

Estate Flow Illustration

Jack & Jill Flash

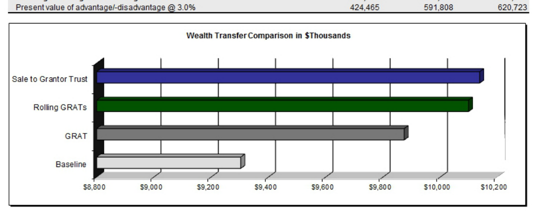


GRAT vs. Sale to Grantor Trust - Estate Freeze Planning Technique Comparison for ShopRight, Inc.

Summary

Jack & Jill Flash

In 2023	Baseline	GRAT	Rolling GRATs	Sale to Grantor Trust
Taxable gift	NA	23	37	325,000
Value of trust at the end of the GRAT or note term	**NA**	**3,575,109**	**4,271,782**	**9,623,462**
Grantor's accumulations/-estate depletion	13,209,286	7,859,319	6,896,710	2,563,210
Total transferable value in 2023	13,209,286	13,209,287	13,209,278	13,209,285
Estate taxes or tax savings	-3,906,708	-2,422,804	-2,104,703	-1,155,284
Deferred capital gains and Medicare taxes	0	-913,460	-1,006,656	-1,917,224
Net to heirs	**9,302,578**	**9,873,023**	**10,097,919**	**10,136,777**
Planning advantage/-disadvantage over baseline		**570,445**	**795,341**	**834,200**
Present value of advantage/-disadvantage @ 3.0%		424,465	591,808	620,723



NOTE: Please refer to the accompanying reports illustrating the GRAT and installment sale to grantor trust planning techniques for the detailed schedules, charts and planning assumptions used for this comparative analysis.

About the Author

Howard Eisenberg, CPA/PFS, CFP®, CEPA®, CPWA®, CIMA®, RMA®, CTFA, CLU®, ChFC® is the founding president and creative force behind **WealthTec**. As an experienced wealth planning advisor, he knows your business well.

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