



MANAGING YOUR ASSETS FOR
YOUR FAMILY'S WELL-BEING

How a retiring doctor relieved the effects of estate taxes.

After 24 years in the medical field, Jack was counting the days to his retirement. And now he was putting more thought into how he could make sure the wealth he accumulated over the years would provide and care for his loved ones in the future. He wanted to do more than just leave his possessions to his family through a will. So he planned in advance to ensure that his estate, and his family's future, would be protected from losses, especially through taxes.

Working together with his financial advisor, attorney and tax advisor over the years, Jack crafted an estate plan that placed high-value assets subject to income and capital gains taxes into an irrevocable trust for his family. So while those assets continued to generate income for Jack's beneficiaries, they were no longer part of his taxable estate. Jack also transferred existing life insurance policies into the trusts to provide the cash needed to settle the estate taxes when it came time to distribute the assets to his family members. With his days in the ER coming to an end, Jack knew his new phase in life would begin with everything he owned in its rightful place.

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*This is a hypothetical illustration and is not intended to reflect any actual outcome.

RAYMOND JAMES® Trust

PRESERVE THE IMPACT OF YOUR LEGACY

Estate taxes can take a heavy toll on the people you love. But you can reduce or even eliminate estate taxes with proper planning. Together, your attorney, tax advisor and Raymond James financial advisor can craft strategies designed to preserve your principal today and protect your beneficiaries down the road.

THE THREE MOST VALUABLE CONCEPTS IN ESTATE TAX REDUCTION

Exemptions and deductions allowed by law – Understanding your tax options based on your current circumstances, future goals, aspirations and concerns.

Time value of money – Taking prudent action at the right time can reduce the tax liability of your estate while still putting your assets to work for you, a family member or another beneficiary.

Reduced valuations – By reducing the marketability of your assets or taking minority interests in assets, you can reduce the value of your estate and, subsequently, its exposure to tax liability.

WORKING WITH RAYMOND JAMES TRUST

With more than 23 years' experience, Raymond James Trust administers trusts exclusively designed for families and individuals – not institutions. We do not offer a “one size fits all” solution, but rather an individually tailored trust designed to meet personal needs both now and in the future. In fact, our customized investing approach makes a full array of investment choices and instruments available for use in our trust portfolios.

Choosing a trustee to manage your personal affairs could be one of life's most important decisions. Our experts understand the complexities and nuances of issues related to a broad range of personal and court-created trusts. We're comprised of experienced attorneys, CPAs and trust experts, all of whom are committed to serving clients for the long term – throughout their lives and for generations to come.

The Raymond James Trust Advantage

- Tenured and credentialed trust professionals
- Sound financial management through our financial advisor partnerships
- Tailored arrangements to suit the needs of benefit recipients
- Responsive client and affiliate partner service
- The highest standards of fiduciary conduct

Our Services

- Oversight of trust assets
- Accounting and record keeping
- Reporting of trust receipts and disbursements
- Tax reporting
- Performance reports and statements

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INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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