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## Case Study – February 12, 2009

Sally became a client at age 88. She delegated responsibility for handling finances to her husband and, when he died, she asked one of her sons for assistance. The son is a RegentAtlantic client and asked us to help with Mom's financial needs. Sally had serious heart problems and asked us to develop a five year plan: she didn't think she would live longer than five years! Analysis showed that Sally's estate would attract meaningful taxes upon her death. We were able to demonstrate to Sally's satisfaction that she had more than enough assets to support her lifestyle for the indefinite future and proposed a plan of gifting to her sons, grandchildren, and daughters-in-law. Over the next five years, Sally was able to shift \$450,000 to the next generations. The result? More than \$200,000 of estate taxes were avoided upon her death! Fortunately, Sally outlived her five year plan!

### Important Disclosure:

RegentAtlantic Capital does not provide legal, tax, or accounting advice; this case study reflects our own understanding of current tax law. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his individual situation, he is encouraged to consult with the professional advisor of his choosing. Moreover, you should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from RegentAtlantic Capital.

Please note that the case study above was selected to demonstrate the type of analysis that we would traditionally perform for our clients. The selection was not based on any portfolio performance criteria. Additionally the client is not endorsing our services and may or may not have a positive experience with our firm.