



A South American client had been very successful before his retirement, managing the growth of a large publicly traded company. Over the course of his forty-year career he amassed shares in the company and became the single largest stakeholder. After losing his wife to a long and difficult disease, he was concerned for his 4 children's and 14 grandchildren's future well being. Since his retirement, he invested most of his cash in private business interests and real estate. His largest asset had appreciated where its projected inheritance tax burden would be greater than \$25 million to the family. Combined with the tax burden of other assets, the estate would be left with insufficient liquidity to meet the tax obligations.

The client was interested in developing a plan to create sufficient funds when needed to preserve the wealth he had accumulated for his family.

PLAN OUTCOME

International Planning Group fully considered the client's geographical, legal and tax concerns to develop a comprehensive wealth plan that met the client's needs. The implementation is a financial structure that includes trusts, corporate vehicles and life insurance based solutions to reduce and fund future estate taxes, establish an additional source of liquidity for the family, provide for charitable gifting, guard assets from creditors and hedge against sovereign risk.

International Planning Group consulted with the client and his advisors to identify his future goals and develop an optimal comprehensive wealth plan without disrupting his current position. The objectives were to protect future company growth from estate taxation, protect his existing assets from future creditors, allow his advisors the latitude to restructure his working assets and investments

more aggressively, and establish a charitable foundation to benefit his beloved community.