



**GenFi**  
Family & Fiduciary Services

## HOLISTIC COMPREHENSIVE MANAGEMENT

GENFI PROVIDES INDEPENDENT, OBJECTIVE, COMPREHENSIVE FINANCIAL PLANNING SERVICES TO CORPORATE EXECUTIVES, BUSINESS OWNERS, AND FAMILY GROUPS. OUR CONSULTANTS WORK CLOSELY WITH YOU, YOUR FAMILY OR YOUR ORGANIZATION TO BUILD, MANAGE AND PRESERVE YOUR WEALTH. WE STRIVE FOR EXCELLENCE IN EVERY ASPECT OF OUR PRACTICE AND ACT WITH THE UTMOST INTEGRITY AND CONFIDENTIALITY.



“FAILING TO  
PREPARE IS  
PREPARING  
TO FAIL”

- JOHN WOODEN

### RETIREMENT PLANNING

- FORECASTING RETIREMENT REQUIREMENTS
- REGULAR CASH FLOW REVIEW: PLANNING AND FORECASTING
- DEBT MANAGEMENT

### BENEFITS MAXIMIZATION

- OVERALL COMPENSATION PACKAGE REVIEW AND ASSISTANCE WITH ADMINISTRATION
- STOCK OPTION ANALYSIS AND QUARTERLY REVIEW
- DEFERRED COMPENSATION PROGRAM ASSISTANCE
- MAXIMIZE USE OF COMPANY SPONSORED BENEFITS

### ESTATE AND INCOME TAX PLANNING

- REVIEW OF EXISTING ESTATE PLAN
- IDENTIFICATION OF AND ASSISTANCE WITH IMPLEMENTATION OF APPROPRIATE ESTATE AND INCOME TAX PLANNING IDEAS AND STRATEGIES
- ON-GOING ANNUAL REVIEW OF ESTATE AND INCOME TAX ISSUES

### INVESTMENT MANAGEMENT

- EVALUATION AND DETERMINATION OF OVERALL STRATEGY AND ASSET ALLOCATION
- MANAGEMENT OF CONCENTRATED STOCK POSITIONS
- ASSESSMENT OF RISK TOLERANCE AND ASSISTANCE WITH VOLATILITY MANAGEMENT
- TAX EFFICIENT IMPLEMENTATION OF ALLOCATION
- ACCESS TO MANAGERS AND FUNDS AT REDUCED MINIMUMS AND FEES
- QUARTERLY INVESTMENT PERFORMANCE REVIEW



**GenFi**  
Family & Fiduciary Services

## SAMPLE GENFI CLIENT RETIREMENT PROJECTION CAPITAL SUFFICIENCY ANALYSIS ASSUMPTIONS

	CURRENT SCENARIO:	WHAT IF SCENARIO 1: > CONSERVATIVE ALLOCATION	WHAT IF SCENARIO 2: > CONSERVATIVE > SPENDING 20%
<b>RETIREMENT INCOME &amp; SPENDING</b>			
<b>CLIENT 1 PENSION</b>			
ANNUAL INCOME	\$85,220	\$85,220	\$85,220
START YEAR	2015	2015	2015
END YEAR	2045	2045	2045
POST DEATH BENEFIT	\$0	\$0	\$0
<b>CLIENT 2 PENSION</b>			
ANNUAL INCOME	\$15,350	\$15,350	\$15,350
START YEAR	2016	2016	2016
END YEAR	2046	2046	2046
POST DEATH BENEFIT	\$0	\$0	\$0
<b>ANNUITY</b>			
ANNUAL INCOME	\$46,115	\$46,115	\$46,115
START YEAR	2015	2015	2015
END YEAR	2045	2045	2045
<b>CLIENT 1 SOCIAL SECURITY</b>			
ANNUAL INCOME	\$21,300	\$21,300	\$21,300
START YEAR (ASSUMES 85% TAXED)	2015	2015	2015
<b>CLIENT 2 SOCIAL SECURITY</b>			
ANNUAL BENEFIT	\$8,400	\$8,400	\$8,400
START YEAR (ASSUMES 85% TAXED)	2016	2016	2016
<b>RETIREMENT ANNUAL LIVING EXPENSES</b>			
CLIENT 1	\$48,000	\$48,000	\$60,000
CLIENT 2	\$192,000	\$192,000	\$240,000
TOTAL RETIREMENT SPENDING	\$240,000	\$240,000	\$300,000
<b>TAX INFORMATION</b>			
MARGINAL TAX RATES	35%	33%	33%
CHANGES TO TAX RATE AGE	65	65	65
<b>GOALS</b>			
PLANNING AGE	95	95	95
MEET RETIREMENT LIVING EXPENSES	\$240,000	\$240,000	\$300,000
FUND GRANDCHILDREN'S TRUSTS	\$1,500,000	\$1,500,000	\$1,500,000
<b>HYPOTHETICAL AVERAGE RATE OF RETURN</b>			
TOTAL RETURN	5.20%	6.35%	6.35%
STANDARD DEVIATION	9.25%	8.43%	8.43%
INFLATION ADJUSTED REAL RETURN	2.20%	3.35%	3.35%
BASE AND TAX INFLATION RATE	3.00%	3.00%	3.00%
SOCIAL SECURITY INFLATION RATE	0.00%	0.00%	0.00%
<b>MONTE CARLO ANALYSIS RESULTS</b>			
CLIENT 1 PLAN ENDS:	2041 AGE 95	2041 AGE 95	2041 AGE 95
CLIENT 2 PLAN ENDS:	2042 AGE 95	2042 AGE 95	2042 AGE 95
BEGINNING PORTFOLIO VALUE	\$10,000,000	\$10,000,000	\$10,000,000
POST RETIREMENT INCOME	\$176,385	\$176,385	\$176,385
INVESTMENT EARNINGS YEAR 1	\$563,400	\$583,120	\$583,120
ENDING PORTFOLIO VALUE	\$13,377,085	\$14,852,335	\$10,640,925
PROBABILITY OF CAPITAL SUFFICIENCY	100%	100%	100%
<b>ESTATE ANALYSIS RESULTS SUMMARY</b>			
TOTAL ESTATE	\$17,077,085	\$18,552,335	\$14,340,925
ESTATE TAX EXPENSE	\$6,038,543	\$6,776,168	\$4,670,463
<b>AMOUNT TO HEIRS</b>			
NET ESTATE	\$6,038,543	\$6,776,168	\$4,670,463
TOTAL OF ALL G2 & G3 TRUSTS	\$6,482,915	\$6,482,915	\$6,482,915
IRREVOCABLE LIVING INSURANCE TRUST	NONE	NONE	NONE
OTHER LIFE INSURANCE	\$1,000,000	\$1,000,000	\$1,000,000
<b>TOTAL AMOUNT TO HEIRS</b>	<b>\$13,521,458</b>	<b>\$14,259,083</b>	<b>\$12,153,378</b>