

Making Decisions

SEQUOIA PLAN CLIENTS:



- ❖ Have assets that typically exceed the Federal estate and gift tax exemption amount
- ❖ May own a business, or is a founder of a closely-held company, or an executive with significant stock holdings (founder stock, restricted stocks, non-qualified, and/or incentive stock options)
- ❖ May be the beneficiary of multi-generational trusts
- ❖ May have a blended or unique family situation
- ❖ May have substantial charitable goals
- ❖ May desire to protect their heirs' inheritance from creditors or divorce
- ❖ May be a non-US Citizen or own property outside of the US
- ❖ Value privacy and seek to avoid probate & reduce estate administration costs for loved ones

WILLOW PLAN CLIENTS



- ❖ Have varied assets and may have an estate that exceeds the Federal exemption amount
- ❖ May have large life insurance policies or retirement account balances that they would like to plan for
- ❖ May have charitable goals
- ❖ Desire to protect their heirs' inheritance from creditors and/or divorce by creating ongoing trusts
- ❖ May want to include remarriage protections
- ❖ Want loved ones, instead of doctors, to determine their incapacity/disability
- ❖ Value privacy and seek to avoid probate & reduce estate administration costs for loved ones

SPRUCE PLAN CLIENTS:



- ❖ Have varied assets that exceed the MA estate tax exemption amount but less than the Federal exemption amount
- ❖ Desire to protect their heirs' inheritance from creditors and/or divorce by creating ongoing trusts
- ❖ Want loved ones, instead of doctors, to determine their incapacity/disability
- ❖ May want to include remarriage protections
- ❖ May have charitable goals
- ❖ Value privacy and seek to avoid probate & reduce estate administration costs for loved ones

OAK PLAN CLIENTS:



- ❖ Value privacy and seek to avoid probate & reduce estate administration costs for their loved ones
- ❖ May have minor children
- ❖ Have simple accounts and assets that total less than either the State and/or Federal exemption amounts (i.e. a non-taxable estate)
- ❖ Want basic disability planning with more specific instructions than a Power of Attorney

More information about what's included in these plans can be found in our pricing guide.