

2020 is coming

[Y o u ' l l B e R e a d y]



financial checklist

The best way to prosper next year is to organize before the calendar turns.

- As you roll toward the New Year, our year-end checklist of financial best practices can help you to prepare. Below is a sample from our comprehensive client review.





family, life & leisure



Annual Exclusion Gifts are a great way for wealthy families to fund savings, retirement, or current spending needs of children and grandchildren.

Have you made yours for 2019?



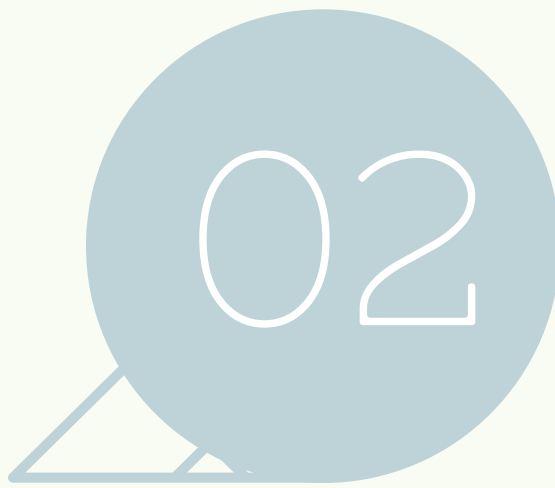
A tradition of **family meetings** keeps the generations tied to the priorities, history, and purpose of your wealth.

Are your dates set for 2020?



Homes, aircraft, collectibles, and boats come with many moving parts, including insurance and administrative updates.

Did you purchase or sell any this year?



investment, credit & tax



HINT

Congratulations - your **marketable investments** went up in value this year.

When do you rebalance your accounts?



Interest rates have dropped. This lowers your savings income, but means you can borrow more cheaply.

Have you optimized income, credit, and mortgage rates?



The 2017 tax law affected private investors and trusts. **Tax efficiency** takes different forms in this new regime.

What are your year-end tax savings habits?

03

working & giving



Executives and founders often miss wealth-compounding opportunities at work. Deferred compensation, options, and QSBS stock deserve review.

Who acts as your personal C.F.O.?



Retirement asset efficiency is a valuable lever for families with high tax rates. Roth conversions at year-end are just the tip of the iceberg.

How are your tax-deferred plans integrated?



Charitable giving can be doubly-effective at year end. Gifting of low-basis securities and bundling of donor advised fund contributions can help.

How does your philanthropy coordinate with your plans?

04

health & peace of mind



Trusted people can save the day in an emergency. Confirm that your trustees, proxies, power of attorney, and other documents include the right people.

When did you last review your trusts and wills?



A **consolidated summary** of your family's entities, assets, returns, and cash flow reveals valuable insight.

How do you see everything on one page?



Cybersecurity and other protections for your family change rapidly along with technology. An annual review helps.

Who secures the integrity of your information?



O.F.O. Partners

organize  outperform

O.F.O. Partners is an independent wealth management firm helping the families of entrepreneurs and private investors to capture the full potential of their financial success.

We integrate investment counsel, financial administration, and planning so that we can deliver superior outcomes and simplify everything for our member families.

Contact us here

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