

ROBERT BERGSTROM

Investment Counsel • Financial Planning

PLANNING & CONSULTING SERVICES

PERSONAL PLANNING.

Education Funding.

Assist in creating client's ideal plan from all of the alternatives: 529 College Savings & Tuition Plans, Education IRAs, Lifetime Learning Credit, Direct Tuition Payments, Private Trusts, & UGMA Accounts.

Draft any required documents including Crummy Trusts & 2503(c) Trusts. Help set up accounts.

Planned Giving.

Assist in creating plans for lifetime and testamentary charitable giving. Evaluate Charitable Gift Funds for donations. Help design Private Foundations and Supporting Organizations.

Draft or review Charitable Remainder & Lead Trusts, and Charitable Gift Annuities.

Real Estate.

Advice regarding features & benefits of different types of mortgage loans. Furnish calculations regarding loan refinancing, and prepayment plans.

Evaluate property, draft documents, and close deals for the purchase or sale of vacation homes, beach houses, ranches, country estates, and small investment properties.

Review title reports, recorded documents, and closing statements.

Retirement.

Prepare a comprehensive retirement plan showing your expected after tax income and expenses from all sources, including income from various investments.

Advice re taxation of withdrawals & distributions from 401ks, IRAs, and corporate pension plans.

Marital.

Prepare Tenancy in Common, Joint Tenancy, Community Property, and Prenuptial Agreements.

Prepare gifting Deeds between spouses, and Deeds into family Trusts.

ESTATE PLANNING.

Wills & Testamentary Trusts.

Prepare Simple and Complex Wills with Credit Shelter, Marital, QDOT, and Descendant's Trusts. Prepare Revocable Living Trusts with Pour over Will.

Other Trusts & Techniques

Prepare Irrevocable Life Insurance Trusts, Dynasty Trusts, Qualified Personal Residence Trusts, and Private Annuities.

Coordinate with your Life Insurance Agent

Limited Liability Company (LLC).

Design a customized LLC for family business or investments that will facilitate gifting interests to your successor generation at a discounted value.

Draft member purchase and company purchase buy-sell agreements.

Non-Probate Assets.

Help client's identify all of the non-probate assets that the family owns.

Advice re pay on death, transfer on death, and joint tenancy bank or brokerage accounts.

Draft custom beneficiary designations for life insurance and retirement accounts to integrate them with your Will or Living Trust.

INVESTMENT CONSULTING

Securities.

Recommend diversified mutual fund portfolios for persons managing their company 401k account, IRA, Trust, or taxable account.

Identify the best no-load mutual funds run by experienced managers with superior long term records. Select low cost Open End and Exchange Traded Index Funds as core holdings.

Locate suitable high yield first mortgage participation interests for your purchase.

Real Estate.

Prepare Return On Investment analysis for small real estate investment properties.

Help client's sell their existing limited partnership investments for the highest price in the secondary market.

Review tax, legal, and financial aspects of small real estate investment properties.

Plan & coordinate installment sales, and 1031 exchanges.

GOLD METAL CLIENT SERVICES

Defining Objectives.

Detailed Questionnaires for Estate Planning, and Retirement Planning.

Family Asset & Income Inventory.

Careful and sensitive interviews.

Newsletter.

Publish a 4-8 page full color newsletter several times a year.

Contains articles on timely topics relating to family wealth planning, investing, asset protection, estate planning, tax savings, and planned giving.

Colorful Graphs.

Create unique and colorful graphs, charts and tables that are used in the newsletter, client reports and presentations.

Our "Visual Estate Plan", is a 8.5x 11 full color flow chart showing how the parent's wealth will flow through the next generations.

Instructions.

Easy to read owner's manuals for our wills, trusts, LLCs and other planning documents.

Instruction to Executor form on disc or hard copy where you fill in the blanks.

Careful explanations accompanying all printed reports.

Convenience.

Meetings at your home or office.

Notary services furnished upon request.

Manage document recording with the County Recorder.

Retain originals in our fireproof files.

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