



# WEALTH ADVISORY TRENDS FOR 2017

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*CONCERNS OF HIGH NET WORTH CLIENTS*

December 13, 2016

TOP CONCERNS WE WILL CONSIDER

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PERSONAL BALANCE SHEET

ESTATE PLANNING

GIFTING

BUSINESSS TRANSITION PLANNING

OTHER PLANNING CONSIDERATIONS

# PERSONAL BALANCE SHEET

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1. AKA- PERSONAL STATEMENT OF FINANCIAL POSITION
2. COMMON ERRORS
3. CONCERNS OF CLIENTS
4. THE PIE CHART

Questions?

# ESTATE PLANNING ( $\geq$ \$11 MILLION IN ASSETS)

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1. LIFE INSURANCE OPTIONS
2. VALUATION DISCOUNTS
3. TRUMP PLANS?

Questions?

# GIFTING

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1. 2017 ANNUAL GIFT ALLOWANCE REMAINS \$14,000
2. ESTATE EXEMPTION IS \$5,490,000 (MARRIED \$10,980,000)
3. GRANTOR RETAINED ANNUITY TRUST (GRAT)
4. QUALIFIED PERSONAL RESIDENCE TRUST (QPRT) – Residence Term?
5. STATE INHERITANCE TAX (PA, MD, DE, KY, MS, KS)
6. FILING GIFT TAX RETURNS

Questions?

# BUSINESS TRANSITION PLANNING

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1. VALUATION – TIMING?
2. ESOP’S VERSUS “NON-QUALIFIED” EMPLOYEE BUYOUTS
3. STRATEGIC VERSUS FINANCIAL SUITORS
4. DEVELOPING A PLAN VERSUS THE “INEVITABLE”

Questions?

# OTHER PLANNING CONSIDERATIONS

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1. CAPTIVE INSURANCE COMPANIES [IRC 831(a) & 831(b)]
2. ASSETS MOVED OUTSIDE OF THE UNITED STATES
3. PENSION PLANS (IRC 411, 412, 414)
4. DONATING PRIVATELY HELD SECURITIES (RULE 144)

Questions?

# Thank You!

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