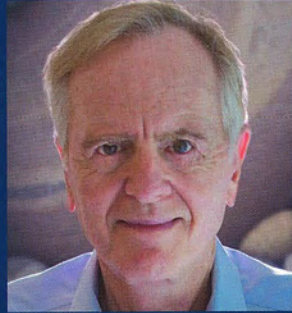


The CEO Forum

THE QUARTERLY PUBLICATION **BY CEOS FOR CEOS**



Linda McMahon
CEO
Women's Leadership
LIVE



John Sculley
Former CEO
Apple



Jud Linville
CEO
Citi Cards



Janet Foutty
Chairman & CEO
Deloitte Consulting



John P. Bilbrey
Chairman, CEO & President
The Hershey Company

In this Issue CEO Interviews with:



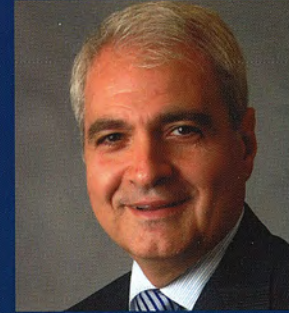
Ken Xie
Founder, Chairman & CEO
Fortinet



Tien Tzu
Founder & CEO
Zuora



Mary Ann Liebert
Founder & CEO
Mary Ann Liebert, Inc.



Lou Grassi
Founder & CEO
Grassi & Co.



Brian Gallagher
President & CEO
United Way Worldwide

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3D Wealth™

A Different Perspective on Wealth Management

By Scott J. Silbert, Founder & CEO of Creative Planning Strategies (www.cpsnyc.com)

Most wealthy individuals have a propensity for making money. Some even have expertise in investing money. But almost no one has the experience or strategic planning perspective to maximize and protect their wealth over the long haul.

Shifting the Viewpoint

The fact is, there are no shortcuts to great planning. Every day, someone introduces a new product or idea into the marketplace to address some specific financial problem. Sometimes these are designed to resolve issues that may change over time, such as those related to particular tax laws. Other times, they are intended to address universal needs, such as estate planning. Even if a specific product or idea works, it is generally not tied to a long-term comprehensive strategy. For example, estate planning tends to focus almost exclusively on tax savings while neglecting the overall objective of building wealth. The common product-based or “problem-solving” approach overlooks three critical objectives important to wealthy individuals:

- *Remaining wealthy*
- *Maximizing net spendable wealth*
- *Experiencing true financial freedom*

The 3D Wealth™ process provides a platform for making informed financial decisions that produce all of these results and more accomplished by a simple shift in viewpoint.

The 3D Wealth™ Process

The 3D Wealth™ approach begins by assessing the client’s present financial plan and its likely performance over a period of time under the client’s best case projections. This becomes the benchmark against which any alternative strategy will be measured. In considering alternative strategies, there are four principal criteria:

- *Substantially outperform the present plan.*
- *Generate significant additional net wealth.*
- *Provide additional protection from taxes, creditors and other wealth eroding factors.*
- *Require little or no additional out-of-pocket outlays.*

Proprietary comprehensive planning software enables a three-dimensional

exploration of a wide variety of financial options while continuously measuring all of the lost opportunity costs. Clients are able to see for themselves how various choices are likely to affect their long-term financial well-being.

The foundation of most successful 3D Wealth™ strategies may surprise you. Specially-designed, institutionally-priced (low acquisition cost) whole life insurance products are strategically used to protect - and even enhance - wealth.

Impact

Let’s take the example of a 70-year-old man with a net worth of \$44.5 million. He wanted to protect his assets from creditors and shield as much as possible from estate taxes. But he was not willing to sacrifice his immediate priorities for these long-term goals.

By implementing a 3D Wealth™ strategy, he was able to:

- *Create \$23.8 million of additional net wealth over two generations.*
- *Safeguard \$11.8 million from taxes and creditors, growing to \$27.4 million by the*



third generation.

- *Realize a total estate tax savings of \$15.1 million over two generations, all without utilizing the lifetime exemption, their annual gift allowance or incurring any gift taxes.*

The backbone of this strategy is a \$27.8 million whole life insurance policy on the life of the client's 40-year-old daughter. The premium is funded by a strategic reallocation of capital from other similar asset classes and paid through a special form of loan regime split dollar, assuring little or no additional out-of-pocket outlays. The policy is owned by a dynastic irrevocable trust, thereby keeping it out of the estates of both the first and second generations.

Verifiable Results

Unlike most traditional planning approaches, 3D Wealth™ strategies are fully verifiable. The software allows for the comparison of alternative strategies to the client's best-case present plan. The client's other advisors are directly involved throughout the entire process. They are able to examine and verify the projected results of any recommended strategies.

3D Wealth™ strategies produce extraordinary results for individuals with significant positive cash flow and liquid assets of \$10 million or more. Properly implemented, the strategies correct inefficiencies, protect existing wealth and generate substantial free-

dom to spend and enjoy the additional wealth created.

To find out more about 3D Wealth™ Strategies, contact info@cpsnyc.com.

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About the Author:

Scott's career in the financial services industry began early. In the mid '70's he joined his family's commercial banking and finance company, Sterling National Bank (NYSE: STL), working with his grandfather, Theodore H. Silbert, the distinguished financier and philanthropist. In 1981, he left the bank to form CPS where he quickly developed his unique view of money and wealth management.