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In our last newsletter, we described the four key elements of the wealth strategies we employ here at The Ferrucci Company: *Wealth Enhancement*, *Wealth Transfer*, *Asset Protection* and *Charitable Giving*. Now we'll take an in-depth look at how each of those topics may affect you, and how our strategies can help you reach your financial goals. The first of these we'll discuss is Wealth Enhancement.

Wealth Enhancement is the means by which we protect your assets from the steady erosion of taxes. There's more to this than simply trying to reduce or avoid taxes in your investment portfolio. Such a tax-avoidance strategy can often be counterproductive, resulting in lower overall returns.

A Wealth Enhancement strategy protects your assets from tax erosion.

Wealth Enhancement involves deploying sophisticated tax planning strategies to maximize the value of your assets to you and your family. Even when you don't see tax codes at work, we can find out how they affect you and determine the best ways to deal with them. With that in mind, here are some key issues related to Wealth Enhancement.

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Business Planning: Business owners who intend to sell their companies can deploy estate planning strategies prior to the actual sales, reducing the value of their businesses for tax purposes and potentially saving them millions in future estate taxes.

Executive Planning: Highly successful corporate executives are often granted stock options that may represent significant percentages of their wealth. When developing a plan to exercise those stock options, it is critical to incorporate tax-efficient strategies.

Estate Planning: The evolving rules on estate taxes make planning somewhat similar to hitting a moving target. However, multiple sophisticated techniques can be implemented to reduce the value of your taxable estate today without compromising your current and ongoing cash flow needs.

Tax-Efficient Investing: Unlike institutional investors, affluent individuals and their families must incorporate strategies to make taxes less of a drain on their investment portfolio returns.

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Coming up: Wealth Transfer strategies.

Now, some of those issues might not affect you at all. *Most* of them might not affect you. But if you are to see your financial picture in the broadest possible perspective and to take advantage of every stratagem at your disposal, you must have a wealth strategist who can make use of every last one.

And this list, of course, is hardly exhaustive. We present it simply to show how important Wealth Enhancement factors are to each of our clients' fiscal lives.

In the next issue of this newsletter, we'll discuss some of the factors affecting your Wealth Transfer strategies. In the meantime, if you'd like to learn more about what Wealth Enhancement can do for you, please take a look at our Web site at www.ferruccicompany.com. Or you can give us a call directly at 800.633.3051, or send an e-mail to david@ferruccicompany.com or paul@ferruccicompany.com.

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