# Estate and Trust:
# Preserving you legacy.

## We work with you and your Personal Representative to ensure that your wishes are followed for the benefit of your family, charities, business partners, and friends.

You've worked a lifetime to build your net worth. And, understandably, you want to make sure that your goals about your wealth accumulation and transfer plans are met. You want to make the best arrangements for managing your assets while you are alive, and upon your death, minimize the estate tax impact on your family. GHP Horwath can help. We have a cross-disciplinary team of professionals — tax advisors, estate and financial planners, investment advisors, and valuation analysts — who will work with you and your estate planning attorney and other expert advisors to help you preserve your assets, transfer wealth to future generations, or provide for charities. We have a wide array of services to meet your trust and estate needs. In addition, if required, we can discuss your philanthropic goals and explore strategies designed to help benefit you, your heirs, and your favorite causes.

At GHP Horwath, we start by getting to know you better — and learning about your particular financial situation so we can provide customized, integrated solutions to satisfy your needs, and ensure a smooth transition of all tax and estate matters.

### Meeting Compliance Requirements

Any estate plan that we design must ensure your wealth accumulation, preservation, and distribution goals are met, and ensure the conservation and enjoyment of your assets during your lifetime. Our team can help you with your goals for retirement planning, gift giving, business succession, and final estate settlement. We can consult with your other advisors and attorneys to develop a comprehensive estate plan that meets your objectives, minimizes taxes and probate costs, and provides the greatest benefits possible to your heirs.

Our planning efforts focus on the following:

- Asset accumulation, protection, and preservation
- Personal wealth transfer through creation/administration of tax efficient entities (such as trusts and family limited partnerships)
- Tax compliance services for the individual and related entities
- Life insurance evaluation and coordination
- Business and management succession

**Estate and Trust Fast Facts**

**Team**
4 principals, 3 managers, and 6 other professionals from the Tax Group, Valuation & Corporate Finance Consulting, Litigation & Forensics Consulting, and GHP Investment Advisors.

**Expertise**
Hold credentials as CPA, Personal Financial Specialist, and Accredited in Business Valuation (ABV), and Certified Valuation Analyst (CVA).

**Service Focus**
Wealth accumulation, protection, and preservation; personal financial planning; investment strategy & portfolio advice; business succession planning; personal wealth transfer; estate & gift tax valuation; tax compliance services; estate & trust accounting/reporting/administration; personal representative & trustee services; and IRS audit/appeal testimony.

**Clients**
Have worked for a broad range of clients on estate and trust issues, on estates ranging in value from $1 million to $1 billion.

**For more, contact:**

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- Lifetime gifts to heirs/charitable organizations to meet philanthropic goals and achieve estate tax savings
- Post-mortem distribution of the estate
- Periodic review of the estate plan to ensure regulatory compliance

## Administering Your Estate

We can provide an integrated team approach to any of your estate and trust administration needs. For instance, we can serve as advisors to you and your existing attorney, or handle all of your administration needs within our office. During our more than 40-year history, we've worked with estates ranging in value from $1 million to $1 billion, and can design a customized approach for your needs. Our assistance may include:

- Post-mortem planning to minimize taxes and ensure estate liquidity
- Providing estate and trust accounting and reporting services
- Maintaining and tracking securities and their earnings
- Accounting for disposition and distribution of estate/trust assets and liabilities
- Calculating trust accounting and distributable net income
- Serving in an advisory capacity to the personal representative/trustee of the estate or trust
- Preparing IRS Estate Tax Return Form 706, and preparing trust and estate income tax returns Forms 1041, with an emphasis on tax minimization
- Testifying at IRS audits and appeals

## Providing Valuation Consulting Services

For your estate and gift tax planning and reporting requirements, we also provide sound, defensible valuations. We have a team of experienced and credentialed valuation experts — Accredited Business Valuators and Certified Valuation Analysts — who will apply the latest and most widely accepted valuation techniques for comprehensive, objective valuations that withstand scrutiny.

We are highly skilled in the valuation of privately held businesses and fractional ownership interests, and always consider applicable IRS regulations and case law in formulating our opinions, and diligently research and evaluate the relevance of valuation discounts and premia to the ownership interest being valued. With our years of expertise in a range of industries and in valuing closely held businesses, we understand the intricate relationship between the business and its owner. We take into account management depth and potential succession. Depending on the asset composition and complexity of the business, we can coordinate underlying fixed asset appraisals and assist in gathering requisite valuation documents.

### GHP Horwath enhances the life of your business, *and* the business of your life.

GHP Horwath, a member of The GHP Financial Group, is one of Colorado's leading independent certified public accounting and business advisory firms. Our multi-disciplinary team provides comprehensive services on a local, national, and global scale for companies in a range of industries, and for executives, professionals, and individuals worldwide. As a member of Horwath International, one of the largest global professional services organizations, we have access to more than 140 independent member firms operating from over 465 offices around the world.

www.ghphorwath.com