



ADVANCED PLANNING

The Future-Ready Advisor...

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CLICK FOR VIDEO

CLICK FOR VIDEO



TODAY'S AGENDA

A person in silhouette stands in a futuristic, circular observation deck with large windows overlooking Earth from space. The room has a curved ceiling with recessed lights and a polished floor that reflects the person and the view. The view outside shows the curvature of the Earth with blue oceans and white clouds against a black background.

- ◆ Finding Your Crew
- ◆ Avoiding "THE DARK SIDES"
- ◆ A New Kind Of Hero
- ◆ Generational Transitions
- ◆ Leveraging "THE FORCES"

FINDING YOUR CREW



CAST OF CHARACTERS



The Senior Advisor

- Wise, calm, and focused on the long term.
- Guides others with patience and clarity.



The Mentor

- Steady in uncertainty, keeps clients grounded.
- Balances expertise with empathy.



The Next-Gen Advisor

- Learning, growing, and mastering the craft.
- Takes on new challenges with optimism and discipline.



Resourceful Power-User

- Observant with a keen understanding of client needs.
- Expanding capabilities through maximizing time and energy.

FINDING YOUR CREW



Operations & Service Team

- Loyal, strong, and essential behind the scenes.
- Keeps the entire system running smoothly.
- Obsessed with your success.



Next Generation of eWMM, PodEng

- Reliable, forward-thinking, always ready with the right solution.
- Helps advisors plan, adapt, and deliver great outcomes.



AI Integration

- Fluent in many “languages” (regulations, data, reporting).
- Ensures everything is accurate, aligned, and client-safe.



**AVOIDING
"THE DARK SIDES"**

AVOIDING "THE DARK SIDES"

The Dark Side

- Market Volatility
- Questionable Guidance
- Reactionary Investment Decisions
- Taxes

The Source of Light

- Your Expertise
- Your Experience
- Combined with AssetMark's Services, Thought Leadership, and Products

ONE BIG BEAUTIFUL BILL (OBBB)

Standard Deductions 2026

- Single
\$16,100
- Married Filing Jointly
\$32,200
- Bonus Senior Deduction
\$6,000/\$12,000
 - \$75,000/\$150,000 Phaseout

SALT

- Increased from \$10,000
to \$40,000
- Income Phaseout
\$500,000-\$600,000

OBBB CHARITABLE CHANGES

Standard Filers

- Above the line \$1,000/\$2,000 for cash donations (Excludes DAF)

Itemize Filers

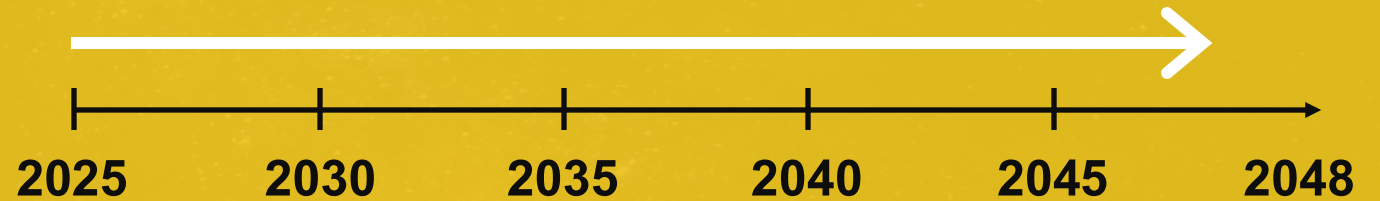
- 0.5% AGI Floor
- Deduction Capped for 37% bracket at 35%
- Pay close attention to Bunching

A NEW KIND OF HERO



THE GREATEST WEALTH TRANSFER TO WOMEN

\$105 Trillion



\$31 Trillion

OF THIS WILL BE GOING TO →

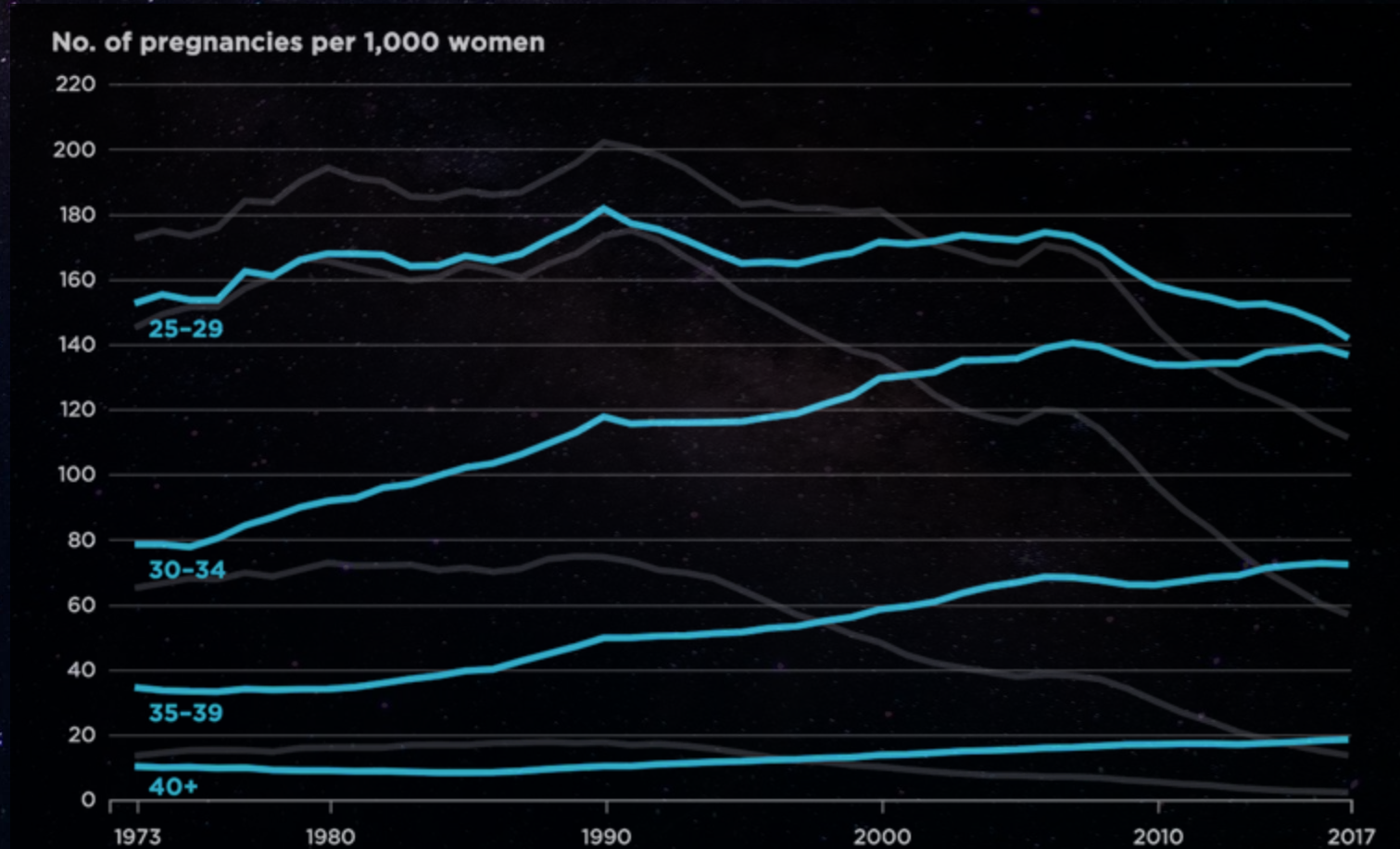
Women



TRENDS IN PREGNANCY RATES AMONG WOMEN

Since 1973

- Under 30 Decreasing
- Over 30 Increasing



A space-themed background featuring a bright sun on the right, a large planet in the foreground, a smaller planet in the upper left, and an asteroid belt on the right. The scene is set against a dark blue and black space with stars and nebulae.

INFERTILITY OPTIONS

IVF

~~\$15k~~ - ~~\$30k~~

per cycle

EGG FREEZING

One cycle of Egg Freezing

\$10k-\$15k

Success 74% for 35 year olds

by the time you are 41 falls to 2%

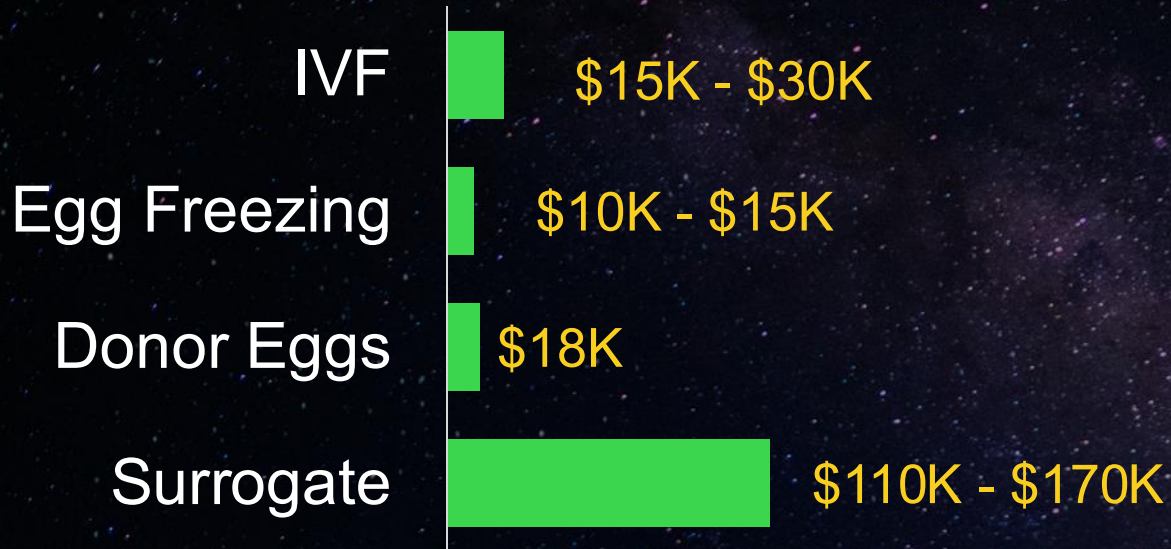
DONOR EGGS

6 Frozen eggs

\$18k

SURROGATE

\$110k- \$170k



\$135,000 - \$233,000+

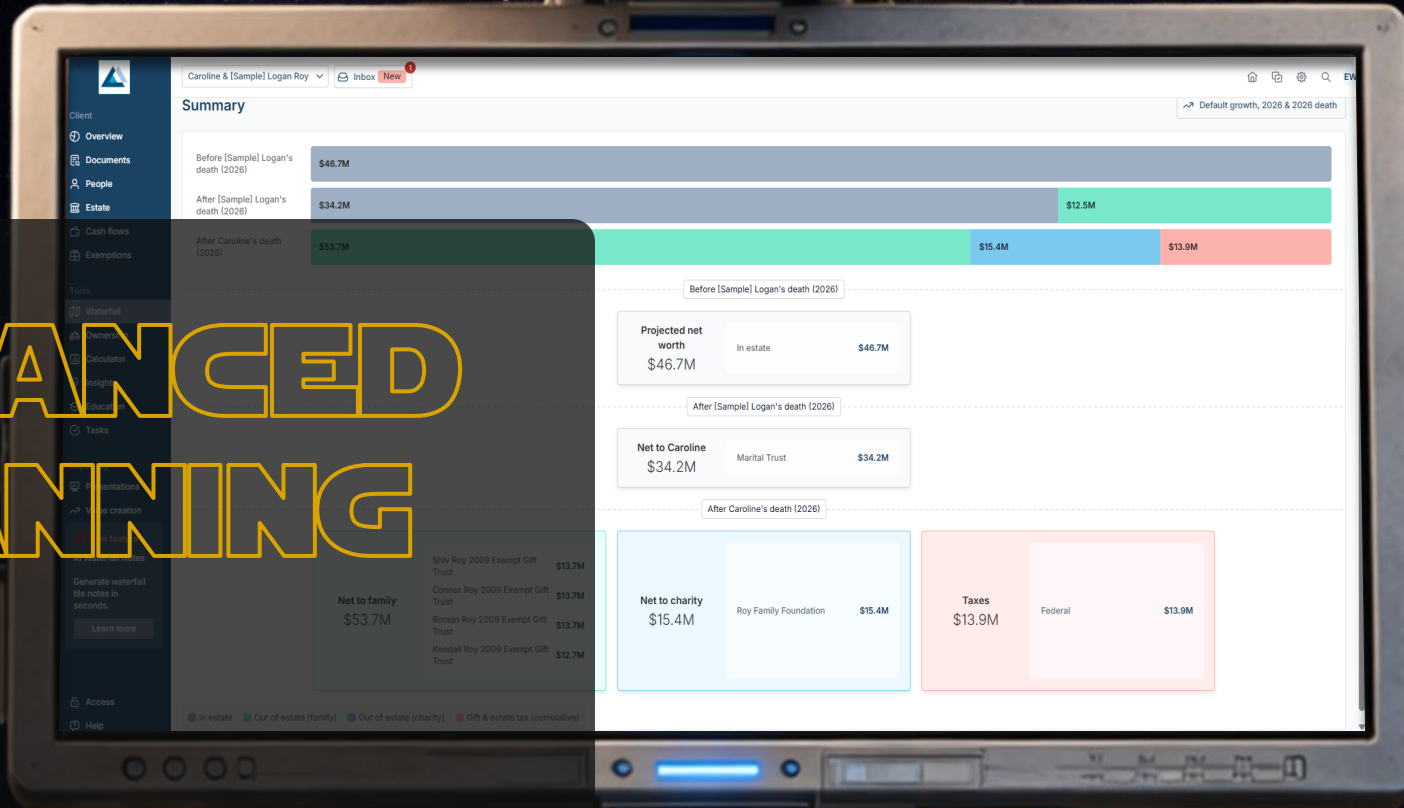
LOAN RATES

3.99% - 30.99%

The background is a cosmic scene. On the left, there's a nebula-like structure in shades of orange and red. A vertical line of bright yellow and white light runs through the center, with a horizontal burst of blue and white energy extending from it. The right side is dominated by a complex, branching structure of blue energy, resembling lightning or a plasma discharge. The entire scene is set against a dark space filled with numerous small, distant stars.

LEVERAGING FORCES

ADVANCED PLANNING





Caroline & [Sample] Logan Roy

Inbox New

Home Copy Settings Search EW

- Client
- Overview
- Documents
- People
- Estate
- Cash flows
- Exemptions

- Tools
- Waterfall
- Ownership
- Calculator
- Insights
- Education
- Tasks

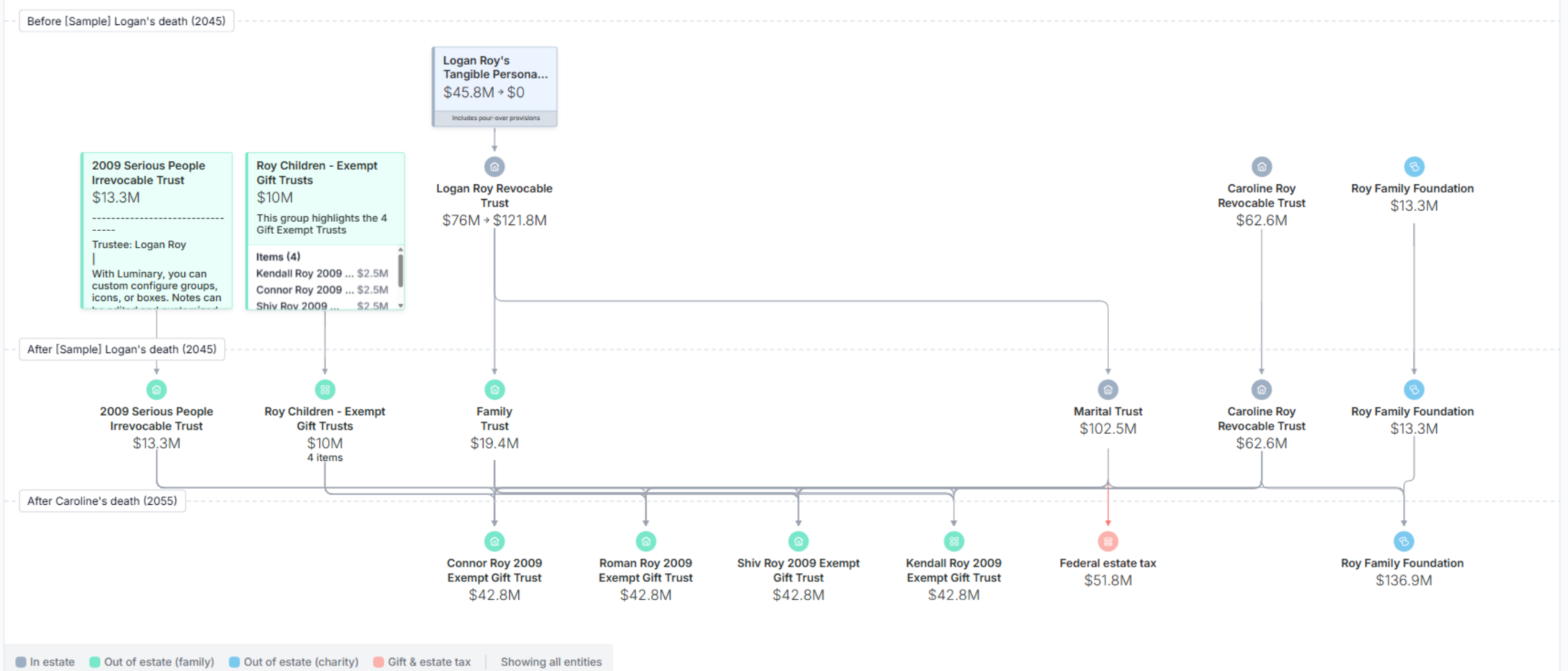
- Reporting
- Presentations
- Value creation

New feature
AI Waterfall Notes
 Generate waterfall tile notes in seconds.
[Learn more](#)

- Access
- Help

Diagram

Default growth, 2045 & 2055 death



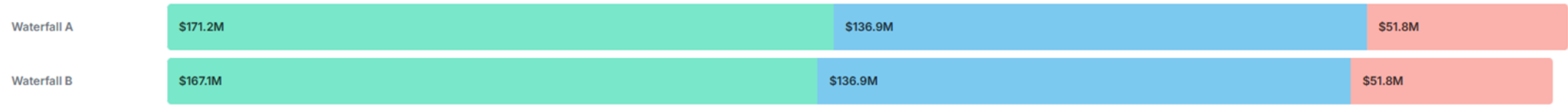
Estate waterfall comparison

[Edit comparison](#) [Download](#)

Before [Sample] Logan's death (2045) After [Sample] Logan's death (2045) After Caroline's death (2055)

Hypothetical waterfall benefits

Estate tax **\$0** Total wealth **(\$4,066,291)** Charitable **\$0**
 Family (\$4,066,291)



In-estate Out-of-estate (family) Out-of-estate (charity) Gift & estate tax (cumulative)

	Waterfall A	Waterfall B	Hypothetical
	Logan Roy passes first Default growth, 2045 & 2055 deaths	SLAT fbo Caroline Default growth, 2045 & 2055 deaths	
In-estate (after tax)	\$0	\$0	
Gift & estate tax (cumulative)	(\$51,769,777)	(\$51,769,777)	
Out-of-estate (family)	\$171,178,652	\$167,112,361	
Out-of-estate (charity)	\$136,938,283	\$136,938,283	
Hypothetical transfers		View 1 hypothetical transfers	
Total wealth Combined in and out-of-estate	\$308,116,935	\$304,050,644	

Close

Close



LEVERAGING FORCES

HOW TO USE ADVANCED PLANNING



The Senior Advisor

- Brainstorming
- Singular questions
- Thought partner



The Mentor

- Specialized Tools
- Niche expertise
- Specialized Credentials



The Next-Gen Advisor

- Education
- Review of work
- Partner in plan creation



Resourceful Power-User

- Outsource
- Moving up market
- Desire to learn new niche

NEW WAYS TO LEVERAGE FORCES

Financial Planning
Program



IMPORTANT INFORMATION

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