

Charitable Giving & Creative Generosity

October 2019

*Securities offered through LPL Financial, Member FINRA/SIPC.
Investment advice offered through U.S. Financial Advisors, a
registered investment advisor. U.S. Financial Advisors and Haas
Financial Group are separate entities from LPL Financial.*

Tracking # 1- 894395



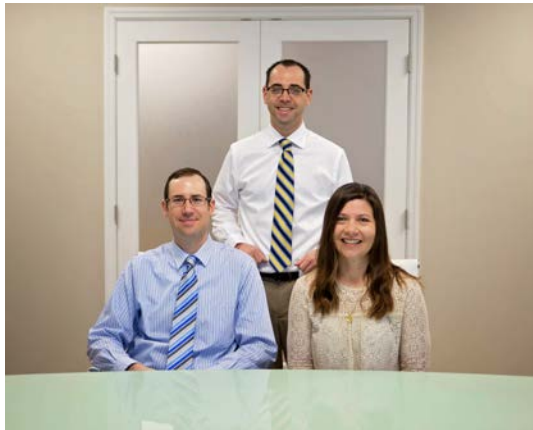
Agenda for today

- Introduction to Haas Financial Group
- Creating Your Wealth Transfer Plan
- Kutztown Community Opportunities
- Q&A

Who Is Haas Financial Group

Our Team

- Benjamin Haas – Wealth Manager
- Adam Werner – Wealth Manager Assistant
- Devon Volker – Client Relations Associate



Why do we do what we do?

- Aligning Your Personal Values, Vision and Wealth
- Our 6 Core Values



Personalized Planning



Partnership



Comprehensive Planning



Proactive Communication



Independent Services



Education



How do I think and feel about money?

What matters most to me?

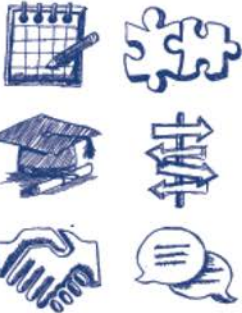
Where am I today?

What's my plan to get there?

Am I on track?

Aligning Values

Your Core Values > Our Core Values



Goals & Objectives

Identify > Define > Prioritize

Goals

- Retirement
Frank and Joanne would both like to retire at 65. They estimate \$60,000 is needed from 2024 to 2025.
- College for Mary Beth
\$60,000 is needed from 2024 to 2025.
- College for Lucas
\$65,704 is needed from 2024 to 2025.
- Wedding Money
\$60,000 is needed in 2026.
- Leave to Heirs
Frank and Joanne would like to leave \$250,000 to their heirs.

eMoney Decision Center

Facts > Assumptions > Variables



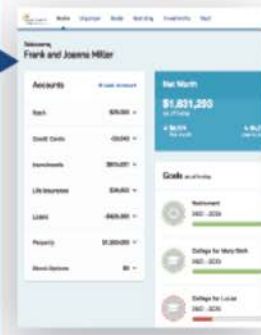
Personal Strategic Plan

Next Steps > By Whom > By When



Personal Client Portal

Data Aggregation > Anytime > Anywhere



VALUES | VISION | WEALTH

How much risk should I take?

How should I be invested?

How do I stay on track?

Financial Plan + Riskalyze

Goals >
Profile > Asset Mix

riskalyze

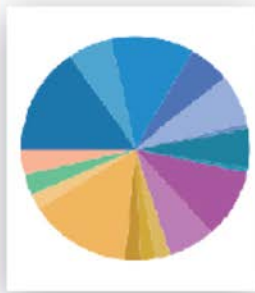
Your Risk Number is

**RISK
48**



Three-Bucket Theory

Style > Managers >
Security Choice



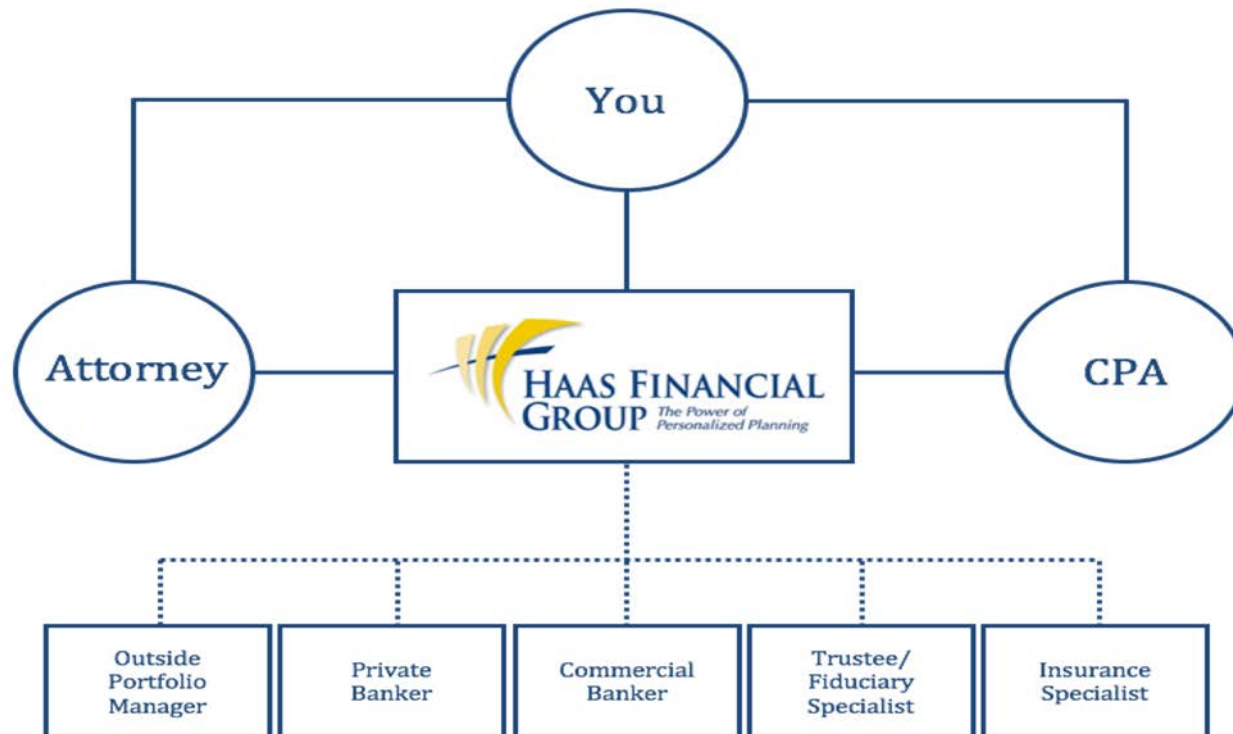
Haas Financial Group Oversight

Due Diligence >
Rebalance > Review



VALUES | VISION | WEALTH

Relationship management



Banking services, legal services and/or tax services are not provided by LPL Financial, Haas Financial Group or US Financial Advisors. LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.



Creating a Lifetime Wealth Transfer Plan



Wealth Transfer Is About Control & Leverage

- Control is about 3 things:
 - Control over how your assets are divided and transferred
 - Control over conditions required for receiving your assets
 - Control over how and when taxes are paid
- Start by thinking about your own personal situation:
 - Are you a blended family?
 - Own a business?
 - Do you have illiquid assets, like property or land or a farm?
 - Do you have lots of different assets titled lots of different ways?

Types of Gifts

- Retirement Assets
- Non-Retirement Assets

Retirement Asset #1: Outright Gifts

- Use the exclusion
 - Gift \$15,000/year to any individual
- Note there are medical and educational exclusions
 - Payments you make on someone's behalf for qualified tuition or medical expenses do not count towards the annual limit for gift tax purposes

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.



Retirement Asset #2: Gifts For Retained Interest

- Using a Grantor Retained Trust
- Charitable Trusts with a Retained Interest
- The Family Limited Partnership

This information is not intended to be a substitute for individualized legal advice. Please consult your legal advisor regarding your specific situation. Haas Financial Group, LPL Financial and US Financial Advisors do not offer legal advice or services.



Retirement Asset #3: For Gifts To Trusts

- Gifting through Life Insurance
- Use stipulations

Retirement Asset #4: Non-Monetary Gifts

<https://www.smartaboutmoney.org/Topics/Holidays-and-Money/Save-Money-on-Thanksgiving/Creative-Ways-to-Give-Back>

Non-Retirement Assets

- Gifting appreciated assets: “Gifting Down”
- Gifting appreciated assets: “Gifting Up”
- Gifting appreciated assets: “Gifting Directly”
- Don’t gift assets held at a loss
- Know when to hold them

About the Kutztown Community Library

- Funding
- Programs for the community
- <https://www.berkslibraries.org/branch/kutztown>

Connect With Us Through Education

- www.haasfinancialgroup.com
- www.haasfinancialgroup.blog
- Subscribe to our weekly e-Newsletter
- Find us on Facebook - <https://www.facebook.com/haasfinancialgroup/>



Resources

Upcoming Finance Presentations at the Library

Topic: Social Security
More information to come.

