Solid Values

Leave *More* to Your Family and *Less* to the IRS

Take a moment to think about the estate you've accumulated over the years through hard work and careful planning. Now consider how much of that estate will actually go to your heirs after you're gone – and how much will be taxed away! You only have ONE chance to get it right!

Estate and retirement planning are more than just numbers. They are integrity, timeliness, technical skill, and personal service!

Legacy Planning Group, Inc. has grown, since our beginning in 1977, to become one of the fastest growing, independently owned estate and retirement planning firms in Texas.

We're here to help!

With the **Legacy Plan**™ from Legacy Planning Group, Inc. you can help ensure that your loved ones will enjoy the maximum benefit of the estate you leave behind. Under the **Legacy Plan**™, the assets you've designated to pass to your heirs are *reorganized* in a way that can *reduce* taxes and *increase* the amount your beneficiaries will receive…. and, in most cases, your loved ones may receive a ALL of their inheritance free of Estate Taxes, and substantially minimal income taxes as well. You will have the peace of mind that comes from knowing your assets will *stay in your family for generations to come*.

At Legacy Planning Group, Inc. we attribute our success to our emphasis on:

- **Personal Service** *(Putting our clients' needs first)*
- **Innovation** (Meeting the challenges of the always changing financial and tax environment)
- **Superior People** (We endeavor to stay abreast of current issues through continuing education as well as through our relationships with various professionals with the finest expertise in their areas of specialty.)

Our respected teams of professionals are recognized for responsiveness, integrity and dedication to our clients and

Creative Thinking

our profession. Among our clients, we have achieved a solid reputation for *EXCELLENCE*, and we are known for our unwavering commitment to personal service!

These days, just managing your wealth can be a full-time occupation. An ever-changing financial environment, a

confusing maze of estate planning and tax laws, a myriad of investment opportunities (some safe and some not so safe), and the precise timing of your estate planning and retirement planning decisions are factors that you *must* deal with continuously. This is where Legacy Planning Group, Inc. can help.

Our clients benefit from building a business relationship with one of our staff professionals who is thoroughly versed in issues related to estate planning and retirement planning. Your representative will become

completely familiar with *YOUR unique circumstances*, and can assist you with important details to help you establish a **Legacy Plan**™ that is just right for you and your family.

Whether your assets are held in Certificates of Deposit (CDs), Individual Retirement Accounts (IRA's), annuities, or other financial vehicles, your Legacy Planning Group representative can help you design a **Legacy Plan™** to help *achieve YOUR unique goals for your estate plan*.

Estate Planning Excellence*

Our ability to consistently meet our clients' unique estate planning needs and desires is the result of several factors:

- We stress continuing communication, timeliness, and direct involvement in every **Legacy Plan™** we implement for your estate.

Effective Solutions

- Recommendations of important wealth transfer devices, such as Wills, Trusts, etc. can be made with ***YOUR*** *unique circumstances and distribution goals in mind****.**
- We ensure that our services provide you with an analysis of your assets, and ways to protect and safe-guard your holdings, evaluate performance, and *increase efficiency* of those assets.

Tax Planning Excellence*

At Legacy Planning Group, Inc. our goal is the same as yours - to minimize Estate Taxes and personal income taxes

Certain tax strategies offer unique planning opportunities in Estate Planning. Certainly, we can all benefit from knowledgeable and *favorable* tax strategies*****. The complexities of the tax system require assistance from a professional with in-depth knowledge of ***YOUR*** *unique circumstances*, which allows Legacy Planning Group, Inc. to offer you help in learning how you can

- *Save substantial tax dollars on earnings* from bank accounts, such as Certificates of Deposit or savings accounts, ***AND***
- Eliminate, or dramatically reduce, *the taxation of your Social Security Benefit*.

Retirement Planning Excellence*

Our utmost concern is to maintain the SAFETY of your principal.

Consultation is available to determine the **Legacy Plan**™' that is suitable for you and your family. IRA's, tax-deferred, and tax-free strategies are among the vehicles available to *safeguard* your retirement dollars.

About Legacy Planning Group, Inc.

Behind every Legacy Planning Group, Inc. representative stands a team of highly skilled professionals.

Because Estate Planning and Retirement Planning services require a variety of *specialized skills*, we rely on the knowledge and expertise of specific professionals from several disciplines to benefit our clients. Board Certified Estate Planning and Probate attorneys and/or Certified Financial Planners (CFP) or Certified Public Accountants (CPA), to mention a few, are involved in the process to address your planning needs.

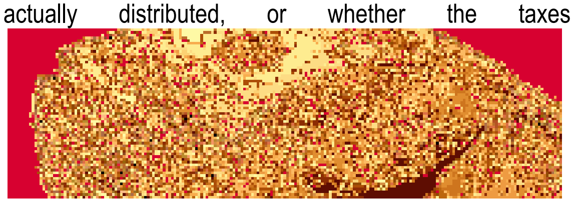
YOU, and your family*, benefit from the combined skills and years of experience of these professionals.

We are proud of the reputation that Legacy Planning Group, Inc. has earned in Texas. Our ability to consistently respond to our clients' needs is the result of our continuing demand for professional *EXCELLENCE*!

Among the most comprehensive and competent professionals in the State, we are known for expertise and creativity, and our ability to offer sound, practical solutions, involving issues related to estate planning, tax planning, retirement planning, and elder care planning concerns.

The Legacy IRA™ Advantage

Your tax-deferred assets, such as annuities or individual retirement accounts (IRA's), are generally subject to income taxes and/or estate taxes at your demise. Whether taxes are drawn from the estate *before* it is actually distributed, or whether the taxes



are paid by the heirs *afterward*, the net amount that passes to your family can be significantly diminished. Fortunately, there is a **BETTER WAY** to structure your estate – with the **Legacy IRA™** solution, an advantage only from Legacy Planning Group, Inc.

At the heart of our energetic team are experience, expertise, and efficiency!

Legacy Planning Group, Inc. offers the advantage of a *"hands on"* approach to serving our clients. With a balance of tested, proven techniques and sound new approaches, the result is a dynamic team that has made us a leader in our industry. Legacy Planning Group, Inc. reflects a broad base of clientele. Concentrating in issues related to Estate Planning and Retirement Planning for those who are *over age 55*, Legacy Planning Group, Inc. provides a full range of services, including:

Estate Planning Services*

- Revocable Living Trusts
- Wealth Preservation Trusts
- Capital Gains Avoidance Trusts
- Special Needs Trust

Retirement Planning Services*

- Tax Reduction Strategies (for income tax, estate tax, gift tax, generation-skipping transfer tax)
- Senior Care Consulting (in the event of nursing home confinement)
- Investment Services (LPI)

Using the **Legacy Plan™** approach, we'll help you redirect the funds from your highly taxable assets into vehicles that offer *greater tax advantage*. *With a little careful planning*, you can help ensure your assets will pass to your heirs free of estate taxes and, most likely, substantially free of income taxes as well.

Legacy Planning Group, Inc.'s Founder and President

In 1977, Troy McMahon earned his BBA degree in Accounting from the University of Houston. In 1993, he completed an additional two year academic curriculum in Personal Financial Planning from the University of Houston Center for Executive Development. Mr. McMahon serves on numerous Boards of Directors for various charities. He is a nationally sought-after conference speaker.

* All legal issues and documents are discussed with, recommended, and prepared by Texas attorneys who are Board Certified in Estate Planning and Probate Law. These attorneys independently develop an attorney-client privilege.

* Legacy Planning Group, Inc. does not provide specific legal, accounting, investment, or tax advice, and the provision of the information contained herein and any oral or written communication regarding the same should not, nor is intended to be, construed as such.

* If legal, tax or other expert assistance are required, the services of a competent professional should be sought.

BBB MEMBER

Solid Values
Creative Thinking
Effective Solutions

Estate Planning Excellence!

Wealth Accumulation
Wealth Protection
Wealth Transfer

Legacy Planning Group, Inc.

510 Bering Drive, Suite 250 Houston, TX 77057
(713) 461-8300 (800) 461-8301
www.legacyplan.com