CHRIS T. KELM, CFP®
CERTIFIED FINANCIAL PLANNER
ADVANCED PLANNING SPECIALIST

Wealth Transfer & Charitable Giving Planning

Beyond Success to Significance!

Success is when you add value to yourself, Significance is when you add value to others!
John Maxwell

Very few processes are more personal and emotional than Wealth Transfer and Charitable Giving. Addressing what often are complex inter-family relationships, together with what can be extremely technical subjects of tax planning, estate analysis, asset leveraging and gifting strategies can be overwhelming.

At **Kelm Financial Services Inc.**, we have over 100 years of experience in helping our clients navigate through this process. We work closely with your team of legal, tax and investment advisors or our team or professionals. We patiently will stand by your side and walk you through this process until you are comfortable with defining your goals, then provide you with a thorough analysis of strategic alternatives for your situation.

Through meticulous attention to detail and our vast industry knowledge and resources, we make sure our clients' assets are not lost to unnecessary income or estate taxes. Our focus is to ensure that your Family and the Charities you support receive the maximum benefits possible when the wealth eventually is transferred.

Charitable Giving & Legacy Planning

We use the approach that sharing your wealth involves both current and future gifts. The giving of current gifts allows you to enjoy watching the impact of how your gifts are of benefit, and the lives that are being changed. What a wonderful way to set an example of giving back for future generations.

Future gifts which we refer to as Legacy Gifts can be of great value to the Charities that you are passionate about and currently supporting. Many of these organizations rely on your gifts to continue the mission. Would the lack of your support affect the ability for the organization to continue or grow for the future generations?

Effective wealth transfer and legacy planning varies among individuals, families and businesses.

However, most share these three common goals:

> The desire to control their assets both now and in the future.

> The need to establish a Lasting Legacy as an expression of their lives, their work, blessings or business.

> The importance of minimizing the impact of estate and income taxes.

Our Firm specializes in helping you move from Success to Significance!

The areas of our expertise:

Business Continuation Strategies

Executive Benefits Plans

Trust & Life Insurance Due Diligence

Wealth Transfer and Legacy Planning

Charitable and Tax Planning

Our planning philosophy is a team approach. Our intent is not to disrupt any current relationship you may have with a Tax Attorney, CPA or Investment Advisor. We simply want to utilize cutting edge ideas and strategies available under our tax system. What was available yesterday, may or may not be available today. Our tax structure is so complicated that it has become a major accomplishment to accumulate an estate; and in spite of taxes, when you do succeed, you have a bigger issue trying to keep it!

Let **Kelm Financial Services Inc.** help you keep together, what you worked so hard to put together.

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