

[Your Name/Firm Name]

[Address]

[City, State, Zip Code]

[Phone Number]

[Email]

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Dear [Client Name],

Subject: Comprehensive Tax Strategy and Wealth Preservation Review

Following our recent evaluation of your financial portfolio and current tax position, we have outlined a strategic framework designed to optimize your tax liability and enhance long-term wealth preservation.

1. Income Management and Timing

We recommend reviewing the timing of realized capital gains and ordinary income. We will explore tax-loss harvesting opportunities to offset significant gains and analyze the benefits of deferred compensation structures where applicable.

2. Estate and Gift Tax Planning

To maximize the current lifetime gift tax exemption, we suggest evaluating the transfer of appreciating assets into irrevocable trusts, such as Grantor Retained Annuity Trusts (GRATs) or Family Limited Partnerships (FLPs). This approach aims to move future appreciation out of your taxable estate.

3. Charitable Giving Strategies

To align your philanthropic goals with tax efficiency, we recommend the use of a Donor-Advised Fund (DAF) or a Charitable Remainder Trust (CRT). These vehicles provide immediate tax deductions while allowing for controlled distribution to your preferred causes.

4. Investment Tax Efficiency

We propose a shift toward tax-advantaged investments, including municipal bonds for tax-free income and Qualified Opportunity Zones (QOZ) for the deferral and potential elimination of capital gains taxes.

5. Asset Protection and International Considerations

For global assets, we will ensure compliance with FBAR and FATCA reporting while reviewing jurisdictional structures to minimize multi-state or international double taxation.

Next Steps:

We would like to schedule a formal meeting on [Date/Time] to discuss the implementation of these strategies. Please let us know if this works for your schedule.

Sincerely,

[Signature]

[Your Printed Name]

[Your Title]