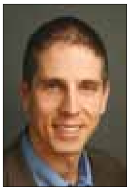

MICHAEL SCOTT

Gift of a Lifetime, a true Story...

by Independence Financial, LLC 920.236.6587

Unique tax laws available in 2011 have created a spectacular environment for estate planning. Amazing things can be accomplished when you take the time to plan ahead. We can often learn from others example, so I would like to share a true story with you about a client who recently chose to make a significant difference in our community.

"Mary" approached us because of her passion for our community and her desire to share a portion of the assets she has been fortunate enough to save during her working years. She was interested in leaving a significant legacy to our community.

Making use of current tax laws and working closely with the Oshkosh Area Community Foundation, we created a strategy with a lasting impact. We are able to decrease the income and estate tax liability of her IRA, and avoid the income tax normally due on her required minimum distributions. Through the leverage of a specially structured life insurance contract, she is able to guarantee a legacy that has blossomed to several times the size of her current IRA, while still retaining her IRA account.

Through the Oshkosh Area Community Foundation, many community organizations will benefit for countless years to come thanks to her $1,000,000 gift.

"These professionals listened to my goals and created a strategy that leaves a legacy far greater than I ever thought I could leave. Not only that, they were able to explain the complex concepts involved at a level I could truly understand."

People are often surprised at the size of the gift they can leave for others while also improving their own taxable situation. Retirees that are fortunate enough to have accumulated an IRA that is beyond what they will need in retirement are particularly well suited to take advantage of the tax laws in effect for 2011.

To reduce your tax obligations and multiply the impact of your legacy, contact *Michael Scott, CLU, CFP®. Mike is a CERTIFIED FINANCIAL PLANNER™ practitioner with Independence Financial, LLC, an Oshkosh firm for 79 years. (920) 236-6587 or Michael@IndependenceFinancialLLC.com.*

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