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Calamos Wealth Management Wealth Strategies

# CALAMOS

## Wealth Advisory Services

For over 30 years, Calamos Advisors, an affiliate of Calamos Wealth Management, has been a nationally recognized money manager providing guidance and advice to affluent families throughout the country. Because managing money is only part of "managing wealth," we are pleased to offer our clients a range of consultative wealth services designed to help address issues associated with the accumulation, preservation and transfer of family wealth. Our wealth advisory services are available to Calamos Wealth Management clients as a value-added service at no additional cost.

A representative sample of areas with which we have assisted clients includes:

### Tax Planning for Individuals

- > Income tax planning for individuals, trusts, estates and investment partnerships
- > Planning with concentrated positions
- > Stock option strategies
- > Deferred compensation planning
- > Grantor trust planning issues
- > Charitable giving strategies

#### **Business Planning for Owners**

- > Management and ownership bifurcation strategies
- > Entity structuring strategies
- > State compliance/tax issues
- > Tax issues (particularly related to S-Corps, LLCs and partnerships)
- > Shareholders and operating agreements strategies
- > Employment agreements

#### **Estate Planning**

- > Income tax planning for individuals, trusts, estates and investment partnerships
- > Wills/trusts/powers of attorney
- > Insurance planning
- > GRATs, GRUTs, QPRTs, CLAT, CRUT
- > Family investment vehicles (LPs and LLCs)
- > Sales to grantor trusts
- > Valuation issues
- > GST trusts
- > SCINs/private annuities
- > Estate and trust administration and dispute resolution
- > State estate tax review and analysis
- > Charitable giving strategies

## Retirement and Financial Planning

- > Integration of income and tax planning with retirement investments
- > Beneficiary designation planning
- > Funding trusts with IRAs
- > Roth conversion analysis
- > Cash flow needs analysis
- > Charitable planning with IRAs
- > Stretch IRA analysis

# Risk Management (Asset Protection)

- > Entity planning
- > Insurance planning (property and casualty)
- > Life insurance/annuities as an exempt asset
- > Principal residence ownership structure
- > Spendthrift trusts
- > Domestic asset protection trusts
- > Foreign asset protection trusts
- > Pre-marital agreements
- > Property planning

### **Succession Planning**

- Psychological issues relating to children in and out of business (fair ≠ equal)
- > Voting/non-voting ownership issues
- > Puts/calls for non-employee family shareholders
- > Redemptions/sales/gifts of interests in business
- > Insurance as an additional planning tool

For additional information on our wealth advisory services, please contact us at 888.857.7604.

Calamos and its representatives do not provide tax or legal advice. Each individual's tax and financial situation is unique. You should consult your tax and/ or legal advisor for advice and information concerning your particular situation.

For more information about federal and state taxes, please consult the Internal Revenue Service and the appropriate state-level departments of revenue, respectively.

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