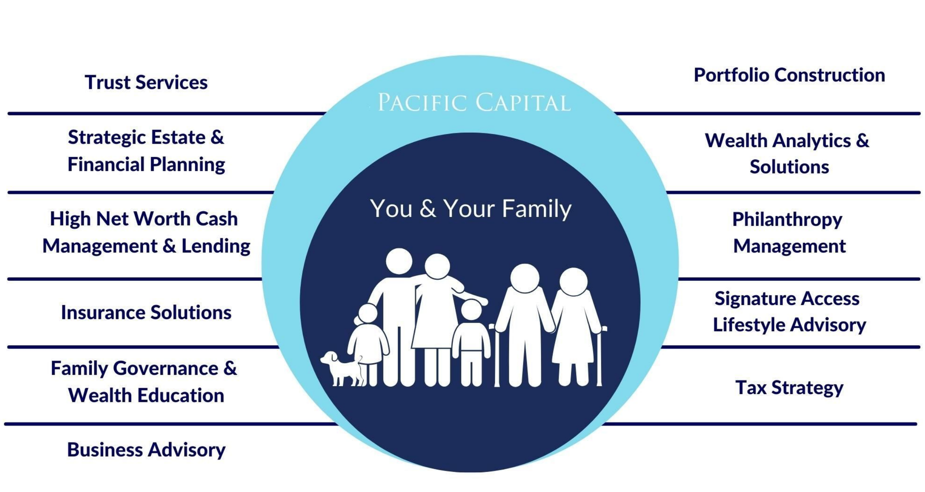
PACIFIC CAPITAL

Tap into our network, get what you want

Pacific Capital Family Office Resources



April 12th, 2023

Hello First name / friend ,

As your wealth increases, so does the complexity of your wealth management needs. Back in 2011, after 9 years at Merrill Lynch, I left and founded **PACIFIC CAPITAL**, a fiduciary wealth advisory firm. The primary reason I left the big corporate environment was their rigid bureaucracy and un-client-friendly restrictions that prevented us from being open-minded and transparent in the advice giving options we could provide. Over time at Pacific Capital, we've evolved our services into focusing on higher-level financial planning strategies to serve you.

I can honestly say we're now doing what we LOVE to do: helping you organize your financial life, helping you set meaningful lifestyle and financial goals, bringing clarity to the path to get you there, giving you more freedom and time by taking a lot of hassle away, and maximizing your after-tax cash flow that will allow you to live a successful and fulfilling life doing whatever you love to do. Our primary goal is to help you enjoy life by removing your stress about money.

When it comes to big life decisions, **we hope to always be your first call/text/email!** In my 21 years, I've built up a very strong network of professional connections that's completely available to you, our clients. Between our internal and external resources and connections, you can pretty much help you with anything you need related to personal financial and business decisions.

Five recent client wins:

1. Tax Strategy: We connected a business client with some top tax attorneys and CPAs who helped his business qualify for special tax treatment, some very niche planning ideas, that saved him over $1 million in ordinary income taxes this year.

2. Cash Management: We moved over many millions from a business checking account at the bank that is now earning more than $400,000 per year in interest compared to almost nothing at the bank after the recent bank FDIC scares.

3. Investment Portfolio Management: We helped an out of state client find and obtain the perfect commercial property for his business with additional space to rent and create some passive income. On top of that, we set up a cost segregation analysis with one of our network contacts that saved him nearly $500,000 in taxes due.

4. Tax Strategy: After identifying some errors in a client's tax situation, we spent multiple calls with the out of state client and the I.R.S. to help get the error fixed, got tax penalties and interest charges removed, and retrieved a $600,000 swing between what they owed and what they'd get back.

5. Insurance planning: We went deep into analysis on a large life insurance policy that's been in place for a new client for 10+ years and the policy was over $1.1 million underwater. We discovered a creative solution to refinance the policy loan, exit the policy and secure adequate insurance coverage for the family's goals. He said they've been trying to fix this complex insurance case issue for many years and had never gotten to a solution until we took over.

These are some general categories of services we offer our clients:

Trust Services: Secure your legacy and uphold family values beyond your own lifetime.

Strategic Estate & Financial Planning: Protect and preserve your family wealth, ensuring family goals are met in the most tax-efficient manner possible.

High Net Worth Cash Management & Lending: Optimize your cash flow, get your money working for you, utilize debt in the most advantageous way to get what you want.

Insurance Planning: Get the peace of mind you need knowing you've transferred some risk and prepared your business and your family for unexpected emergencies.

Family Governance & Wealth Education: Equip your family with the foundation of financial knowledge and skills to manage future inheritance and business leadership roles responsibly.

Business Advisory: Get expert advice for managing and growing your business, including overall strategy, leadership and team development, tax planning, financial management, and operational efficiency.

Investment Portfolio Management: Optimize your investment portfolio to achieve your long-term financial goals, protect your money from making short-term decisions that don't align with your overall financial plan.

Wealth Analytics & Solutions: Make informed decisions and optimize your financial outcomes with our advanced analytics tools and scenario planning with the best data-driven technology software in our industry.

Philanthropy Management: Make a meaningful difference in the world and in your community with strategic giving in the most tax-efficient way for your family.

Signature Access Lifestyle Advisory: Get advice on exclusive luxury lifestyle choices and travel experiences that you may be considering now that you've reached this level of wealth.

Tax strategy: Keep more of your hard-earned money by working with a financial team who will engage in forward-looking strategic planning with your tax advisor (or recommend an entirely new tax advisor if you're looking to upgrade).

I wrote on this topic today to showcase our team's expertise and deep network, so we hopefully never hear you say "I didn't know you guys could've helped me with XYZ!" If you've got complex wealth planning questions or need some advice in these areas, please **CLICK HERE** to schedule a conversation with our team and we'll make sure you talk to the right people for your situation.

P.S. For the family wealth education piece, please check out (and follow) **"The Smart Money Parenting Show"**, ranked #2 worldwide on Apple in the "Family & Parenting" categories. I'm the co-host and co-founder! Hope your family can get some ideas and insights. Feedback has been great thus far -

Sincerely,

SCHEDULE A CALL

REFER SOMEONE

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