

3D Wealth

Creative Planning Strategies

*Transforming the way
you think about money*

**Protect and
Accelerate Your
Wealth**





There is a common misconception that wealthy people have no problems. Nothing could be further from the truth. Every successful wealthy family faces more than their share of issues:

Taxes. Congress spends the majority of every day coming up with new ways to tax the wealthy. It's how they get paid! Both the federal and state taxing authorities – and in many cases, city taxing authorities – are looking for ways to extract more tax revenue, particularly from ultra-wealthy families. These are taxes at all levels:

- Income taxes
- Gift taxes
- Capital gains taxes
- Estate taxes

This can become extremely burdensome and complicated and generally results in significant lost wealth.

Creditors and predators. Very wealthy families frequently feel like their wealth is under constant attack. All kinds of individuals and organizations are always looking for ways to appropriate what they consider their share of your wealth. This can occur in various ways and is often initiated by people you know:

- Ex-spouses
- Family members
- Former business partners
- Crooks
- Employees
- Charlatans
- Creditors
- Frauds
- Children's and grandchildren's ex-spouses

Any of these common perpetrators could cause a massive loss of wealth.

Improper, outdated or no documentation. Perhaps surprisingly, very wealthy families are just as likely as anyone else to have outdated or improper wills (or none at all). Outdated documents may have old beneficiaries that you no longer wish to leave money to, and may be missing children, grandchildren or great-grandchildren to whom you DO want to leave a bequest. Another common issue with outdated wills is that they often leave the wrong people in charge. Designated executors and trustees have the power to distribute your wealth their way. An old will may vest this significant authority in inlaws and "outlaws" who are no longer in the picture. Documents that govern business partnerships and succession are equally likely to be incomplete or outdated. Trusts that are improperly set up or inadequately funded are far more common than most people realize. Each of these has the potential to cause loss of wealth to taxation, unnecessary professional fees or unintended beneficiaries.

Insufficient preparation and planning. One of the only consistencies of life is that it is going to change. Unfortunately, most of us have not set ourselves up to go with the flow of life's many unexpected twists and turns. Few people are prepared financially for serious economic downturns, high interest rates, high inflation, business downturns and unforeseeable financial catastrophes like the Great Recession of 2008-2009. One of the only ways to protect yourself during these uncertain times is by having substantial asset diversification. Regrettably, most wealthy families have a considerable concentration of wealth in just a few asset classes.

No-one can outsmart life. But you can be more strategic in the way you think about your wealth and plan to protect it.

3D Wealth™ strategies introduce clients to a new sense of financial freedom and flexibility and provide them the ability to spend and enjoy their wealth without negatively impacting future generations.

“ I could tell immediately at our first meeting the kind of commitment and level of care that you would bring to our relationship. You have helped me experience a unique sense of financial freedom, security and well-being.”

Jan Margolis, President and CEO,
Applied Research Corporation

“ I was extremely pleased with your unique and well thought out recommendations for my business partner and me. You are not only creative and thorough with your ideas and strategies, but we know we can absolutely count on you.”

Trisha D. Scudder, Founder/Principal,
Executive Coaching Group, Inc.

“ I believe that your 3D Wealth™ concepts are well-conceived, creative financial strategies. The unique, three-dimensional view of money and wealth is one of the most refreshing ideas I've ever seen.”

Stephen Brent Wells, Esq.,
Founder and Managing Director,
Solaris Advisors LLC

“ Work with Scott Silbert because he's someone you can trust. He's going to provide you with different options you may not have already seen. He is always straightforward and trustworthy.”

Rufus Rivers, Managing Partner,
RLJ Equity Partners LLC

The Impact of 3D Wealth™ Strategies

A custom-designed 3D Wealth™ strategy typically produces results that:

- Create income tax-efficiency
- Protect your family's financial well-being
- Shield your wealth from creditors
- Increase your net spendable retirement cash flow
- Generate substantial financial freedom and flexibility to enjoy your own wealth
- Enhance the legacy you want to leave your heirs

3D Wealth™: Your Science Lab for Money

Most people compartmentalize their assets and can't see the big picture. Retirement planning, estate planning, college planning and investment planning are often approached as stand-alone issues. All of these components are interacting whether you see it or not. In many cases this interaction causes substantial inefficiencies and lost wealth.

With 3D Wealth™ your entire financial picture becomes completely clear, allowing you to make better financial decisions.

At the core of our 3D Wealth™ strategic process is a relentless commitment to financial efficiency. We can make your dollars work harder and smarter for you.

A Strong Offense is Not Enough

When it comes to finances, most people are strong on offense but weak on defense. Everybody knows you can't win the Super Bowl without a great defense. Sophisticated advisors to extremely successful, ultra-high-net-worth families know that their clients need a strong defense to safeguard their financial well-being.

There are basically only two types of wealth: statement wealth and contractual wealth. Statement wealth is the "offense" component, and it appears on every monthly statement you receive. No matter who is investing your assets, 100% of the risk is on you.

Contractual wealth, on the other hand, allows you to hedge your financial risk and brings guarantees into your financial world. 3D Wealth™ strategies allow you to add contractual wealth without causing any negative financial impacts.

A Logical and Verifiable Process

The majority of traditional financial planning centers around investment products and projected rates of return. By contrast, the 3D Wealth™ process focuses on powerful wealth protection and efficiency strategies. Our emphasis is on reducing taxes and recapturing lost opportunity costs, as well as mitigating risks. All custom-tailored 3D Wealth™ strategies follow these time-tested, proven steps:

- Gather all of the appropriate information
- Construct your present plan
- Design alternative 3D Wealth™ strategies
- Compare your present plan to your new 3D Wealth™ strategies
- Verify all the results, benefits and advantages

Clients have no obligation and are free to implement all, some or none of our recommendations. There is absolutely no downside to exploring what 3D Wealth™ strategies can do for you.

“Based on my experience, your comprehensive way of protecting and generating family wealth is very well thought out and based on real life circumstances. I even decided to implement a 3D Wealth™ plan for myself and my family.”

Robert E. Harrison, Esq., CPA,
Retired Partner-In-Charge, Tax Department,
EisnerAmper LLP

“Your exciting charitable strategy will make it possible for some of our most successful and supportive donors to significantly increase both their lifetime gifts and their legacy donations, without negatively impacting their children or grandchildren.”

Michael J. Degenhart, AVP for Gift Planning,
Penn State University

“Scott differentiates himself from other financial professionals. He gives significant attention to detail and advocates for his clients. He has integrity and does what he says and says what needs to be done. More importantly, he delivers on his promises.”

Thomas J. Kozlowski, Jr., Esq., CPA President,
AFIOS Inc., an independent private multifamily office

“Your sound, creative strategies helped us retire with substantially more cash flow, provided considerably more financial flexibility to do what we want with our money, and allowed us to leave a greater, better-protected legacy for our children and grandchildren.”

Dr. Lawrence S. Pollack,
retired orthopedic surgeon

Who Works with CPS

CPS clients are visionaries who are driven to secure their families' enduring financial well-being and continued wealth. They range from promising young professionals, entrepreneurs and investment bankers to well-established family business owners, senior executives and industry leaders with decades of financial achievement to their credit. There is no set rule governing how wealthy an individual has to be to receive significant benefits from a custom 3D Wealth™ design. However, 3D Wealth™ is most powerful for those with at least \$5 million in liquid assets and an annual income of \$500,000 or more. Typically, the wealthier you are, the more value and benefits you will receive.

Although our clients are already extremely financially savvy and successful, they are always open to exploring alternative ideas to protect and accelerate their wealth. Their willingness to examine how alternative 3D Wealth™ strategies can enhance their existing success sets them apart from other wealthy people.

Sample Results

Here are a few composite examples of how 3D Wealth™ strategies have delivered extraordinary results for actual CPS clients.

Client A: Jayne G. - beginning net worth - \$15M

- \$17M of additional net cash flow created over two generations
- \$82M of assets sheltered from estate taxes
- \$56M of total additional net wealth created over three generations

Client B: Jeffrey S. - beginning net worth - \$45M

- \$15M of additional net cash flow created for client and spouse
- \$120M of assets sheltered from estate taxes
- \$125M of total additional net wealth created over two generations

Client C: Tom B. - beginning net worth - \$25M

- \$23M of additional net cash flow created for client and spouse
- \$92M of assets sheltered from estate taxes
- \$49M of total additional net wealth created over two generations



“ Even with my strong skepticism, you initiated what became a really powerful estate planning strategy for my daughters. Your seamless collaboration with our attorney resulted in cost-effective and innovative strategies, which I have implemented with great confidence.”

Michael Salzhauer, Principal, Benjamin Partners, Inc.

“ As a quantitative modeling analyst, I have an incredible facility for numbers. There are not many people who can keep up with me financially, but you walked step by step with me and even taught me a thing or two.”

Kenneth G. Castelino, Partner, Goldman Sachs

“ As a tax attorney who specializes in estate planning for more than thirty years, I meet many people in your profession. Your perspective on wealth planning is among the most creative yet conservative I have ever seen.”

Maurice R. Kassimir, Esq.,
Maurice Kassimir & Associates, P.C.

“ I didn't think you could offer me anything of value that I hadn't already considered with my other advisors. I am extremely grateful for your persistence. Nothing anyone else has ever shown me compares to what you have been able to create for me and my family.”

Ken M. Mandelbaum, Retired CEO,
Mandee and Annie Sez

About Our Founder

Scott J. Silbert is a recognized innovator in the field of strategic financial concepts and holistic, multi-generational wealth management. He is the founder and CEO of Creative Planning Strategies, and creator of 3D Wealth™, a unique planning approach that preserves and accelerates wealth.

His career in financial services began early, under the tutelage of his grandfather, Theodore H. Silbert, well-known business leader, philanthropist and long-time CEO of the Sterling National Bank and Trust Company of New York. In 1981, driven by the need to help people reexamine their conventional views of money and wealth, Scott began his own financial consulting and wealth management firm. Creative Planning Strategies counts among its clients former CEOs of Fortune 100™ companies, senior partners at renowned investment firms like Goldman Sachs and Apollo, and owners of some of the largest closely-held enterprises in the country.

Scott regularly joins forces with many prestigious wealth advisory firms in tax, accounting, family office and legal disciplines to work hand in hand for the benefit of their ultra-wealthy clients. He is a fierce advocate for his clients and acknowledged creative force in the industry. His credits include Top of the Table membership in the Million Dollar Round Table, and membership in the prestigious President's Councils of many insurance carriers including The Penn Mutual Life Insurance Company, The Guardian Life Insurance Company of New York and the MassMutual Life Insurance Company.

He is active in many charitable organizations, loves classic rock and roll and contemporary jazz, and collects electric guitars. He splits his time between New York and Aruba. He and his wife, Deni, have three grown children and an adorable apricot teacup poodle, Zuzu.



Creative Planning Strategies
Two Park Ave., 3rd Floor
New York, NY 10016

Scott J. Silbert, President

E-mail: ssilbert@cpsnyc.com | Phone: 212.244.1334 x1
Cell: 917.847.5555 | Fax: 212.244.1312 | www.cpsnyc.com

Registered representative of, and securities and investment advisory services offered through Hornor, Townsend & Kent, LLC (HTK), Registered Investment Adviser, Member FINRA/SIPC, 600 Dresher Road, Horsham, PA 19044. 800-873-7637, www.htk.com. HTK is a wholly-owned subsidiary of The Penn Mutual Life Insurance Company. Creative Planning Strategies and 3D Wealth™ are not affiliated with HTK.

Creative Planning Strategies, 3D Wealth™ and other listed entities are unaffiliated with HTK unless otherwise noted. HTK is a wholly owned subsidiary of The Penn Mutual Life Insurance Company. HTK does not provide legal and tax advice. Always consult a qualified tax advisor regarding your personal tax situation and a qualified legal professional for your personal estate planning situation. The views expressed are those of the presenting party and may not represent the views of HTK or its affiliates.

Our representatives are insurance and securities licensed in California, Connecticut, Florida, New Jersey, New Mexico, New York. Our representatives are insurance in Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Illinois, Maryland, Massachusetts, Minnesota, New Jersey, New Mexico, New York, Ohio, Pennsylvania, South Carolina, South Dakota, and Texas. This is not an offer or solicitation in any state(s) where not properly licensed and/or registered. For registration or licensing information, please contact me at my office at 2 Park Ave., 3rd Floor, New York, NY 10016 212-697-1355.

California Insurance ID #0778536. Approved: 3535543RH_MAY24