

Navigating a life-changing liquidity event

Oster-Konigsberg Wealth Management
Private Wealth Management

How we helped make it happen

The situation

A longtime client owned a significant stake in the closely held company where he had worked for years. The company had put itself up for sale and several private equity firms were interested. The client knew the eventual sale would be a life-changing event, both financially and personally.

He asked us to help him prepare for the liquidity event so he would have a plan in place when the deal was finalized. He wanted to minimize taxes, ensure a comfortable lifestyle for his family and transfer wealth out of his estate as tax-efficiently as possible.

Our approach

Well before the transaction, we met with the client to talk with him about all aspects of a potential liquidity event. Over the course of several meetings, we discussed the financial details of the sale, as well as his hopes for and concerns about the future. This understanding enabled us to coordinate the appropriate resources within the firm.

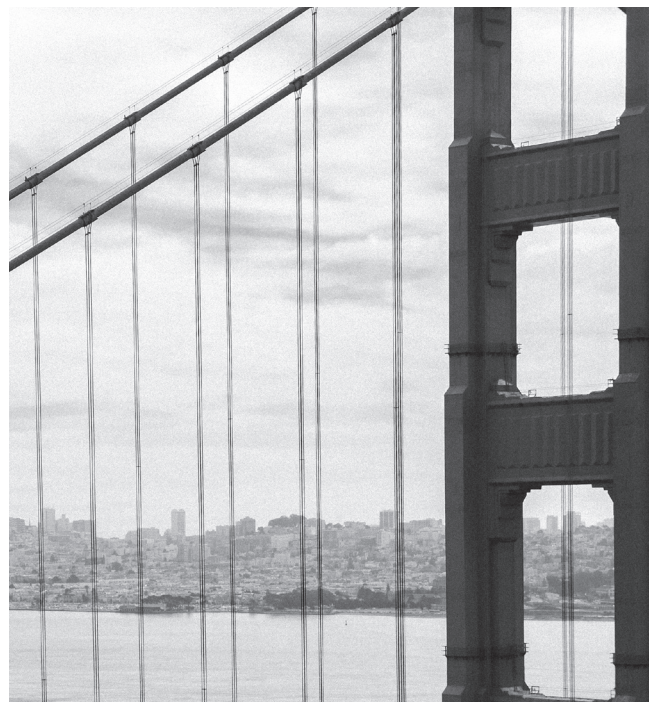
- Our team connected the client's accountant and attorney with members of the UBS Advanced Planning Group and insurance specialists.
- Together, we educated the client and his wife about the range of wealth transfer and tax deferral strategies they should consider, including grantor-retained annuity trusts (GRATs) and charitable remainder trusts (CRTs).
- The client chose to establish a spousal lifetime access trust (SLAT), which enabled him to pass assets to his children in a tax-efficient manner while providing for his wife. UBS experts also worked with the client's team to update his trust and estate strategies.
- As the transaction date approached, we engaged the UBS Portfolio Advisory Group to help design an investment strategy for the sale proceeds that would generate sufficient income to fulfill the client's desires.
- We provided access to lending services for the purchase of a new home.

The result—our continuing relationship

As our client's wealth compounds, we continue to introduce additional strategies to blunt the effect of estate taxes, such as second-to-die life insurance. As we do with all clients, we take a proactive approach by tailoring solutions to their individual situations and leveraging the full resources of UBS.

The financial plan our group designed has given our client confidence that he can fund his desired lifestyle and provide for generations to come. The client also referred us to a coworker who faced similar concerns about the sale, and we helped her address her family's financial needs.

We are following up with our client regularly to help ensure that his plan stays on track with his goals and needs.



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