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OPEN LETTER CONCERNING THE PROPRIETARY ESTATE PLANNING METHODOLOGY BDC AND PROPOSAL

The accompanying Business Development Proposal concerns a new cross-over investment, financial, and estate planning product¹ that could increase business revenues, diversify financial service corporate product offerings, and potentially attract additional high net worth clients. With the general profitability of financial planning and investment companies, substantial additional revenue recognition would occur with even a nominal increase in the number of exceptionally high-net-worth clients.

As you may be aware, financial planning matters of high value estates are typically handled by trust and estates attorneys while investment services are handled by financial advisors and managers. This new product uses multi-strategies to reduce estate taxes, without using the lifetime exemption allowed under U.S. tax law or the use of trusts, while simultaneously achieving asset optimization through investment-related strategies. The prospective parties of potential interest include law firms, estate planning attorneys, investment firms and companies, financial advisors, and similar types of businesses.

If simultaneous reductions of estate tax liabilities and asset optimization on behalf of clients sounds too good to be true, there's still more good news. This new cross-over product offers flexibility for implementation amongst already existing services or as a free-standing business enterprise catering to its specific exceptionally high net worth consumers. From a business investment perspective, this separate business model might be implemented as a free-standing entity or a subsidiary for an already existing company offering financial services. If even a small number of clients were acquired, by providing a solution to this dual issue problem (estate tax minimization and asset optimization) substantial revenues may be realized through the product offering that is usually handled by non-collaborating business professionals within different service industries. There are likely opportunities to build-in mechanisms for external customer referrals too.

Although the Business Development Proposal includes a break-even cost analysis for a prospective single high net worth purchasing individual or couple, the break-even cost analysis for financial services institutional purchasers is slightly different. For prospective purchasers within the direct consumer advisory financial services market segments that employ fee structures assessed against Assets Under Management (AUM), it is not possible to calculate the required AUM to determine the break-even cost for this development plan due to the unknown variable of time, which would be a necessary factor of computation to determine the how long it would take to recapture the costs of the development plan. With that said, an alternative fee structure for this business model is contemplated. This alternative fee structure will be included within the development plan if purchased by a financial services institutional purchaser or other buyer that may want to establish

¹ "Product" mirrors the terminology used within the financial services industry though, depending upon its manner of implementation, it might also be described as a service.

an independent business entity. For those buyers, after allowing for the lifetime estate tax exemption, approximately \$40 million in additional new assets under management would be required as the break-even point for recapturing the costs of this development plan.² With a mere handful of exceptionally high net worth clients (those having estates that exceed the maximum lifetime estate tax exemption) or one single client having a net worth of approximately \$53 million, the costs for this development plan are likely to be easily recaptured.

As always, our requested fee for development is subject to negotiation and dependent upon other factors of value that may be offered in exchange for an alternative or different development fee. **PLEASE REFER TO THE DISCLAIMERS AND DISCLOSURES SECTION OF THE PROPOSAL FOR ADDITIONAL IMPORTANT INFORMATION.**

Sincerely,

Mr. Cameron Mostaghim
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² This referenced \$40 million figure contemplates adoption of the would-be fee structure to be described, but the actual new AUM may be higher or lower depending upon whether the would-be fee structure to be described is implemented as suggested or, alternatively, increased with a corresponding lower new AUM required or decreased with a corresponding higher new AUM required.