Real Client Case Study Series:

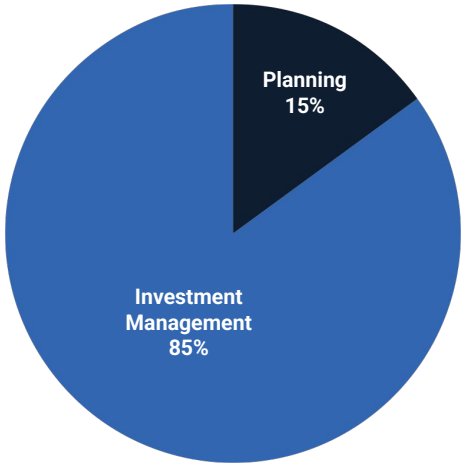
Tax Mitigation Using Leveraged Charitable Strategies

MY FINANCIAL COACH

+

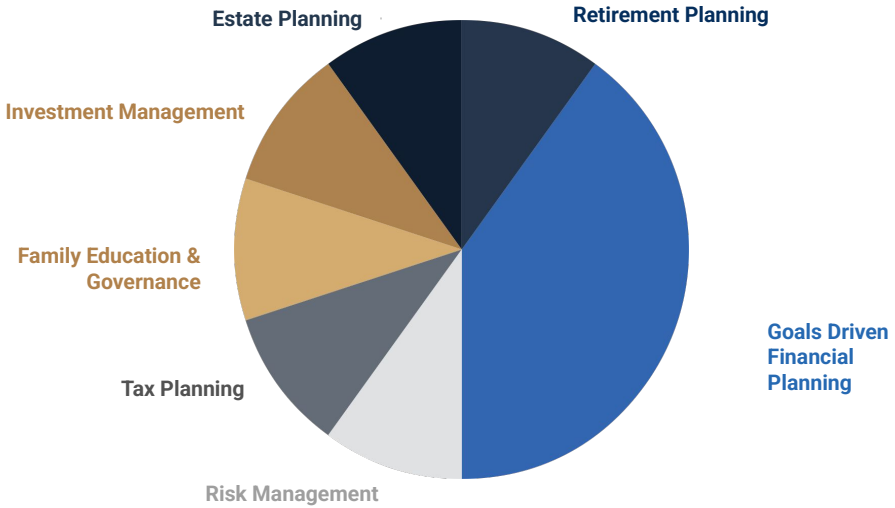
HARDING FINANCIAL PARTNERS

The My Financial Coach™ Difference — Holistic Financial Wellness



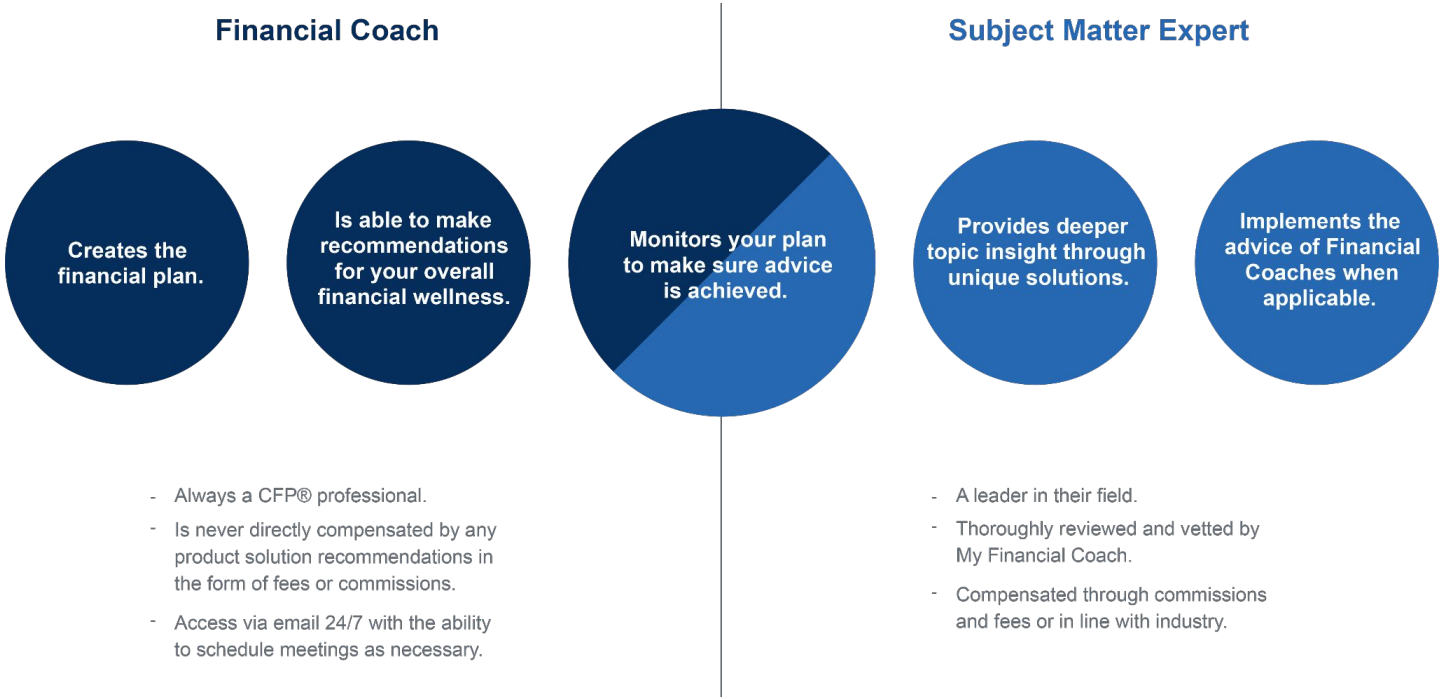
Traditional Investment Provider

Our unique approach to Financial Wellness & Planning



My Financial Coach with Subject Matter Expert

How We Achieve Your Financial Goals:



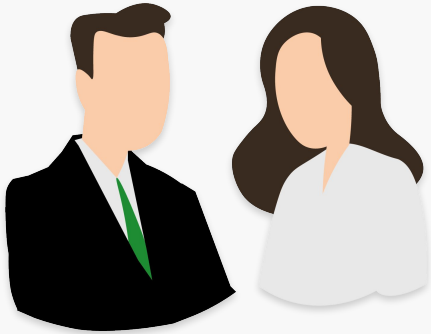
Now, Let's Review the Example Client: (blanked out names for the presentation) - Mr. Executive Mrs. Nurse Manager

Mr. Executive & Mrs. Nurse Manager

Income

Salary & Bonus	Starts	Annual Amount
His Bonus	Active	$115,000
His Salary	Active	$335,000
Her Bonus	Active	$10,000
Her Salary	Active	$124,000
Social Security	**Starts**	**Annual Amount**
His Social Security	At Full Retirement Age (Age 67 - 2050)	$49,500
Her Social Security	At Full Retirement Age (Age 67 - 2050)	$42,936

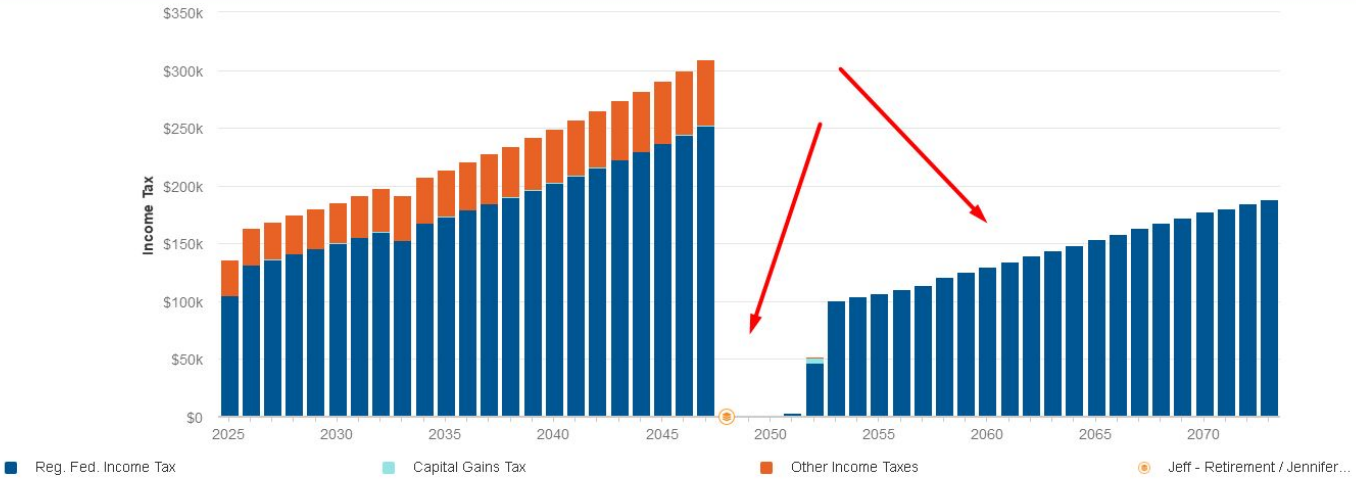
	Mr. Executive	Mrs. Nurse Manager
Date of Birth	1/27/1983 (Age 41)	10/31/1983 (Age 41)
Gender	Male	Female
Occupation	Senior Vice President, Unit Manager	Nurse Case Manager
Retirement Age	65	65
Life Expectancy	90	90
Children	**Relationship**	**Age**
Son	Child	7
Daughter	Child	7



The problem: Limited by the W-2 Nature of Their Income

The solution:

Income Taxes



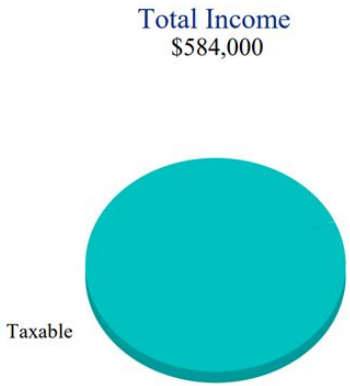
Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2025	42/42	$591,465	$105,086	$126	$30,479	$135,691	22.94%
2026	43/43	$607,924	$131,965	$136	$31,379	$163,480	26.89%
2027	44/44	$624,832	$136,437	$150	$32,296	$168,883	27.03%
2028	45/45	$642,205	$141,197	$163	$33,249	$174,609	27.19%
2029	46/46	$660,051	$145,991	$180	$34,221	$180,392	27.33%
2030	47/47	$678,385	$150,591	$197	$35,212	$186,000	27.42%
2031	48/48	$697,222	$155,319	$217	$36,239	$191,775	27.51%
2032	49/49	$716,575	$160,232	$238	$37,285	$197,755	27.60%

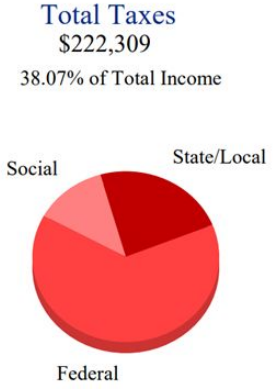
A Solution for Taxable Income

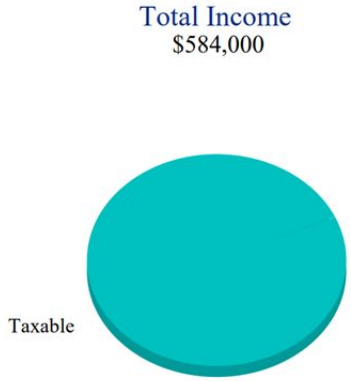
Do well…by doing good for others
NOVADERM Program through Cirrus Investments

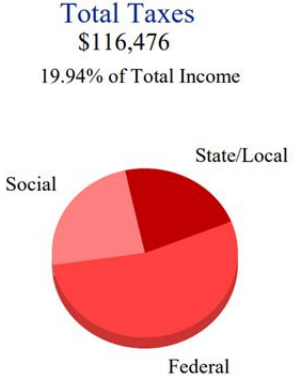
- Created by a Tax Attorney Firm
- Clients purchase LLC Units via purchase agreement
- The LLC purchased the Novaderm cultured cell growth technology using investor funds
- The LLC signs a service agreement with the product provider to provide the medical service to patients
- The LLC, with medical product and the service agreement, was donated to a 501c3 (Hospitals, Veteran based charities)
- A 3rd Party Valuation Firm appraises the value of the LLC at donation
- The client receives a K1 for the value of the donation that includes the medical product AND the value of the service agreement

Income Tax Analysis









Cost vs Benefit Analysis

- $59,000 Investment Purchase
- $105,833 Tax Savings
- NET Savings: $46,833
- Effective Tax Rate Reduced from 38.07% to 19.94%

Questions?

www.myfinancialcoach.com

customerservice@myfinancialcoach.com

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