

Wealth planning



As an investor, you want to make sure the assets you've worked hard to accumulate during your lifetime benefit the people or organizations you care about. As your portfolio increases in size and complexity, estate and income tax planning is a vital tool to help you plan effectively for portfolio protection, maximization, and distribution. As part of Vanguard Personal Advisor Services you will have access to the Wealth and Estate Planning Services team. This team is comprised of experienced wealth planning professionals who are available to discuss tax-efficient advanced estate/legacy and income tax strategies.

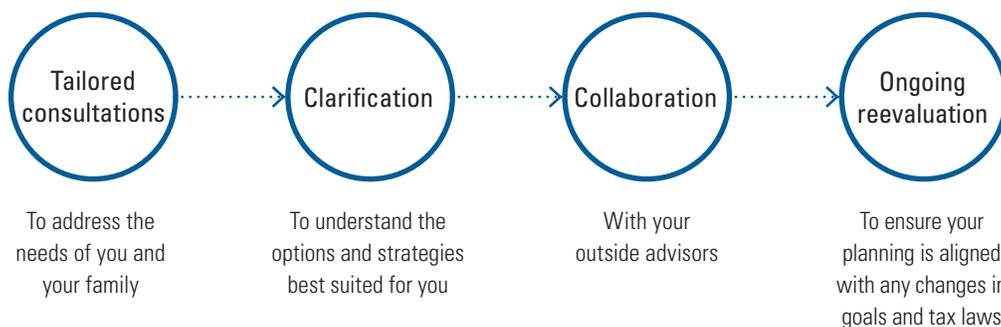
Why engage in wealth and estate planning?

- Aligns your wealth management plans with your financial and personal goals.
- Provides support and financial stability for your family.
- Helps preserve assets for future generations.
- Creates opportunities for tax efficiency.
- Assesses the impact on your plan as tax rules change.
- Obtains insight to best practices derived from working with families like yours.
- Offers confidence and peace of mind in the planning process.

An integrated, customized approach:

Vanguard tax professionals are part of your Vanguard team, working closely with your Vanguard financial advisor on an ongoing basis to understand your goals and objectives and provide clarity and discuss best practices aligned with your needs and tax laws change. Vanguard does not provide legal or tax advice but acts as an ongoing resource. We help you think through your options, and collaborate with your attorney, accountant or other key advisors that support you.

Our consulting process includes:



A lifetime of support:

Wealth planning isn't a onetime experience in your financial life. It evolves as your wealth increases, family circumstances change, goals and priorities shift, and laws alter. As you experience these life transitions, Vanguard's wealth planning professionals can provide guidance. Personal Advisor Services not only works with you during major life transitions—we're also available anytime you have questions or concerns.

Foundational planning

We can consult with you and our wealth and estate planning professionals in the early stages of planning to ensure you have the legal structures in place to protect your spouse and children in case of emergency.

Wealth accumulation

As your portfolio grows or perhaps a liquidity event occurs, we consult on your evolving estate planning needs, as the tax impact becomes more significant or charitable giving becomes a priority.

Family expansion

As your children grow older and your family expands through marriage and the birth of grandchildren, we help you update your wealth plan to reflect a broader focus and evolving goals.

PAS's wealth planning services

Here's a sample of the services offered by our wealth professionals:



Estate plan review

A "check up" of estate planning documents, to ensure the terms of existing documents are aligned with your current goals.



Gifting strategies

Gifting may be an important strategy in establishing your legacy and providing for your family or charitable causes. We can help you consider an array of options, including annual exclusion gifts, education savings, and charitable contributions—balancing tax minimization and your goals in mind.



Charitable strategies

Whether you are charitably inclined or want to use charitable strategies to reduce taxes, we help you identify your giving goals and the causes you wish to support. Next, we consider the optimal assets to use (e.g., cash, appreciated securities, qualified charitable distributions, or a combination thereof) and the suitable manner to make these gifts (e.g., giving directly or through donor-advised funds, foundations, or charitable trusts).



IRA planning

Many investors have significant retirement holdings. If you anticipate higher income taxes in the future for you and your family, it may be to your advantage to consider a Roth conversion. We can guide you through the pros and cons of Roth IRAs and the appropriate timing of the conversion.



Equity compensation planning

Some investors may receive part of their compensation in equities, such as stock options, restricted plans, and performance-related awards, which can be challenging to manage and coordinate. We can help you evaluate the value of each of these tranches to determine the best time and strategy to reduce any concentrated positions.



Impact of law changes

In today's world, tax policy evolves often. As an ultrahigh-net-worth investor, it's very important that you consult with a professional rather than try to navigate through these changes on your own. We proactively consult with you on how those changes might affect your plan to help you maximize your benefits and protect you.



Trusted advisor collaboration

At Vanguard, your financial advisor and estate and tax planning professionals work as an integrated team to consult on your wealth management plan in relation to your goals and objectives. In addition, we collaborate with your external trusted advisors, including attorneys, certified public accountants, plan administrators, or the legal team at your current employer to facilitate clear communication and understanding for your benefit.

See what partnering with a Vanguard advisor could mean for you

Call your relationship team for more information.

Advice services are provided by Vanguard Advisers, Inc., a registered investment advisor, or by Vanguard National Trust Company, a federally chartered, limited-purpose trust company.

The services provided to clients who elect to receive ongoing advice will vary based upon the amount of assets in a portfolio. Please review the *Form CRS and Vanguard Personal Advisor Services Brochure* at vanguard.com/vpasbrochure for important details about the service, including its asset-based service levels and fee breakpoints.

© 2022 The Vanguard Group, Inc. All rights reserved.

PASWEPS 012022