

**As Seen In... Forbes, December 6, 2010**

### Strategic Estate Planning Services

Planning for retirement and our children's future was never more complicated than now. Gone are the days of assured lifetime jobs with guaranteed pensions. The long-term solvency of Social Security is debatable. And every few years, Congress tinkers with the estate tax, putting family fortunes at risk of being wiped out by the IRS upon the owner's demise.

#### Voted 2009 FIVE STAR "Best in Client Satisfaction" Wealth Management Award Winner

— Texas Monthly

Texas-based Strategic Estate Planning Services (SEPS) works with individuals and families to maximize their wealth, while minimizing financial risk and taxes. Unlike most estate planning firms, SEPS customizes financial plans to build nest eggs that can be enjoyed by the living while leaving enough left over for their heirs. But SEPS goes beyond mere wealth-building, thoroughly analyzing every aspect of the client's life to determine the best strategy to address his or her unique circumstances and goals.

"We help connect people with the right resources not just when they need them, but before they need them," says President Mark Pruitt. "We help with income streams, financial planning, life insurance, long-term care, death settlements, veterans' benefits and more."

For example, Pruitt recalls the time when a newly widowed client received multiple, conflicting letters from the Social Security Administration, creating confusion over whether she was entitled to receive benefits, how much she would be paid, and whether she owed money to the government. Strategic Estate Planning not only helped her navigate through the bureaucracy, but also discovered \$78,000 the client had coming to her from a decades-old life insurance policy that she thought was no longer valid.

SEPS is independently owned and is not affiliated with any single



Left to Right: President/CEO Mark Pruitt, Della Pruitt, Ron Peak, Eddie Dunn

can recommend from a wide array of experienced professionals.

"Most wealth management firms don't deal with death settlements, legal documents and doctors," Pruitt says. "We look at the big picture and coordinate all the right elements so they work together for your family."

Strategic Estate Planning serves individuals and families at virtually all levels of the financial spectrum. While the majority of clients are middle-aged and older, a growing number of younger individuals are also turning to SEPS for guidance after seeing how the firm has benefitted their friends or relatives through the years.

"One of the main things people are concerned about is having enough money to retire and live comfortably," Pruitt says. "A lot of people have been burned twice in the stock market in the past 10 years. There are other planning options that provide fair returns and income streams for life without risking money." SEPS offers a two-hour no-cost review to find out what options fit best for each family. It's a great way to start!

**"We look at the big picture and coordinate all the right elements so that they work together for your family."** — Mark Pruitt, President

#### Practice Areas

Income Stream Creation

401(k) or Pension Plan Rollovers

STOP Variable Annuity or Brokerage Account Losses

Tax-Favored Income Planning or Reverse Mortgages

Long-Term Care Needs

Life Insurance Questions & Opportunities

Annuity Comparisons Sales & Service

Tax Strategies

Probate Avoidance Education

Death Settlement Assistance

financial institution or insurance company. As such, the firm provides objective advice that is solely in the client's interest, often working in cooperation with the client's other advisors, such as financial planners, CPAs, attorneys or real estate agents. If a client does not already have the necessary advisors, SEPS



13455 Noel Road | Two Galleria Tower, Suite 1000 | Dallas, TX 75240  
800-381-8870 | [www.strategicestateplanning.com](http://www.strategicestateplanning.com)

Houston | San Antonio | Austin | Dallas/Fort Worth

Member of S.O.F.A. (Society of Financial Awareness), a 501c 3 non-profit organization since 1993. [www.sofausa.org](http://www.sofausa.org)