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- ▼ Growth of \$1
- ▼ Maximize Risk-Adjusted Return
- ▼ Maximize Return after Taxes
- ▼ Maximize Returns after Inflation
- ▼ Maximize Returns after Fees
- ▼ Maximize Returns after Policy Decisions
- ▼ Combine Tax and Investment Expertise
- ▼ Combine Estate and Portfolio Optimization
- ▼ Model Expected Returns
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## A Letter from Tim Voorhees



For more than 40 years, we have provided portfolio planning as part of the estate planning process. We welcome an opportunity to show you how we combine portfolio optimization with estate tax optimization (to maximize use of exemptions) to produce true wealth optimization.

Portfolio optimization begins with an Investment Policy Statement ("IPS"). Your IPS can show you how to reduce fees, taxes, and other expenses that hurt portfolio performance. Enhancing returns just a few percentage points can result in millions of additional capital for funding your vision.

This brochure covers the three main issues that we address in our investment policy statements. Section One explains how capital accumulates much more dramatically when you minimize unnecessary expenses. Section Two explains how we integrate advice from your tax advisers and investment professionals. Section Three shows how we develop model portfolios.

Feel free to contact us to discuss how we can help you maximize the values of your portfolios after taxes, after fees, after-inflation, and after expenses. Please email me at [tim@vfos.com](mailto:tim@vfos.com) or call me at (888) 447-9730. We look forward to working with you

Best regards,



Tim Voorhees, JD, MBA