

Rebuilding Structure, Unlocking Legacy



BACKGROUND

John Greg, a dynamic entrepreneur with diversified interests, came to Addicus facing mounting complexity. Over the years, his enterprise had grown to include more than a dozen operating businesses, a broad real estate portfolio, various trusts and interfamily financial arrangements. At the core of his operation was a multi-state agribusiness platform—spanning equipment, supply chain, and land assets, all generating substantial revenue but operating under a high-volume, capital-intensive model. While undoubtedly financially successful, John lacked the cohesion and foresight to align his business engine with his broader financial and legacy objectives.

John also faced long-standing family financial dynamics: certain operating properties were leased from relatives, legacy buyout terms from generational asset transfers remained on the books, and his parents' estate plans—though sizable—had not been integrated into his broader financial outlook. These intergenerational layers, while common in family-owned businesses, created blind spots in his planning that could compound risk, drive unnecessary costs and taxes, and reduce flexibility over time.

CHALLENGES

While John's success was undeniable, his financial structure revealed a set of hidden vulnerabilities that threatened to limit future flexibility, tax efficiency, and generational continuity.

➤ INCOME TAX BURDEN

Projected liability of approximately \$4.7M for the fiscal year

➤ ESTATE COMPLEXITY

Forecasted estate tax exposure of nearly \$57 Million currently and \$400M by age 90

➤ FAMILY TIES & OBLIGATIONS

Lease payments to relatives, inherited liabilities, and uncoordinated generational planning adding to asset exposure and estate tax liability

➤ ENTITY FRAGMENTATION

Disjointed ownership across operating companies, land holdings, and legacy trusts

➤ COMPLIANCE RISKS

Oversight gaps in privately held insurance structures and legal documentation

SOLUTIONS

Addicus engaged with John through an enterprise discovery process, unpacking layers of structural, tax, and estate inefficiencies to build a future-focused plan.



INTEGRATED FORECASTING & ENTITY MAPPING

- Modeled cash flows, ownership transitions, tax scenarios, and liquidity milestones
- Mapped family financial obligations and property entanglements for alignment with broader estate strategy



TAX EFFICIENCY & STRATEGIC DEDUCTIONS

- Leveraged depreciation schedules, renewable energy credits, and multi-entity planning
- Brought John's projected tax bill down from ~\$4.7M to under \$200K for the year
- Total planning and execution investment: just under \$500K, net savings/deferral of almost \$4M



ESTATE STRATEGY & LEGACY ARCHITECTURE

- Replaced outdated insurance-heavy planning with a flexible, multi-generational structure
- Reduced estate tax exposure from ~\$400M to ~\$165M through trust design, gifting/sale, and valuation
- Integrated charitable and intergenerational objectives to create a values-aligned legacy framework



STRUCTURAL CLEANUP & CENTRALIZATION

- Formed a centralized management company to oversee operations across all operating business entities
- Executed legal restructuring, employee transition, transfer pricing analysis, and real estate alignment
- Redirected ~50% of net operating income into tax-favorable vehicles, preserving long-term value



ADVISOR ALIGNMENT & STRATEGIC INTEGRATION

- Worked hand-in-hand with John's CPA, long-time estate attorney, and insurance advisors
- Introduced outside specialists for valuation studies, trust jurisdiction optimization, and captive insurance asset compliance
- Improved advisory efficiency, benchmarked fees, and strengthened alignment—without disrupting trusted relationships

OUTCOME

Under his original plan, John's projected net worth would have surpassed \$1B by age 90, accompanied by a staggering estate tax burden and structural inefficiencies that would have constrained future generations. With Addicus' design and execution, his projected net worth now approaches \$2B—powered by dramatically improved cash flow, long-term tax efficiency, and strategic reinvestment.

The new plan also delivered a reduction in projected estate tax exposure of more than 50%, positioning the family to retain significantly more of what they've built. Perhaps most importantly, John now has a cohesive financial architecture that gives him and his family clarity, control, and confidence—not just for the next quarter, but for the next generation.

WHY CHOOSE ADDICUS

Addicus isn't just a planning firm—we're a strategic design partner for dynamic entrepreneurs. We bring order to financial chaos, eliminate costly inefficiencies, and help our clients build the kind of structures that protect and multiply what they've built. Our process is immersive, data-driven, and relentlessly outcome-focused. We don't hand over a binder of ideas—we roll up our sleeves, integrate with your team, and deliver strategies that work in real life. When entrepreneurs choose Addicus, they're not just getting a plan—they're getting control, clarity, and a partner committed to their long-term freedom and success.

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"We aim to simplify the complex, and deliver transformative strategies tailored to each client's unique financial landscape."



Andrew B. Adams
Partner,
Chief Enterprise Architect

Transforming financial complexity into clarity — empowering wealth creators to preserve and grow their legacy for generations.



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