



## **2016 MDRT Annual Meeting e-Handout Material**

**Title:** Presented in Korean Language: Sharing Ideas for Growing Business in Estate & Gift Planning

**Speaker:** Kyo Wook Son, CFP

**Presentation Date:** Wednesday, June 15, 2016

**Presentation Time:** 11:30 a.m. - 12:30 p.m.

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Million Dollar Round Table  
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Park Ridge, IL 60068 USA

Slide 1



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Slide 2



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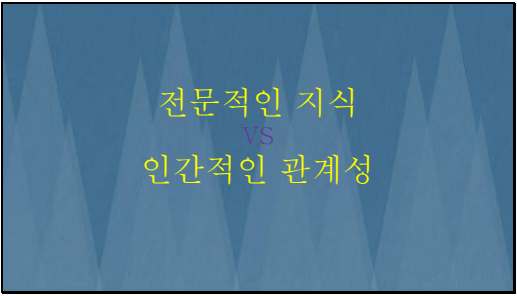
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Slide 3



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Slide 4

자산가에게 접근

1. 접근하는 방법
2. 자산가가 궁금해 하는 것
3. 자산가가 믿는 것

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Slide 5

결국, 자산가는?

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Slide 6

**Sales Process**

1. Prospecting
2. Telephone Approach
3. Opener
4. Fact & Feeling Finding
5. Presentation & Closing
6. 청약
7. 증권전달 & 소개요청

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Slide 7



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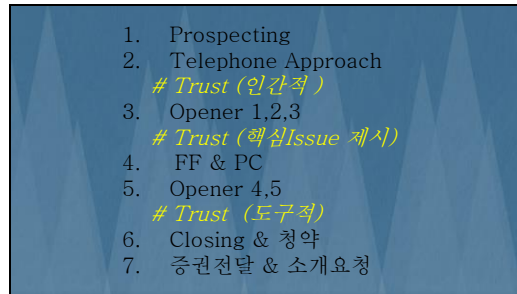
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Slide 8



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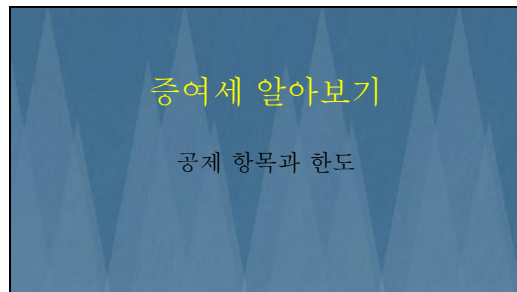
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Slide 9



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Slide 13

실제 증여 사례

45세 (남) 자산 20억원 경우

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Slide 14

※ 절세 예측

구 분	현재 추정 상속세	15년후 추정	증여실행후	비 고
상속재산가액 · 일괄공제 · 금융자산공제	20억원 5억원 2억원	32억원 <sup>※1</sup> 5억원 2억원	24.5억원 5억원 2억원	
상속세 과표	13억원	25억원	17.5억원	
산출세액 · 세율(40%)	3.6억원	8.4억원	5.4억원	10억초과 (2억4천만원+40%)
신고세액공제	0.36억원	0.84억원	0.54억원	10%
납부세액	3.24억원	7.56억원	4.86억원	2.7억원

※1 재산평가율 3% 적용

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Slide 15

주요 Issue의 사례

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Slide 16

- ◆ **상속재산 30억원 이상은 국세청 별도 관리대상**
  - 재산 증가분에 대한 감시강화를 피하고 사후관리 요건 충족
- ◆ **상속전 처분재산 내역 관리대상**
  - 1년 이내 2억원, 2년 내 5억원 이상의 재산처분과 인출금액에 대한 객관적 자료입증
  - 상속전 10년 이상 관리 이력 보관필요 (사전증여, 비용출처 등)
- ◆ **사전증여와 자금이동 시점단축을 통한 자금증가 방지**
  - 3년 증여 Plan과 10년 증여Plan으로 질세 목적 달성 및 연간 Review의 중요성

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Slide 17

Master Plan

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Slide 18

※ 증여 Master Plan

■ 주대 금액 100만원 이하(2024년 기준) 받은 증여채 전고, 상속재산으로 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자)

■ 부담부동산을 팔아 남기지 않도록 하여, 현금으로 받은 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자)

■ 부담부동산, 채권인출에 대한 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자) 증여채 전고(자녀, 손자)

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Slide 19



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Slide 20



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