

# SAFE HARBOR GROUP

Robert P. Brown | Insurance Advisor

Serving New York | New Jersey | Maryland | Delaware

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## WEBSITE CONTENT & LEAD GENERATION SYSTEM

Complete Page-by-Page Copy, Headline Variations  
& Free Downloadable Lead Magnet Guide

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*Prepared Exclusively for Safe Harbor Group*

## SECTION 1: HEADLINE COPY

Use the following headlines on your homepage hero section. Test them to see which resonates most with your audience. Options are organized from most direct to most benefit-driven.

### PRIMARY HEADLINE OPTIONS

#### Option A — Tax-Focused (Recommended)

*Protect What You've Built. Reduce Estate & Gift Taxes — Legally, Strategically, Permanently.*

#### Option B — Family Legacy Focus

*Your Family Deserves More Than a Will. Discover How Smart Planning Eliminates Estate Taxes & Secures Generational Wealth.*

#### Option C — Action-Oriented

*Stop Losing Wealth to Estate Taxes. Safe Harbor Group Designs Tax-Reduction Strategies for NY, NJ, MD & DE Families.*

#### Option D — Authority & Trust

*Estate & Gift Tax Strategies Used by America's Most Financially Protected Families. Now Available to You — Complimentary Consultation with Robert P. Brown.*

### SUPPORTING SUBHEADLINES

Place one of these directly below your primary headline:

- We combine life insurance, annuities, disability income, and long-term care planning to legally minimize state and federal estate taxes — while your current attorney and CPA remain part of the team.
- Most families overpay estate taxes by hundreds of thousands of dollars. We fix that — without replacing your existing advisors.

- Working alongside your attorney and CPA, or connecting you with trusted professionals, Safe Harbor Group builds a complete wealth protection strategy around your life.

## **CALL-TO-ACTION BUTTON TEXT**

- Schedule Your Complimentary Strategy Session
- Get My Free Estate Tax Analysis
- Claim Your Free Consultation
- Download Our Free Tax Reduction Guide
- See How Much You Could Save

## SECTION 2: PAGE-BY-PAGE WEBSITE CONTENT

### PAGE 1: HOME PAGE

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#### HERO SECTION

**Headline:**

Protect What You've Built. Reduce Estate & Gift Taxes — Legally, Strategically, Permanently.

**Subheadline:**

Safe Harbor Group works alongside your attorney and CPA to design insurance-based estate planning strategies that reduce — or eliminate — state and federal estate and gift taxes across New York, New Jersey, Maryland, and Delaware.

**CTA Button:**

Schedule Your Free Strategy Session

**Trust Line Below CTA:**

No obligation. No pressure. Just a clear picture of what's possible for your estate.

#### SOCIAL PROOF BAR (Below Hero)

Display these trust-building statements in a clean horizontal bar:

- Serving NY | NJ | MD | DE
- State & Federal Estate Tax Reduction Specialists
- Works Cooperatively with Your Existing Attorney & CPA
- Life Insurance | Annuities | Disability Income | Long-Term Care

#### PROBLEM SECTION — 'Are You At Risk?'

**Headline:**

Most High-Net-Worth Families Are Unknowingly Overpaying Estate Taxes

**Body Copy:**

Without a proactive tax reduction strategy, a significant portion of the wealth you've spent a lifetime building could transfer to the government instead of your family. State estate taxes in

New York, New Jersey, Maryland, and Delaware can take effect at lower thresholds than the federal level — and the combined impact can be devastating.

The good news? With the right planning tools — including life insurance, annuities, gifting strategies, and trust structures — much of this tax burden can be legally reduced or eliminated.

## SERVICES SNAPSHOT — 'How We Protect You'

### Intro:

Safe Harbor Group uses a suite of insurance-based financial tools, coordinated with your legal and tax advisors, to build a comprehensive estate protection strategy tailored to your situation.

Display as 4 feature boxes:

<b>Estate &amp; Gift Tax Reduction</b> State & federal strategies to minimize tax exposure legally.	<b>Life Insurance &amp; Annuity Planning</b> Powerful tools that protect wealth and reduce taxable estate value.	<b>Disability &amp; Long-Term Care</b> Safeguard your estate from being depleted by healthcare costs.	<b>Coordinated Team Planning</b> We work with your attorney & CPA — or refer trusted professionals.
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## LEAD MAGNET SECTION

### Headline:

Free Download: The 7 Estate Tax Mistakes That Cost Families Millions

### Subheadline:

Discover the strategies high-net-worth families in NY, NJ, MD & DE use to legally protect their estate — and how you can too.

### Form Fields:

- First Name
- Last Name
- Email Address
- Phone Number (Optional)
- Approximate Estate Value (Dropdown: Under \$1M / \$1M-\$3M / \$3M-\$10M / \$10M+)

### Button Text:

Send Me the Free Guide

## **ADVISOR INTRODUCTION SECTION**

### **Headline:**

Meet Robert P. Brown — Your Estate Protection Advisor

### **Body Copy:**

Robert P. Brown brings deep expertise in insurance-based estate planning strategies across New York, New Jersey, Maryland, and Delaware. His approach is collaborative — working hand-in-hand with your existing attorney and CPA to ensure every part of your financial life works together.

Whether you need to reduce estate taxes, protect against disability, plan for long-term care costs, or structure a legacy gifting strategy, Robert designs a plan around your specific goals.

### **CTA:**

Schedule a Complimentary Consultation with Robert

# PAGE 2: ABOUT PAGE

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## PAGE HEADLINE

We're Not Just Planners. We're Protectors.

## INTRO PARAGRAPH

Safe Harbor Group was built on a simple belief: every family that has worked hard to build wealth deserves a strategy to protect it. Too many families discover — too late — that without proper planning, state and federal estate taxes can claim a significant portion of what they intended to leave behind.

Robert P. Brown and the Safe Harbor Group team combine deep knowledge of insurance-based planning tools with a collaborative approach that respects and strengthens your existing professional relationships.

## OUR PHILOSOPHY

We don't replace your attorney or CPA — we complete the picture.

Estate tax reduction requires coordination across legal, tax, and financial disciplines. Most families have a great attorney and a trusted CPA, but they lack a specialist who understands how life insurance, annuities, disability income planning, and long-term care strategies can dramatically reduce taxable estate value while protecting the family from life's uncertainties.

That's where Safe Harbor Group comes in.

## WHAT SETS US APART

- Specialists in state AND federal estate and gift tax reduction strategies
- Deep expertise in insurance-based planning tools including life insurance, annuities, disability income, and long-term care
- We actively coordinate with your existing attorney and CPA — no replacement, no friction
- If you don't have an attorney or CPA, we can connect you with trusted professionals in our network
- Licensed and serving clients across New York, New Jersey, Maryland, and Delaware

## **OUR APPROACH**

### **Step 1 — Complimentary Discovery Session**

We learn about your estate, your family's goals, and your current advisors. No pressure, no commitment.

### **Step 2 — Estate Tax Analysis**

We analyze your potential exposure to state and federal estate taxes and identify opportunities for reduction.

### **Step 3 — Customized Strategy Design**

We design a comprehensive plan using the right combination of insurance and gifting tools — coordinated with your legal and tax team.

### **Step 4 — Implementation & Ongoing Support**

We implement your strategy and stay with you as your estate evolves over time.

# PAGE 3: SERVICES PAGE

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## PAGE HEADLINE

Comprehensive Estate Protection — Built Around Your Unique Situation

## INTRO

Safe Harbor Group offers a suite of insurance-based estate planning services designed to reduce state and federal estate taxes, protect your wealth from unexpected events, and ensure your legacy reaches the people you love. Every strategy is customized — and coordinated with your attorney and CPA.

### **SERVICE 1: State & Federal Estate Tax Reduction**

New York, New Jersey, Maryland, and Delaware each impose state-level estate taxes — in some cases at thresholds far lower than the federal level. Without a proactive strategy, your heirs could face a significant tax bill. We identify legal strategies using life insurance, irrevocable trusts, and gifting techniques to dramatically reduce — or eliminate — this exposure.

### **SERVICE 2: Gift Tax Planning & Annual Gifting Strategies**

The federal gift tax annual exclusion allows you to transfer wealth to the next generation tax-free — but most families never take full advantage. We design systematic gifting programs that move assets out of your taxable estate efficiently, using IRS-approved strategies including annual exclusion gifts, 529 contributions, and Crummey trust structures.

### **SERVICE 3: Life Insurance for Estate Planning**

When properly structured, life insurance is one of the most powerful estate planning tools available. Policies held inside an Irrevocable Life Insurance Trust (ILIT) can provide estate tax-free death benefits to your heirs, cover estate tax liabilities, or fund business succession plans — without adding to your taxable estate.

### **SERVICE 4: Annuity-Based Wealth Transfer**

Annuities offer unique tax advantages for transferring wealth efficiently. We design annuity strategies that grow assets tax-deferred, create guaranteed income streams, and transfer remaining values to heirs with minimized tax impact.

### **SERVICE 5: Disability Income Protection**

A serious disability can derail even the most carefully planned estate. Disability income insurance protects your earning capacity — ensuring that your estate plan stays on track even if you're unable to work. We integrate disability income planning as a foundational component of your wealth protection strategy.

### **SERVICE 6: Long-Term Care Planning**

Long-term care costs are the single biggest threat to estate preservation for families over 60. Without proper coverage, a prolonged care event can rapidly deplete the assets intended for your heirs. Safe Harbor Group designs long-term care strategies — including hybrid insurance solutions — that protect your estate from this risk.

### **SERVICE 7: Coordinated Team Planning**

We believe the best estate plans are built by a team. We actively work alongside your existing attorney and CPA, ensuring all strategies are legally sound, tax-efficient, and fully integrated. For clients who need referrals to qualified attorneys or CPAs, we maintain a network of trusted professionals across our service states.

# PAGE 4: CONTACT PAGE

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## PAGE HEADLINE

Let's Build Your Estate Protection Strategy

## INTRO

Take the first step toward protecting your family's wealth from unnecessary estate taxes. Schedule a complimentary strategy session with Robert P. Brown. There's no obligation — just an honest conversation about your estate and the strategies that may be available to you.

## CONTACT FORM FIELDS

- First Name \*
- Last Name \*
- Email Address \*
- Phone Number \*
- State of Residence (Dropdown: NY / NJ / MD / DE / Other)
- Approximate Estate Value (Dropdown: Under \$1M / \$1M-\$3M / \$3M-\$10M / \$10M+)
- Do you have an existing attorney? (Yes / No / Need a Referral)
- Do you have an existing CPA? (Yes / No / Need a Referral)
- What is your primary concern? (Dropdown: Estate Tax Reduction / Gift Tax Planning / Long-Term Care / Disability Protection / Life Insurance / Business Succession / Not Sure)
- Message / Additional Notes (Optional)

## TRUST ELEMENTS TO DISPLAY

- Phone number prominently displayed
- Response time promise: 'We respond to all inquiries within 1 business day'
- 'Your information is kept strictly confidential and never shared.'

## ALTERNATE CTA SECTION

### Headline:

Not Ready to Call? Start with Our Free Guide.

### Body:

Download 'The 7 Estate Tax Mistakes That Cost Families Millions' — a free resource that reveals the most common and costly estate planning errors families in NY, NJ, MD & DE make, and how to avoid them.

## **SECTION 3: FREE DOWNLOADABLE LEAD MAGNET GUIDE**

The following pages contain the complete text for your lead magnet PDF guide. Format this as a branded 8-12 page PDF using Safe Harbor Group's colors (navy and gold). Offer it as a download in exchange for name, email, and phone number.

FREE GUIDE

# The 7 Estate Tax Mistakes That Cost Families Millions

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What High-Net-Worth Families in New York, New Jersey,  
Maryland & Delaware Must Know Before It's Too Late

**Presented by Safe Harbor Group**

Robert P. Brown, Insurance Advisor

## A Message from Robert P. Brown

If you're reading this, chances are you've worked hard to build something significant — a business, a portfolio, a home, a legacy. And like most people, you probably assume that your estate plan is in good shape because you have a will, or because your attorney told you everything was handled.

But here's what most families don't discover until it's too late: having a will is not the same as having an estate tax reduction strategy.

The state estate taxes imposed by New York, New Jersey, Maryland, and Delaware — combined with federal estate taxes — can take 40% or more of the wealth you intended to pass to your family. And in many cases, this loss is entirely preventable.

This guide reveals the seven most common mistakes that cost families millions — and shows you what can be done about each one. My goal is simple: to give you the information you need to have a more informed conversation with your advisors, and to understand the strategies that may be available to you.

— Robert P. Brown, Safe Harbor Group

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### MISTAKE #1: Relying on a Will Alone

A will determines who receives your assets — but it does nothing to reduce the taxes owed on those assets before they're transferred. In New York, the estate tax kicks in at \$7.16 million (2024) with a 'cliff' provision that can dramatically increase tax exposure. New Jersey imposes inheritance taxes on non-spouse beneficiaries. Maryland and Delaware have their own thresholds and rates.

A will is essential — but it's only the beginning. Without insurance-based tools like Irrevocable Life Insurance Trusts (ILITs), much of your estate's value may be exposed to unnecessary taxation.

***The Fix: Pair your will with a structured estate tax reduction strategy that uses life insurance and gifting tools to reduce your taxable estate.***

### MISTAKE #2: Ignoring State-Level Estate Taxes

Many families plan around the federal estate tax exemption (currently \$13.61 million per individual) and assume they're safe. But state estate taxes in NY, NJ, MD, and DE apply at significantly lower thresholds — and they're calculated separately from federal taxes.

New York's 'cliff' provision is especially dangerous: if your estate exceeds the exemption by even \$1, you pay state estate tax on the entire value of the estate, not just the excess. This can result in a tax bill far larger than expected.

***The Fix: Conduct a state-specific estate tax analysis that accounts for NY, NJ, MD, or DE rules — not just federal thresholds.***

### **MISTAKE #3: Failing to Use the Annual Gift Tax Exclusion**

Every year, the IRS allows you to give up to \$18,000 per recipient (2024) completely tax-free. A married couple can give \$36,000 per recipient, per year. Over a decade, a couple with three children could transfer \$1,080,000 out of their taxable estate — with zero gift tax consequences.

Most families never systematically take advantage of this. They wait until the end of their lives to think about gifting, by which time much of the opportunity is gone.

***The Fix: Implement a systematic annual gifting program as early as possible, coordinated with your CPA and attorney.***

### **MISTAKE #4: Not Using Life Insurance as a Tax-Free Wealth Transfer Tool**

Life insurance death benefits are generally income tax-free — but they can still be subject to estate taxes if the policy is owned by the insured. By holding a policy inside an Irrevocable Life Insurance Trust (ILIT), the death benefit is removed from your taxable estate entirely.

This means your family can receive a substantial, tax-free payment that covers estate tax liabilities, preserves other assets, and funds your legacy — without adding a dollar to your taxable estate.

***The Fix: Work with an insurance advisor to structure life insurance ownership through an ILIT, keeping the death benefit outside your estate.***

### **MISTAKE #5: Leaving Long-Term Care to Chance**

The average cost of nursing home care in the Northeast exceeds \$130,000 per year. For couples who both require care, the combined cost can rapidly deplete an estate that took

decades to build. Without long-term care coverage, families often find that the assets intended for their heirs are consumed by care costs before they can be transferred.

Hybrid long-term care insurance products can provide care benefits if needed — and return a death benefit to heirs if the care benefit is never used, making them an efficient estate protection tool.

***The Fix: Incorporate long-term care insurance — particularly hybrid policies — as a cornerstone of your estate preservation strategy.***

## **MISTAKE #6: No Disability Income Protection**

If a disability prevents you from working before you've finished building your estate, your entire plan can collapse. Disability income insurance replaces a portion of your income — protecting your family's lifestyle and ensuring your estate plan stays funded.

Many high-income professionals assume they're covered through employer plans, but group disability benefits are often insufficient, taxable, and lost if you change jobs.

***The Fix: Secure an individual, own-occupation disability income policy that protects your income regardless of employment status.***

## **MISTAKE #7: Working in Silos — No Coordinated Planning Team**

Perhaps the most expensive mistake of all: having an attorney, a CPA, and a financial advisor who never talk to each other. Each professional optimizes their piece of the puzzle — but without coordination, strategies can conflict, opportunities are missed, and the overall plan underperforms.

An estate tax reduction strategy requires legal expertise (trusts, documents), tax expertise (gift and estate tax analysis), and insurance expertise (product selection, trust funding) all working together.

***The Fix: Ensure your advisors operate as a coordinated team. Safe Harbor Group is designed to work alongside your attorney and CPA — or connect you with trusted professionals in our network.***

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## Your Next Step

Now that you know the seven most costly estate planning mistakes, the question is: which of these apply to your situation?

The only way to know for certain is to conduct a thorough estate analysis — one that accounts for your specific asset mix, family structure, state of residence, and tax exposure. That's exactly what Safe Harbor Group offers, at no charge, in a complimentary strategy session.

In this session, Robert P. Brown will:

- Review your current estate plan and identify gaps
- Analyze your potential state and federal estate tax exposure
- Explain the strategies that may be available to reduce that exposure
- Coordinate with your existing attorney and CPA, or provide referrals if needed

***Schedule Your Complimentary Estate Tax Strategy Session Call or visit [safe-harbor-group.com](https://safe-harbor-group.com) to book your appointment with Robert P. Brown.***

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