

# Powerful Income Tax Deduction Strategy Called the Optimized CLAT Goes Mainstream

*Top tax and estate planning attorney partners with Engineered Advisory Accelerator to offer the OCLAT*

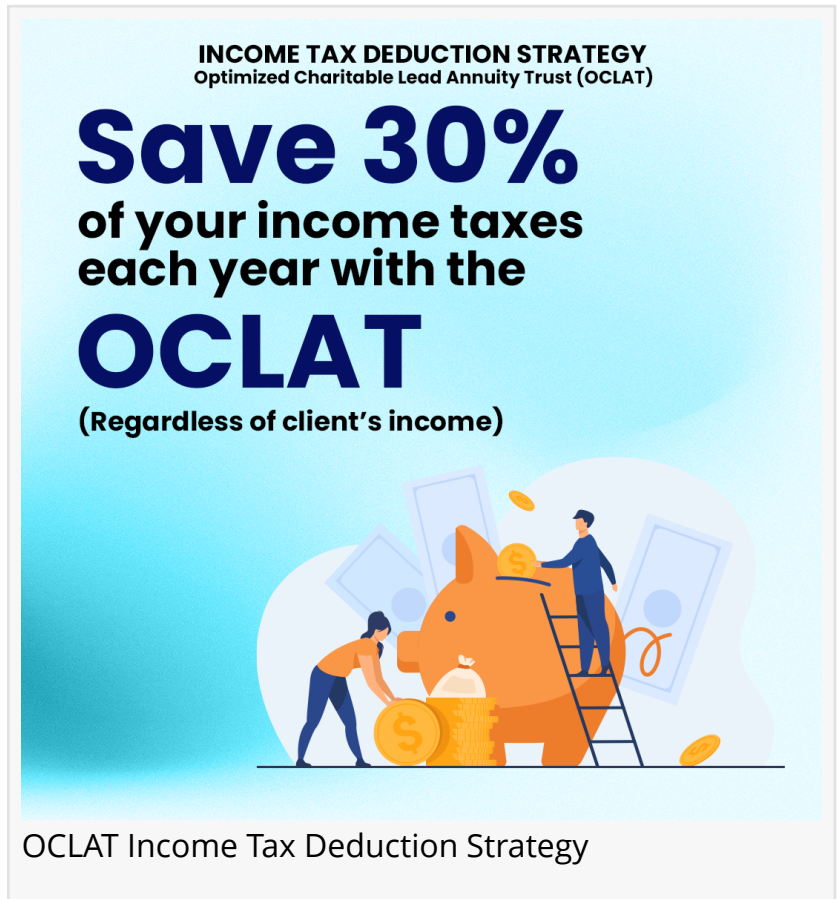
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/EINPresswire.com/ -- Senior partner and Best Lawyers honoree [Jonathon Morrison](#) is proud to announce a new partnership with [Engineered Advisory Accelerator](#) to offer the Optimized Charitable Lead Annuity Trust (OCLAT), a proven income tax deduction strategy designed to maximize the tax and economic benefits to the contributor.

"We are excited to be able to tap into Engineered Advisory's network of leading CPAs and vetted tax professionals at top firms across the country," said Jonathon Morrison, senior tax and family wealth planning attorney at Frazer Ryan Goldberg & Arnold. "Our partnership enables us to reach new clients, many of whom have complex estates, with the advanced estate planning solutions that preserve and cultivate wealth."

By promising to make donations to charity or a donor advised fund later in life, the OCLAT rewards the client with a large, current income tax deduction. The OCLAT can be funded by clients every year to reduce federal and state taxes by up to 30%, regardless of the client's income (i.e., "no phaseouts").

The OCLAT is a [peer-reviewed](#) income tax deduction strategy for clients that have high incomes or have experienced large capital gain events. The OCLAT also has retirement savings, asset protection, and generational wealth transfer benefits:



**INCOME TAX DEDUCTION STRATEGY**  
Optimized Charitable Lead Annuity Trust (OCLAT)

**Save 30%**  
**of your income taxes**  
**each year with the**  
**OCLAT**  
(Regardless of client's income)

OCLAT Income Tax Deduction Strategy

The graphic features a large orange piggy bank in the center. A person in a blue suit is climbing a ladder to place a coin into the piggy bank. Another person in an orange shirt is pushing a large gold coin towards the piggy bank. The background is light blue with floating dollar bills and gold coins.

- The OCLAT may be funded every tax year with up to 30% of the client's annual income (including capital gains from the sale of a business) to generate a federal/state income tax deduction.
- The client receives a federal/state income tax deduction equal to the amount contributed to the OCLAT that year (i.e. a \$1M contribution to the OCLAT provides a \$1M income tax deduction).
- The OCLAT does not need to be funded with cash – it can be funded with stocks, bonds, or investment real estate.
- The OCLAT assets are exempt from the client's personal creditors, lawsuits and bankruptcy.
- At all times, the client directly controls the OCLAT investments with virtually no major investment limitations.
- During the initial charitable period (typically 15-30 years), a portion of the OCLAT funds are transferred to the client's donor advised fund.
- At the end of the charitable period (typically near retirement age), the client can expect to receive back 2-5x the initial contribution to the OCLAT (assuming reasonable 5-7% rates of return on investments). These assets may be transferred back to the client (without any immediate income taxes) and/or transferred to the client's heirs (without any immediate income taxes or 40% federal gift/inheritance taxes).

The OCLAT is a creative solution for high-net-worth clients who have a high income or are selling or have already sold an appreciated asset or business for a large capital gain. The OCLAT increases assets under management in three different ways: it reduces a client's income taxes, builds up their donor advised fund, and reduces the 40% federal estate tax at death.

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#### About Jonathon M. Morrison

A senior partner at Frazer Ryan Goldberg & Arnold, Forbes Finance contributor, and Best Lawyers® honoree, Jonathon Morrison's practice is focused on tax, business and estate planning for UHNW clients with large or complex estates. He is licensed in both Arizona and California and is a Certified Specialist in Estate Planning, Trust and Probate Law in California.

After a decade practicing with preeminent estate planning law firms in Silicon Valley, Jonathon gained a mastery of modern, advanced estate and tax planning strategies. With his unique background, Jonathon enjoys a reputation for developing advanced estate planning solutions for high income and high net worth clients whose objectives include income tax and estate tax minimization, charitable and philanthropic giving, business exit and succession planning, and asset protection.

Jonathon is also a frequent speaker and nationally recognized authority with respect to a specific type of charitable vehicle: the "optimized charitable lead annuity trust" (OCLAT). Jonathon is

frequently engaged by clients, advisors, CPAs, and attorneys around the country to implement and provide advice with respect to OCLAT planning. He has funded over 150 OCLATs and been involved in more than 500 CLAT cases.

#### About Frazer Ryan Goldberg & Arnold LLP

Frazer Ryan Goldberg & Arnold is a nationally recognized Phoenix boutique law firm strategically structured to satisfy the unique needs and high expectations of individuals, families, and closely held businesses.

Widely respected for our dedication to “private client” matters, Frazer Ryan’s 26 skilled and innovative attorneys are organized as service-specific teams that provide peer-recognized insight, depth, and skill in the firm’s six core areas: Estate Planning, Tax Controversy, Trust and Estate Controversies, Business and Corporate Law, and Elder Law.

Frazer Ryan is one of only 50 companies selected for the 2022 edition of Arizona's Most Admired Companies, a business-excellence recognition program co-sponsored by Arizona Business magazine. In 2022, US World News and Report named Frazer Ryan as a Regional Tier 1 law firm in Trust & Estate Law, Tax Litigation, and Trust & Estate Litigation. Thirteen of the firm’s attorneys have been recognized as The Best Lawyers in America®.

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