

Elena Smirnov-Otis, CFP®, TEP®, CLU®

GAPS (2025)

- *Principal, Global Asset Protection Solutions(GAPS), boutique financial services firm*
- *Certified Financial Planner®, Focused on Tax Compliant Wealth Growth and Asset Protection*
- *Life Insurance Practitioner: Independent Broker representing U.S. and International Carriers, California Insurance License: 0C54307*

BACKGROUND: Elena has been working in the financial services industry in the U.S. since 1999. Professional practice includes developing sophisticated, tailor-made solutions for individuals, families, business owners, and trusts in the areas of advanced estate planning, business planning, charitable giving, and tax efficient asset management, with a strong focus on risk protection. Certified Financial Planner (CFP®) and Chartered Life Underwriter (CLU®) designations in the United States. Also, an Accredited Trust and Estate Practitioner® (TEP) STEP.org. Elena and her associates specialize in designing and implementing **life-insurance-based solutions and advanced planning strategies** for successful entrepreneurs, families, trusts, and businesses, both in the U.S. and internationally.

ASK ME ABOUT:

- Advanced life-insurance-based strategies and tax-compliant global wealth planning strategies for Global Entrepreneurs, Foreign Investors, and HNW/UHNW Multi-Jurisdictional Families;
- Legacy and succession planning solutions for global citizens with assets and family members in multiple jurisdictions;
- U.S. and U.S.-compliant (offshore) life insurance solutions for foreign nationals, non-U.S. residents (non-domiciled aliens);
 - Insurance and annuity “wrappers” as pre-immigration tax planning solutions, both for permanent and temporary immigration;
 - Private placement life insurance and annuities and Life insurance in foreign trusts;
 - Life insurance solutions for UNI/DNI (undistributed net income) problem and accumulation distribution problem in foreign non-grantor trusts with U.S. beneficiaries;
 - Deferred compensation and supplemental retirement planning for owners and executives of multinational businesses;
 - Large amount life insurance underwriting, product selection, and funding options for ILITs (Irrevocable Life Insurance Trusts), Charitable Lead Trusts, Charitable Remainder Trusts, Grantor Retained Annuity Trusts, Dynasty Trusts.
- Annuities, Long-term Care Insurance. Disability Insurance. Key-person Insurance.
- Our firm can also serve in a consultancy capacity for our clients to assess, implement, and coordinate the strategies recommended by other advanced planning specialists.

Please let us know if you have planning projects in mind where we may assist you.
We will be delighted to work with you.

While we are headquartered in California, USA, we work with clients across the U.S and globally. Our business hours are 8:30 a.m.– 5 p.m. Pacific Time.

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EMAIL: elena@gaps-usa.com (also elenasmirnov@gmail.com)

Elena Smirnov-Otis, TEP® , CFP® , CLU®

Asset-Protection-Focused Financial Planner. U.S.A. and International Life Insurance Practitioner. Independent Broker Representing Multiple Fine Life Insurance Companies in the U.S. and Globally

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Specializing in:

**** Estate Tax and Transfer Tax Planning Solutions for Global Entrepreneurs, Foreign Investors, and HNW/UHNW Multi-Jurisdictional Families**

**** Advanced, Tax-compliant, International and U.S. Pension and Retirement Strategies**

**** Institutionally Priced Life Insurance and Annuity Arrangements (Private Placement Life Insurance)**

**** Pre-Arrival Tax Planning for U.S.-bound Entrepreneurs and Families**

**** Foreign Life Insurance Analysis and Strategic Uses of Life Insurance in Foreign Trusts**

**** Cross-Border Financial Planning for Multi-Nationals**

USA-BASED PLANNING:

Life Insurance products and strategies

Life Settlements

Long-Term Care, Hybrid Life/LTC Insurance

Disability Insurance

Personal markets:

Estate/Transfer Tax Planning Strategies

Retirement Planning Strategies, Annuities

Charitable Giving Strategies

Medical insurance/Travel Insurance

USA-BASED PLANNING:

Business Markets:

Defined Benefit Plans, Executive Compensation Plans, Deferred Compensation Plans

Buy-Sell Funding, Key Person Insurance, Overhead Expense Insurance

Business Succession Plans, Exit Planning Strategies, Split-Dollar Plans

Employee Benefits – Group Health, Life, Disability

Life insurance in 401(k) Plans, Profit Sharing Plans, Fully Insured Plans

Qualifications:

Certified Financial Planner (CFP®), Chartered Life Underwriter (CLU®),

Accredited Trust and Estate Practitioner® (TEP)

Securities Series 7, 6, 63, 65 Licensed (Currently Inactive)

MBA, Finance; BS, Mechanical Engineering - Moscow Academy of Management, Moscow, Russia

Stanford University, 1996 Visiting Science Fellow at CISAC

Associations:

- STEP - Society of Trust and Estate Practitioners, Silicon Valley Chapter

- Peninsula Estate Planning Council

- ProVisors (Palo Alto I)

- Sweet Adelines, Inc. (Diablo Vista Chorus)

- Palo Alto Pickleball Club

Personal:

Born in Sarov, Russia. Resides: San Francisco Bay Area, CA. Hobbies - choir singing, pickleball, golf, hiking.

Global Asset Protection Solutions and its representatives do not provide legal nor tax advice. Please consult your attorney, accountant, and/or tax advisor for advice concerning your particular circumstances. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ in the U.S.

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