

# Barb Culver Spans The Globe Discussing Legacy Planning

CINCINNATI, Ohio – Mar. 13 (SEND2PRESS NEWSWIRE) – It is appropriate that Barb Culver, president and founder of Resonate Companies ([www.resonatecompanies.com](http://www.resonatecompanies.com)), is a well-respected legacy planning professional. A successful entrepreneur who served as a high school teacher in the Cincinnati public school system before entering the financial services industry, she chose to create her own legacy so others could leave theirs.

A national educator and speaker on the subject of client-centered legacy planning, Culver was among the first financial planners to use the term. She has co-authored three books on the subject, edits a professional journal on the values-based form of estate planning, and speaks at engagements around the country about the topic. She also instructs advisors in the financial services industry about legacy planning and consults with non-profit organizations nationwide about building their endowments using client-centered legacy planning strategies.

To Culver, the subject is not a career, it is a passion.

“Legacy planning is not solely about minimizing tax liabilities and maximizing the amount of money you provide to your heirs,” Culver said. “It incorporates the values, beliefs and ethics that are important to you and your family.”

“Legacy planning is all about recognizing that your wealth extends beyond your net worth,” she explained. “It allows you to pass on your values and ethics – and what is most important to you – to your children so that they use their wealth to lead fulfilling lives and make a difference in the community.”

Culver’s private practice is centered on the principles established in the Legacy Planning Pyramid that she created. The technical details traditional financial planning are included, as are added elements like communication between parents and their children about priorities and goals; discussion about the rights, roles and responsibilities of heirs; and the involvement of philanthropy.

“Initially, when I started my own company, we focused on insurance and investments. I found that traditional planning was not comprehensive enough,” Culver said. “I saw a study which determined that 70 percent of estate plans failed within two generations.”

“I felt that I could no longer continue to plan the same way, so I thoroughly studied what made the other 30 percent successful,” Culver added. “I found that these people made it work by focusing on ongoing philanthropy and communication with their family’s future generations. That is when I shifted the emphasis of our company to legacy planning.”

Culver's career is rooted in perseverance and a commitment to financial independence. Raised in Toledo, she attended Bowling Green State University, where she earned a bachelor's degree in health and physical education in 1972. She taught health and physical education in high school and tutored special education students for eight years at Cincinnati Public Schools. In 1979, when the school system closed due to a lack of funding, Culver felt helpless.

"All I ever thought about before was being a teacher, and I reached a point where I had to do some soul searching," Culver said. "I decided that I could not accept leaving it up to the voting public whether or not I would be employed. I knew I had talent, ability, integrity and ambition, and I thought if I applied those skills elsewhere I could determine own fate."

Resonate – which has six employees, including Culver's brother, Steve, and his wife, Kathy – focuses on the "whole person" approach of financial planning, which leads to leaving a legacy.

"Our clients have the answers inside of them about what they want to do," Culver explained. "We just have to ask the questions that lead our clients to those answers instead of, as many of us were trained, telling people what to do."

More information: [www.resonatecompanies.com](http://www.resonatecompanies.com).

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