

*Our clients require comprehensive, integrated, and objective advice. We scale our services to meet the variety of our clients' needs, whether it's investment management and planning for a young business owner or a full suite of family office services for a multigenerational family, including family meetings and education, philanthropic advising, and family office administration. Our fees are customized for each client's needs and cover all of our services. We do not charge separately for investment advisory services or wealth planning.*

### **We provide a wide range of services, including:**

#### **Investment Strategy & Implementation**

- Focus on net returns, after fees and taxes
- Macroeconomic analysis
- Scenario analysis
- Asset class research
- Manager and product research
- Alternative asset classes research
- Direct investment analysis (client requests)
- Portfolio design and asset allocation
- Risk analysis and risk management planning (esp. concentrated positions)
- Ownership structure analysis and asset location planning
- Tax optimization of portfolios
- Investment policy statements
- Comprehensive reporting

#### **Estate Planning**

- Strategy and goal setting
- Identifying best practices
- Integrating your plan into your family dynamics
- Implementing your plan
- Managing your trusts
- Coordinating estate administration

#### **Property, Real Estate, and Household Management**

- Advice and oversight in buying/selling properties and other assets (planes, boats, collectibles, etc.)
- Advice on ownership and financing arrangements
- Designing household staffing plans

#### **Philanthropy**

- Giving strategies, foundation strategy and management
- Negotiating complex gifts with charities
- Mission related investment strategies
- Conservation strategies

#### **Cash Flow**

- Multiyear forecasting
- Tracking and budgeting of all expenses and investment flows
- Optimizing cash balances and management strategies
- Compensation planning

#### **Tax Management**

- Planning and forecasting
- Designing tax-sensitive investment strategies
- Gathering and organizing all tax data
- Arranging tax payments
- Analysis of tax issues

#### **Risk Management**

- Asset protection strategies
- Managing leverage, debt positions, and credit strategies
- Life insurance analysis
- Liability insurance planning
- Property and casualty insurance planning
- Health care planning

#### **Family Dynamics**

- Financial and investment advice for all generations
- Advice on family governance
- Facilitating family meetings
- Educating family members about financial issues

#### **Your Business**

- Ownership structures
- Cash flow and tax planning
- Shareholders or Operating Agreement
- Buy-sell agreements
- Business life insurance planning
- Estate planning