

The FOX Thought Leaders Council

Families and Advisors Collaborating on the Future of Wealth Management

The FOX Thought Leaders Council is the highest level of membership in FOX for advisors. Advisors are invited to join this multi-disciplinary panel based on FOX member recommendations and proven examples of the advisor's vision and expertise.

Abbot Downing

AIG

ARIS Title Insurance Corporation

Ascent Private Capital Management

Deutsche Bank Private Wealth Management

Eton Advisors

GenSpring Family Offices

HUB International Personal Insurance

Plante Moran

PwC Private Company Services

Rockefeller Financial

Schiff Hardin LLP

South Dakota Trust Company LLC

TriState Capital Bank

U.S. Trust Bank of America Private Wealth Management

Warner Norcross & Judd LLP

True and Lasting Perspectives for Enduring Legacies

Abbot Downing serves a select number of individuals and families, as well as foundations and endowments, to help preserve and grow assets while building legacies across generations. Our clients receive the dedicated service of a boutique firm, complemented by the resources of one of the oldest financial institutions in the country.

Our experienced and integrated teams bring objectivity, flexibility, and discretion to every relationship. We ask questions, listen, and draw from our experience to offer prudent advice. Then, we work with you and your advisors to design, develop, and maintain a tailored plan to help meet your vision and goals. We go beyond traditional financial services to help you manage the full impact of unique wealth.

With nearly **600** clients across the United States, Abbot Downing:

- Oversees **\$35** billion in total client assets
- Maintains an average client-to-relationship-manager ratio of **15:1**
- Supports clients across six regional offices with a team of approximately **300** professionals
- Leverages relationship managers with an average tenure of more than **20** years in financial services

Through our team-based approach, we draw on the knowledge of leaders from four integrated disciplines to address the financial, social, and personal dimensions of wealth:

- Planning and Family Dynamics
- Asset Management
- Private Banking
- Trust, Fiduciary, and Administrative Services

We'll work with you to craft and implement an integrated plan that clarifies your vision for the future—shaping a legacy to stand the test of time.

To learn how Abbot Downing can work with you, please contact:

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ABBOT DOWNING

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A Wells Fargo Business



The benefits of personal risk management



As you accumulate wealth, your property and liability insurance needs become much more complex; coverage alone may not be enough to protect the lifestyle you've built. Fortunately, there are more fitting solutions to safeguard assets, mitigate risk and support wealth preservation goals.

Look to AIG

AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), specializes in crafting customized programs for those with a lot to protect. Working through a select network of independent insurance advisors, we marry sound financial coverage with services designed to reduce the likelihood and severity of claims. Following is a sampling of our advantages:

In good company

Our policyholders include:

- 40% of the Forbes 400 Richest Americans
- 48% of the Americans listed on the ARTnews Top 200 Collectors
- Award-winning collector car enthusiasts, including:
 - Many past Pebble Beach, Amelia Island and Meadow Brook Concours d'Elegance "Best in Show" winners
 - Participants in Monterey Historics, Goodwood, Mille Miglia, Louis Vuitton and other important vintage events
- Over 120 owners of yachts 100 feet and larger (nearly 40 of those own yachts 150+ feet)

Safeguarding homes

- In many instances, we can enable you to rebuild on-site to match the exceptional building quality of your home—even if doing so exceeds the policy limits.
- If you own a home via an LLC, LLP or trust, we can craft the policy to align with that alternate structure.
- A broad range of coverage enhancements, including equipment breakdown and green rebuilding, can be added to help protect the unique aspects of a home.
- Complimentary vulnerability assessments and proactive disaster planning services offer added protection from theft, fire, earthquake, wind and water damage.

Addressing liability exposure

- Insufficient liability insurance is one of the leading threats to personal wealth. We offer up to \$100 million in coverage to protect you and your family against claims of personal injury and property damage.
- Optional coverages can be added to address the risks that come with employing private staff or sitting on not-for-profit boards. Coverage also is available in the event of an auto accident caused by someone with insufficient (or no) insurance.
- Complimentary access to preliminary background checks on private staff helps ensure that those taking care of your family and property are both qualified and credible.¹
- In the event of a liability claim against you, you can select legal representation from an extensive roster of the nation's preeminent litigation specialists (most insurers leave you out of the process entirely).



Protecting passions

- We appreciate the dedication it takes to build a unique collection of artwork, wine, jewelry, antiques and more. Our private collections policy offers comprehensive, worldwide coverage for a wide range of perils.
- Unlike a homeowners' policy, our private collections policy has no deductible.
- New acquisitions to an existing collection are immediately covered at the time of purchase.²
- In addition to robust insurance coverage, our in-house art collection managers are on call to help preserve the value of collections and keep them out of harm's way.

Managing a successful lifestyle

- Regular-use automobiles, collector cars, motorcycles, golf carts, motor homes, etc. can be insured on a single policy at a competitive rate.
- Our yacht policy provides broad, worldwide coverage for virtually all types of risks.
- We strive to exceed expectations, and we are proud of the fact that policyholders responding to our claims satisfaction survey overwhelmingly rate our service as "exceptional."
- With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, the AIG companies enable you to manage risks with confidence.

¹ Eligibility requirements apply.

² Automatic coverage is effective for 90 days following the purchase; it is intended to allow ample time to add items to the policy.

For more information, please contact your independent insurance advisor or visit www.aig.com/us/pcg.



Bring on tomorrow



NEW YORK

LONDON

PARIS

ZURICH

SÃO PAULO

DUBAI

ARIS Title Insurance Corporation Protecting the Well-Informed Art & Collectibles World

In today's increasingly complex and rapidly changing art world, it has never been more important to manage fine art and other important collectibles as an asset. This means not only protecting one's passion for art and other important collectibles, but protecting oneself and one's family, today and tomorrow, against legal liability and financial loss.

Any transaction involving fine art or other important collectible – whether buying, selling, lending for exhibition, using it as collateral or gifting – involves the question of clear legal title, because every art transaction turns on whether the collector will acquire or already has legal title to the work.



BY JUDITH PEARSON
PRESIDENT, ARIS TITLE
INSURANCE CORPORATION

Value Propositions of Title Insurance

In addition to mitigating the legal and financial risk, title insurance provides multiple value propositions for family offices that own art and collectibles:

1. Eliminates legal and financial liability for the seller-consignor
2. Creates permanency of the transaction for both the buyer and seller
3. Allows typical, yet imperfect provenanced objects to be sold or gifted without transactional friction and depressed values
4. Fosters higher sales prices and transactional ease across the board including closing transactions in escrow for greater security
5. Solidifies art appraisals and facilitates charitable gifts and other estate strategies around passions assets
6. Reduces due diligence costs
7. Eliminates concerns about D&O and E&O liability for executor, trustee and other fiduciaries of the family office
8. Supports authenticity because provenance is related to authenticity and provenance is a subset of title
9. Supports insurable interest for P/C fine art insurance coverage
10. Serves as a passport for international shipment of precious objects

Risk Management for Family Offices

Family offices should consider using title insurance in each of their art-related transactions. The sooner family offices raise this issue with their legal, art or financial advisor, the better the office can manage art market title risks and protect the assets of the office and their family's economic and reputational interests now and into the future.

More Information

We invite you to sign up for ARIS Alerts, a complimentary news service with up-to-date news about legal title topics in the art and collectibles market at www.aristitle.com. To receive our brochures, please contact us at aris@aristitle.com.

ARIS Title Insurance Corporation is the world leader in securing legal ownership to non-real estate property assets for multiple industry sectors. ARIS is a division of NASDAQ-traded Argo Group (AGII), an A.M. Best rated 'A' international insurance company. www.argolimited.com

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Inside Ascent

Re-envision Wealth

WHO WE SERVE

Ascent Private Capital Management was established specifically for families like yours. Families who want to preserve their assets and put their fingerprint on history. Families who want to re-envision the powers and uses of wealth. Families who want to do great things for themselves, future generations and society.

OUR PHILOSOPHY

Issues that matter to you and families like yours require a seamless transfer of resources from generation to generation. Yet, throughout the world today, the vast majority of wealth transfers fail because of a lack of preparation, trust, and communication among family members or business associates. Traditional wealth management often concentrates exclusively on investments, financial planning and trusts, ignoring the issues that contribute to the disappearance of family wealth or loss of a business that supports employees, families and communities.

Ascent is different. Our strength lies in the fact that all dimensions of the wealth experience are fully integrated. We deploy leading-edge wealth impact strategies designed to help you bring about a smooth transfer of holdings and uninterrupted continuity of your family's legacy and business interests.

YOUR EXPERIENCE

Working side-by-side with you, your family, and with your trusted advisors, we address both the qualitative and quantitative dimensions of multigenerational wealth. Your Ascent team comprises professionals skilled in all aspects of wealth management including wealth dynamic specialists with expertise in the use of scientifically based tools that enhance communication and help your family build consensus around complicated issues. Each team serves a limited number of families, so you are assured of the personal attention you require.

Our Ascent Family Offices are beautifully appointed gathering places designed especially for you and your family. They offer a warm, inviting and secure location where you and your family can consult not only with our advisors, but also with one another as you forge lasting bonds and create the multigenerational legacy that exemplifies your values and vision.

COMPREHENSIVE INTEGRATED SERVICES

- Investment Consulting
- Information Management
- Wealth Impact Planning
- Financial Administration
- Private Banking
- Client Experience


Whatever your family or business situation, we offer strategies to help you and your family members transform dreams and aspirations into a continuing reality. Please visit our website ascent.usbank.com. We welcome your inquiries.

DISCLOSURES

Investment and insurance products are:

NOT A DEPOSIT	NOT FDIC INSURED	MAY LOSE VALUE	NOT BANK GUARANTEED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY			



 Deposit products offered by U.S. Bank National Association. Member FDIC.
Credit products offered by U.S. Bank and are subject to normal credit approval.

Investment products, including shares of mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Corporation, or any other government agency. An investment in such products involves investment risk, including possible loss of principal.

U.S. Bank and its representatives do not provide tax or legal advice. Each individual's tax and financial situation is unique. You should consult your tax and/or legal advisor for advice and information concerning your particular situation.

Wealth Management Services for Family Offices

Whether you have already established a family office or are considering forming one, Deutsche Asset & Wealth Management can help you and the professionals who manage your affairs in the pursuit of current and long-term goals. We provide a variety of services that are critical to the infrastructure of any effective family office, from worldwide custody, online account reporting and risk management to global investment advisory, wealth transfer planning and philanthropic services.

We have the expertise to serve both single- and multi-family offices and are focused on ensuring that you receive the specialized services you require.

Unlike some financial institutions that may be proficient in just one or two areas, we provide a comprehensive range of capabilities conveniently under one roof, including:

- Sophisticated investment and risk management strategies
- Customized portfolio structuring
- Secured lending
- Wealth planning and trust services
- Access to global opportunities in leading alternative investments
- Strategic planning and execution involving investment, tax coordination and asset protection needs¹
- Banking services
- Brokerage services

Our primary objective is assisting family members and the family office providers they depend on with any number of strategic and technical issues, from reviewing ownership structures for assets to managing those assets most efficiently.

At Deutsche Asset & Wealth Management, we pride ourselves on our flexibility and dedication to meeting the complex requirements of families and the family office professionals who serve them. We are committed to growing and preserving assets across multiple generations—and to preserving something far more critical—a family's legacy.

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"Deutsche Bank" means Deutsche Bank AG and its affiliated companies. Deutsche Asset & Wealth Management represents the asset management and wealth management activities conducted by Deutsche Bank AG or its subsidiaries. Clients are provided Deutsche Asset & Wealth Management products or services by one or more legal entities that are identified to clients pursuant to the contracts, agreements, offering materials or other documentation relevant to such products or services. Brokerage services are offered through Deutsche Bank Securities Inc., a registered broker-dealer and investment adviser, which conducts investment banking and securities activities in the United States. Deutsche Bank Securities Inc. is a member of FINRA, NYSE and SIPC. Banking and lending services are offered through Deutsche Bank Trust Company Americas, member FDIC, and other members of the Deutsche Bank Group. 016612.102213



A NEW STANDARD OF WEALTH MANAGEMENT FOR PROSPEROUS FAMILIES



Eton Advisors at a Glance

Year Firm Established

- 2009

Type of Firm

- Registered Investment Advisor (RIA)

Ownership

- Employees
- 100%

Stats

- Assets Under Advisement \$1 Billion

People



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Eton Advisors, L.P. is a Multi-Family Office dedicated to provide discerning, high net-worth clients with sophisticated wealth management and family office services. Our commitment is a customized Goals-Based Approach designed to meet the needs, exceed the expectations and help achieve the dreams of every family and institution we serve.

We aspire to become a focal point for the client's financial and operational affairs, bringing all aspects - investments, education, and retirement planning, estate planning and supporting disciplines - into congruence.

Eton's professionals are experienced, knowledgeable, and most importantly, dedicated to provide unbiased advice and unparalleled service that you may trust.

Goals-Based Framework

Eton Advisors' Goals-Based Approach to wealth management focuses on maximizing the probability of achieving multiple goals. Through our service model, we develop a goals-based plan by reviewing the structure of wealth, family & entity governance, wealth transfer, asset protection, and asset location. We then build a portfolio to meet the criteria of the plan by customizing the asset allocation, risk management, manager selection and monitoring. The finished plan is a blueprint of client service for management, coordination, execution and ongoing monitoring. This holistic approach is the core offering at Eton Advisors.

Our Capabilities

Investment Consulting		Wealth Structuring	Family Office Services			
<i>Investment Strategic Development</i>	<i>Investment Implementation and Review</i>	<i>Estate Transfer and Tax Planning</i>	<i>Reporting and Administrative Services</i>		<i>Private Wealth Education and Philanthropy</i>	<i>Special Projects</i>
Client situation, current outlook and philosophy	Manager Selection, Asset Location Planning	Goal-based Integration of Investments and Tax Planning, and Family Needs	Compliance with all regulations	Risk analysis	Educational topics embedded in quarterly meetings	Family meeting and retreat planning and administration
Goal-based analysis of all disciplines	Vehicle Selection	Evaluation and recommendation for wealth transfer strategies	Client service planning and evaluation	Cash flow and budget management	Circulation of literature, research, and resources	Planning for post-sale liquidity
Current tactical view and setting of objectives	Implementation and Planning Target vs. Actual	Gifting and philanthropic strategies	Trust and partnership administration	Consolidated reports, statements, and record keeping	Private conferences with subject matters experts	Leadership Succession Planning
Risk Assessment	Execution of investment plan	Collaboration and coordination with all existing advisors	Coordination of all professional services (tax, legal, accounting)	Accounts payable	Private foundation overview and	Vendor network for Insurance, Accounting, & Law
Strategic Allocation, Structural/ Financial Entity Planning	Reporting and Review	Integration across households and multiple generations	Fiduciary Oversight	Bill Paying	Family Governance	Vendor network for lifestyle services

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5915 Farrington Road, Suite 202, Chapel Hill, North Carolina • www.etonadvisors.com

We offer a road map for families interested in sustaining wealth across generations.

We've found that the best wealth management ideas never exist in a single person, company or country, but in many - and change over time.

We believe linking our client's objectives with a goals-based investment approach increases their likelihood of success.

We're more interested in the next generation than the next quarter.

We know money must have meaning beyond its economic value if it is to be sustained.

We recognize the needs of wealthy investors are complex and require an approach tailored to their specific circumstances.

We've seen that successful families apply a multi-generational perspective to all their financial activities.

We've found that families can't be united by financial success alone.

We believe the greatest asset a family has is its own members.

Your financial life. Your family office.
What do you need your family office to do for you?

GENSPRING^Y
FAMILY OFFICES

SUSTAINING FAMILY WEALTH



Independent thinking, freedom of choice, and depth of experience are key reasons why HUB International has grown to become one of the largest insurance brokerage firms in the world and a trusted resource in the high-net-worth community.

HUB International provides a broad array of property and casualty insurance, life and health insurance, employee benefits, investment and risk management products and services. More than that, HUB offers actionable advice that high-net-worth individuals, family offices and wealth advisors need to effectively manage the unique risk profile associated with the substantial assets of accumulated wealth.

Our Private Client Advisor (PCA) group offers highly trained, experienced personal insurance professionals who provide expert guidance. HUB PCA professionals work with family office managers, affluent families, high-net-worth individuals and their trusted advisors to assess both routine and unique exposures in order to establish customized risk management solutions.

HUB PCA professionals take a fresh approach to each individual situation to ensure that a broad range of potential insurance needs are properly addressed. These professionals offer coverage solutions for multiple homes, automobiles, valuable possessions and personal liability as well as identifying exposure to loss from flood, wind, earthquake, employment practices and director's liability. Licensed in all 50 states and the territories and provinces of Canada, HUB International has access to the products and services of the world's premier insurance, reinsurance and specialty risk companies.

Clients who own aircraft, watercraft, significant or unique collectibles, extensive fine art collections or bloodstock have complete access to our team of dedicated specialists in aviation, yacht, fine arts and equine risk management, as do family office managers and other trusted advisors. The HUB International PCA team is a valuable resource for protecting and preserving personal, family and estate assets.

For more information, visit www.hubfamilyoffice.com

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About Plante Moran's Family Office Services Group

Plante Moran's Family Office Services Group is uniquely positioned to provide a complete range of planning and compliance services to affluent families and family offices throughout the nation.

The history of Plante Moran's Family Office Services Group started at two separate CPA firms that were both providing best-in-class services for high net worth families and family offices. Initially, across both firms, these services focused on tax, investment advisory, audit, internal control and bookkeeping.

What makes Plant Moran's Family Office Services Group unique is the combination of these two premier service providers: Chicago-based Blackman Kallick (a 250-person CPA firm), with a nationally recognized family office group focused on delivering non-investment advisory services; and Plante Moran (the 13th largest CPA firm in the U.S.) operating an \$12 billion top-tier independent financial advisory practice. With the July 2012 combination of these two firms, Plante Moran created a truly versatile resource for high net worth families, family offices and families looking for a full multi-family office solution.

Today, Plante Moran provides families a one-stop-shop with a comprehensive, holistic family office solution while still offering families looking for a boutique approach a broad range of specific family office, trust and investment advisory services. These services can complement those offered by a families' other existing service providers with a truly customized approach.

Plante Moran provides family office services seamlessly through a single lead relationship partner while our internal entity structure and delivery of services is designed to fully comply with all applicable laws and regulations.

Our Core Services

Each client situation requires a customized approach. We always start by listening to the client's challenges and goals but most solutions start with some basic building blocks:

- Sophisticated individual income tax and wealth transfer planning and compliance
- Objective and independent investment advice*
- Audit and tax preparation services
- Formation and staffing of family offices
- Structuring of family limited partnerships and trusts
- Tax and financial transaction structuring of private investments in businesses and real estate
- Formation of private foundations and related tax compliance
- Family meeting planning, mission statements and communications strategies
- Private equity and venture capital, due diligence, and tax and consulting support
- Back office outsourcing support and bookkeeping for single and multi-family offices
- Solutions for virtual family offices
- Information technology and security
- Trust services - either as a trustee or trustee's agent*
- Life insurance consulting*

Our unique structure allows us to provide families who desire it with a true one-stop-shop comprehensive multi-family office solution. However, since we know every family has different needs, we can also provide à la carte solutions from our core services menu – flexibility that is often appreciated by families who are already well-served in some areas by their existing trusted advisors.

* Services provided by affiliated entities of Plante Moran.

For more information about our Family Office Services Group, contact **Mark J. Blumenthal**, Partner, at 312-980-2917; Mark.Blumenthal@plantemoran.com or **John Lesser**, Partner, at 248-375-7317; John.Lesser@plantemoran.com.

Family Offices

Tax and Wealth Management Planning Strategies for Family Offices

The comfort of continuity

Over time, the responsibility of family offices has expanded beyond coordinating the many various aspects of wealth management to include additional services, such as running foundations and overseeing other legacy-building endeavors. Today's high-net-worth families are also increasingly relying on family offices to deal with ever-more-complex tax issues, real estate around the world, yachts and airplanes, and global investment holdings.



Helping family offices

From design and launch to end-to-end organizational assessments, tax, wealth transfer and generational planning, governance, and controls implementation of family office technologies, PwC's family office expertise runs deep

Family office planning



The managerial and administrative needs of high-net-worth families can be extensive, ranging from tax and estate planning to managing trusts and foundations. A family office can help meet those needs, tailoring the breadth and depth of its services to a given family requirements.

- Structure and creation (single-family versus multiple-family office)
- Ongoing operations
- Family office regulation
- Tax considerations
- Generational education

Income tax planning and compliance



Complex U.S. tax rules are further complicated when international tax matters are involved. The burden of compliance, particularly for internationally mobile families can be overwhelming. PwC through our Global Private Wealth Network can relieve you of this worry, saving you time and ensuring worldwide tax compliance.

- Preparation of annual tax returns
- Timely and accurate disclosure of foreign investments
- Calculation of global tax payments
- Direct communication with the IRS and other International tax authorities
- Direct interaction with financial advisors, legal team and other advisors

Philanthropy



Philanthropic giving is most effective when it is tax efficient. It is important to understand when and if a tax deduction is allowed and the benefit realized.

- Tax efficiency of current/proposed giving
- Role of charitable trusts, private foundations and donor advised funds in wealth planning
- Timing of giving
- Coordination of philanthropic goals and estate planning
- Facilitate financial and social responsibility

Lifestyle (unique) investments



Ownership of yachts and planes, classic cars and works of art bring unique tax issues. Tax efficient ownership via LLCs, companies or trusts should be considered.

- Review of current ownership and structure
- Maximizing deductions for business use
- Planning for new acquisition or disposals
- Choice of entity/jurisdiction
- VAT compliance and planning

Assurance



As the family office matures and becomes more complex, it becomes necessary to create some internal controls and prepare financial statements.

- Financial Statement Audits: Trusts, foundations, family business ventures
- Internal Control Assessment: Agreed upon procedures review of office policies and cash flows, curatorial assessment and benchmarking, processing and monitoring of transactions, process design, system assessment
- Compliance Readiness: Audit preparedness

Helping family offices

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Estate, trust and gift planning



Without proper planning estate and inheritance taxes can significantly reduce the amount of wealth available for future generations. For internationally mobile families with assets located around the world, it is imperative that a global view is taken to wealth planning.

- Coordination of worldwide estate planning matters
- Review of current documents/arrangements
- Value of gross estate and global tax exposure
- Lifetime giving to family and charity
- Use of trusts and other entities
- Understand local jurisdiction laws and customs
- Proper tax reporting disclosure

Investment and tax planning



Cross-border investments and transactions that may appear standard can give rise to unforeseen and complex tax reporting for U.S. taxpayers as well as non-U.S. taxpayers.

- Global tax implications of investments
- Tax efficient investments
- Impact of foreign currency and exchange rates
- Proper tax reporting disclosure
- Use of foreign trusts
- Structure of U.S. and non-U.S holdings
- Choice of investment holding vehicle

Global wealth planning



The rise of international assignments and global families with spouses and children having multiple citizenships, give rise to increased mobility and resulting tax complexity.

- Reducing or eliminating unnecessary tax payments
- Simplification of offshore structures
- Use of foreign trusts with and without US beneficiaries
- Establishing residency and domicile
- Mitigation of double taxation/treaty analysis
- Property ownership

Insurance and risk management



Managing risk is vital for high-net-worth families and insurance can play a important role.

- Review of life insurance sufficiency
- Analysis and ongoing monitoring of existing policies
- Insurance for liability and investment purposes

Advisory



Improving the family office's structure and operations are important as wealth grows and succeeding generations get more involved.

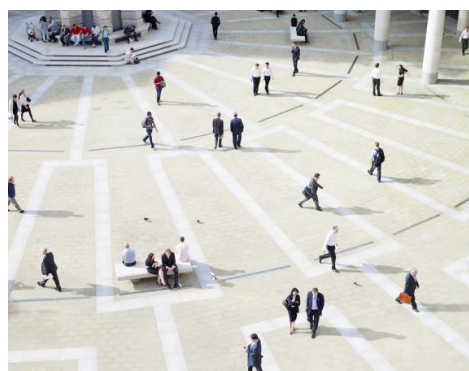
- Family Office Review, Assessment & Design, Family Governance Structure Review, Investment Program Review, Technology and Operations Review, Gap Analyses, Future State Design, Operations/Technology Solution Selection, Financial Provider Selection
- Development of Family Office Roadmap: Map out implementation plan

We can help you

We can assist you with a wide variety of family office planning. We will work with your other advisors to provide you with ideas and solutions to assist you in meeting your goals and objectives.

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The PwC Global Network provides our clients with exceptional service, whether they are being served by the US Firm or our counterparts throughout the world. This network provides our clients with critical local country resources and access to our best qualified professionals. The result is that our clients are able to gain insight, determine exposure and then act efficiently without any surprises. The following are just some of the key professionals found in the PwC Global Network.



Representative Global Network Contacts

Australia

John Sullivan
Mark Veyret

Brazil Carlos
Mendonca

Canada Jason
Safar

France

Michael Jaffe

Hong Kong

John CW Wong

Japan

Nasir Majid

Mexico Javier
Hernandez

New Zealand

Robbie
Gimblett

Singapore

Siew Quan Ng

South Africa

Andries Brink

Switzerland

Marcel Widrig

Taiwan

Jason Hsu

UAE

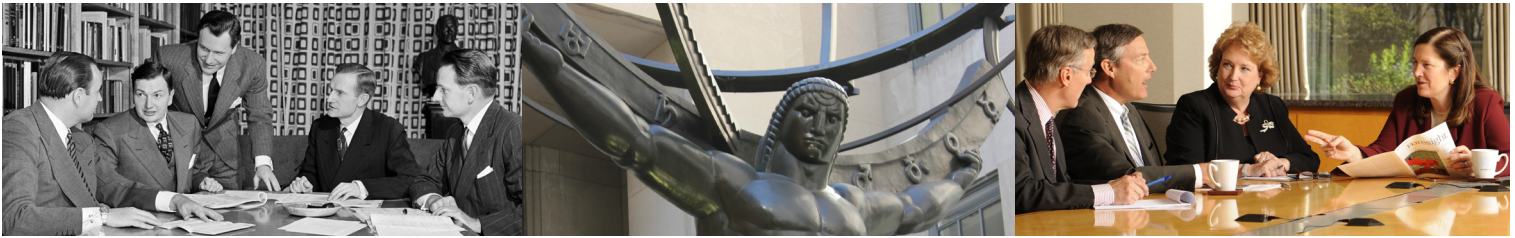
Amin Nasser

United Kingdom

Clive Mackintosh

Leonie Kerswill

Malcolm Collings



Rockefeller & Co. is a global investment management and wealth advisory firm serving successful institutions, foundations, endowments, and high net worth individuals.

It has been our responsibility and our privilege to serve some of the most visible and successful individuals, families and institutions of the past hundred years. Our commitment to meet client expectations, and our efforts in seeking to exceed them, is what we believe distinguishes us. It is those qualities, along with wisdom and integrity, that underscore the commitment we make to every client we serve.

Wealth Advisors

■ Investment Advisory

Investment Policy
Asset Allocation
Portfolio Construction
Manager Monitoring
Performance Analytics
3rd Party Manager Selection
Research & Consulting
Proprietary Multi-Manager Strategies
- Hedge Funds
- Private Equity
Opportunistic Investment Strategies

■ Wealth Planning

Financial Planning
Trust & Estates
Asset Location
Entity Selection
Income Tax
Cash Flow & Liquidity
Philanthropy
Business Succession
Governance

■ Family Office Services

Client Accounting
Financial Reporting
Tax Return Preparation
Bill Paying
Family Office Advisory
Family/Trustee Meetings
Other Services

■ Rockefeller Trust Company, N.A.

The Rockefeller Trust Company (Delaware)

Corporate Trustee
Agent to Personal Trustee(s)
Delaware Trustee
Fiduciary Oversight
Executor
Philanthropic Trust Management
Trust Accounting
Fiduciary Tax Preparation

Rockefeller & Co. at a Glance

- Founded in 1882 by John D. Rockefeller*
- \$41.1 billion in assets under administration¹

Distinctive Features

Focus

A deep understanding of the diverse and demanding needs of our clients.

People

Direct access to senior investment professionals and specialists for tailored services.

Private & Independent

We are structured in a way to, as best as possible, align the interests of clients and individuals for the long-term.

Asset Management

■ Proprietary Investment Strategies

Global Equity	U.S. Equity
Global Select Equity	U.S. Small Cap Equity
Multi-Asset Class	Global Dividend Growth
Non-U.S. Equity	Taxable Fixed Income
Sustainability & Impact Equity	Tax Exempt Fixed Income

- Investment Research
- Global Sub-Advisory
- Performance Analytics
- Portfolio Review

Rockit® Solutions, LLC

■ Information Management

Consolidated Reporting	Data Reconciliation
Data Aggregation	Trust Accounting
Integrated General Ledger	Portfolio View™ via Web
Partnership Accounting & Tax	

ROCKITCO.COM

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■ Washington, DC

■ Boston, MA

■ Stamford, CT

* Rockefeller & Co., Inc. became incorporated in 1979.

1. As of September 30, 2013. This number includes assets under management of approximately \$9.8 billion, plus other non-managed assets for which Rockefeller & Co., Inc. and/or its subsidiaries provide other services, such as financial planning, administration and/or consulting for open architecture programs or other assignments, information management, consolidated reporting, and tax and accounting. Information management services are provided by Rockit Solutions, LLC. Please refer to Rockefeller & Co., Inc.'s Form ADV, Part 1A for additional information.

2. Rockefeller & Co., Inc. has three principal wholly owned subsidiaries. Rockefeller Trust Company, N.A., a limited purpose national trust bank, The Rockefeller Trust Company (Delaware), a Delaware limited purpose trust company, and Rockit Solutions, LLC. The Rockefeller Trust Companies provide personal trust services and/or estate administration services, acting either as trustee or as agent for individual trustees or as personal representatives, as the case may be. The trust companies generally delegate, on a discretionary basis, investment management responsibility to Rockefeller & Co., Inc., a registered investment adviser with the Securities and Exchange Commission since 1980. Rockefeller & Co. has hired Rockit Solutions, LLC to perform certain middle and back office services. As a result of these delegations of authorities, there is an overlap of personnel and systems with respect to servicing client relationships.

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Rockefeller Brothers Photo by Philippe Halsman; © Halsman Archive.

Our attorneys are strong advocates and trusted advisers — roles that contribute to many lasting client relationships.

Schiff Hardin LLP is a general practice law firm, founded in 1864. We have offices in Chicago and Lake Forest, Illinois; New York, New York; Washington, D.C.; Atlanta, Georgia; San Francisco, California; Boston, Massachusetts; Ann Arbor, Michigan; and Charlotte, North Carolina. As a general practice firm with local, regional, national, and international clients, Schiff Hardin has a significant depth and breadth of experience in diverse legal issues facing our clients.

Private Clients, Trusts and Estates

Schiff Hardin's Private Clients, Trusts and Estates Group offers nationally recognized expertise and industry leadership in wealth preservation and succession planning. Our clients benefit from this experience and from the depth of a large team of attorneys, supported by complementary, general service capabilities of our firm's lawyers in offices nationwide. We are personal counselors, and we take very seriously our responsibilities as such.

We understand the delicate balance between family and business concerns confronted by family businesses. Our attorneys work with family owners and non-family executives in connection with transitions from senior to junior generations. We facilitate positive results and navigate issues that impact family businesses such as:

- Management succession
- Tax effective transfer of ownership through focused estate planning and leveraged gifting techniques
- Design of ownership and control structures that maintain family harmony
- Creation of exit strategies for family members who no longer wish to participate in the family business
- Enhanced long-term control structures through entity reorganizations and the use of generation-skipping trusts
- Buy-Sell and Stock Restriction Agreements
- Establishment of S-corporations, Personal Holding Companies, Family Partnership and LLCs
- Income tax planning
- Employee Stock Ownership Plans (ESOPs)

We would appreciate the opportunity to discuss the challenges and opportunities facing you and your business, and to share with you how we might assist you to successfully address those issues.

Contact

Sarah Severson

312.258.5588

sseverson@schiffhardin.com



SOUTH DAKOTA TRUST COMPANY LLC

Fact Sheet:

- **Trust Administration:** South Dakota Trust Company (SDTC) specializes in pure trust administration, and focuses on a client-orientated service model delivered by highly qualified trust officers with significant trust experience. We work with whomever the client or advisor wishes regarding custody, investments, and insurance. SDTC also has significant experience administering trusts with non-financial assets, e.g., LLCs, FLPs, closely-held stock, real estate and off shore entities. As a result of South Dakota's competitive and unique laws, we work with families from coast to coast and all over the globe, serving as trustee as well as corporate and/or trust agent for family-owned Private Family Trust Companies.
- **Founders:** AL KING and PIERCE McDOWELL, both formerly with Citibank/Citigroup and were responsible for starting Citicorp Trust South Dakota in 1995.
 - South Dakota Trust Company LLC was chartered April 22, 2002.
 - Privately owned and regulated by the South Dakota Division of Banking.
- **Experience:** Founders each have over 28 years experience and the trust administrators have over 20 years experience in trust administration.
 - Mr. McDowell was a founding member, and continues to serve as a committee member of the South Dakota Governor's Trust Task Force, and was formerly President of Citicorp Trust South Dakota.
 - Mr. King has served on the editorial board of directors of *Trusts & Estates* magazine for more than 20 years and was formerly a Managing Director/Vice Chairman and the National Director of Estate Planning at Citibank/Citigroup.
- **Assets Under Administration:** \$11 Billion / Private Trust Company agency relationships in excess of \$68 Billion.
- **Clients:** 70 Billionaires / 200 Centa-millionaires / 600 Families averaging over \$175 Million net worth / 12% International.
- **Offices:** South Dakota Trust Company – Sioux Falls, SD, Rapid City, SD (provides trust administration) and South Dakota Planning Company – New York, NY (provides technical, marketing and sales support).
- **Voted One of the Top Advisor Friendly Trust Companies:** *Bloomberg Wealth Manager*
- **Best Rated Trust Jurisdiction in the U.S.:** *Trusts & Estates Magazine*, 1/04; 1/07; 1/10; 1/12.
- **Custodian Services:** SDTC generally works with the custodian of the client's choice.
- **Trust Accounting System:** INFOVISA
- **Administrative Trustee Fees:**
 - **Directed Trust:** average 10 basis points annual fee (plus \$1,000 per line item)
 - \$3,500-\$5,000 minimum annual fee (one time set up fee \$1,500-\$2,500)
 - **Delegated Trusts:** average 20-50 basis points annual fee
 - \$5,000-\$7,500 minimum annual fee (one time set up fee \$2,500)
 - **Insurance Trusts:** \$1,000,000 death benefit / \$2,500 annual fee (one time set up fee \$1,500)
 - **PPLI ILITS:** \$2,750 annual fee (one time set up fee \$1,750)
 - **DAPT:** \$1,500 one time setup fee, \$3,500 annual fee (assumes all assets held in SD LLC)
- **Websites:** www.sdtrustco.com / www.privatefamilytrustcompany.com / www.directedtrust.com

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FAX: 605-274-9200
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SOUTH DAKOTA PLANNING COMPANY LLC
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NEW YORK, NY 10017
PHONE: 212-642-8377
FAX: 212-642-8376
alking@sdplanco.com

TRISTATE CAPITAL



Our Firm

TriState Capital is a full-service commercial bank serving private individuals nationally. The Bank was established on January 22, 2007, raising \$104 million in initial capital. On May 9, 2013, TriState Capital Holdings, Inc., the holding company for TriState Capital Bank listed on the NASDAQ Global Select Market. (Ticker TSC). In just under seven years, TriState Capital has grown into a \$2.2 billion institution and is ranked in the top 400 banks by asset size and total loans outstanding.

Our Partners

TriState Capital's Private Bank has established relationships with over 70 Family Offices and Wealth Management Firms nationwide. We collaborate with our partners as advisors to provide unique lending and deposit solutions for the executives of our partner firms and their clients.

Our Private Bank

TriState Capital's Private Bank provides a high level of client-driven service with specialized lending and deposit products. Our private banking clients and their advisors are an exclusive group who require professional, personalized and highly confidential service(s).

Notable Lending Facilities

- \$750,000 Marketable Securities loan to fund business venture.
- \$10,000,000 Revolving Line of Credit to Limited Partnership used to bridge the timing gap between the funding of investments and receipt of capital calls.
- \$12,000,000 revolving line of credit used to refinance debt and provide capital for future investments. TriState Capital secured a partner bank for \$2MM of the \$12MM.

For more information, contact:

■ James J. Mirasola
Director of Alliances
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C: 412-526-8889
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The challenges faced by families with significant assets are not unlike those confronting successful businesses. Identifying goals. Vetting opportunities. Reconciling competing interests. These challenges demand a skilled and highly focused team of advisors. The U.S. Trust Family Office marshals the expertise of a broad range of financial, legal and managerial professionals on behalf of families with great wealth. Our people have the knowledge and the resources to manage diverse, complex assets in intricate ownership structures and often across time zones. Just as important, they bring to their work a sensitivity to the strong emotion that pulses through families and their interests – emotion that can at once strengthen and test them. This potent combination of expertise and insight has inspired confidence among our clients that the business of their family will be well managed – now and in the generations to come.

As one of the country's most established and innovative family wealth advisory groups, the U.S. Trust Family Office draws on a powerful array of strengths and global resources to help meet the personal and complex financial needs of individuals and multigenerational families with substantial wealth.

We specialize in serving families with a net worth of \$100 million or more. Currently, families in all parts of the country turn to U.S. Trust for a variety of personal financial services customized to their unique situations. Working with local advisors, the U.S. Trust Family Office can deliver:

- Sophisticated wealth structuring, including financial, tax and estate planning to address complex lifestyle, family, business, philanthropic and entrepreneurial needs
- Integrated investment consulting that includes extensive asset allocation advice and granular manager selection
- Extensive fiduciary and administrative services, including partnership accounting, information aggregation and performance measurement and reporting

In addition, we specialize in developing strategies for low-cost-basis or restricted stock and master custody, including customized recordkeeping and reporting.

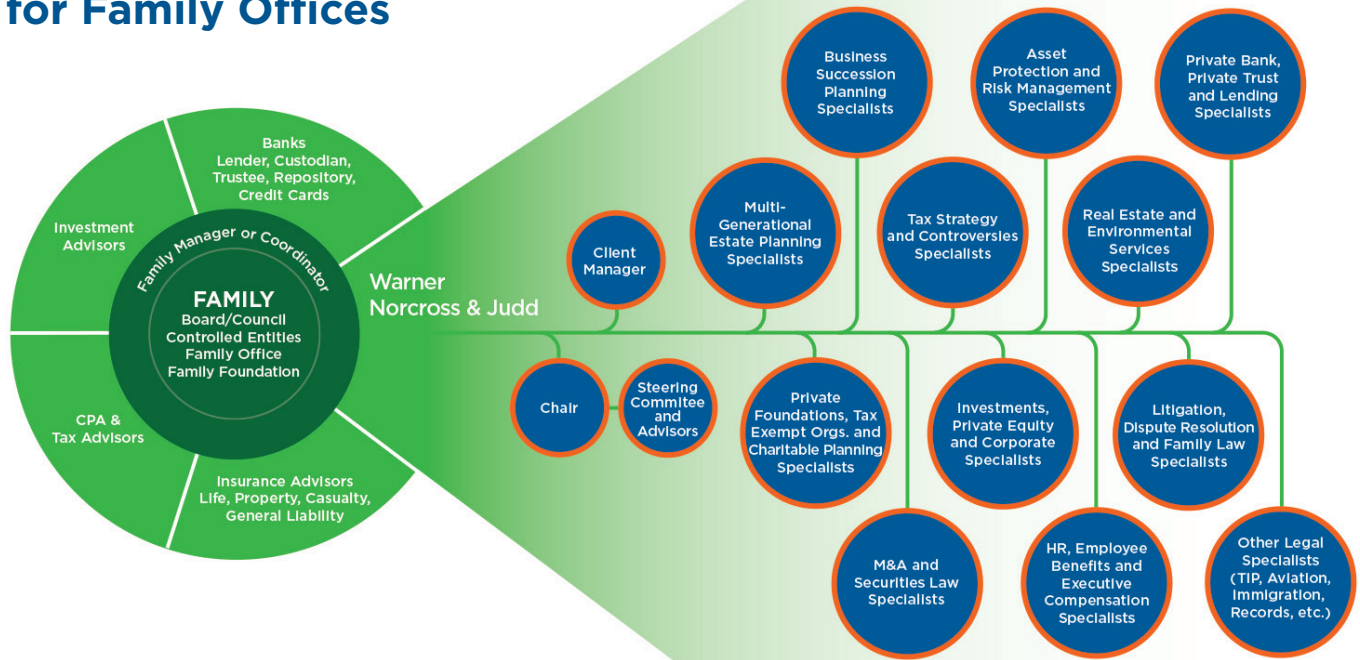
For more than 200 years, U.S. Trust has helped families with considerable assets to preserve and enhance their wealth. Today, U.S. Trust, Bank of America Private Wealth Management is a leading private wealth management organization in the United States. Our financial acumen, intellectual capital and institutional power can help our clients make the most of the opportunities they create for themselves, their families, their businesses and their philanthropic interests.

U.S. Trust, Bank of America Private Wealth Management operates through Bank of America, N.A. and other subsidiaries of Bank of America Corporation. Bank of America, N.A., Member FDIC. © 2012 Bank of America Corporation.

For further information please contact:

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Email: david.p.diefenbach@ustrust.com

Right-sized Legal Counsel for Family Offices



- **Providing value, continuity and legal peace of mind**
- **More than 220 attorneys in eight offices**
- **BTI Client Service A-Team**
- **Chambers USA ranked among Leading Law Firms**
- **Delivering a full complement of legal services**
- **Proactive and team-oriented**

Each family office is unique, with uncompromising expectations for legal services. That's why your client manager is carefully selected from our team of attorneys to provide trusted counsel and the greatest possible value. The client manager builds a team by matching your specific needs with the expertise of individual attorneys. Our deep talent pool differentiates us from boutique law firms and enables us to deliver legal services in the most efficient and effective manner.

Members of each team reflect the focus, needs and nature of the family office being served. For example, a large family office may have a team of attorneys and others with specific expertise in the following areas:

- **Asset Protection and Risk Management:** Counseling on protective structures, insurance coverage and coordination, risk management, claims evaluation and litigation
- **Business Succession:** Planning for multi-generational transitions of closely-held businesses and assisting with governance, buy-sell agreements and choice of entity and control decisions
- **HR, Employee Benefits and Executive Compensation:** Counseling on unique retirement plans, health care and wellness programs, deferred and executive compensation arrangements, labor relations, collective bargaining, confidentiality agreements and workplace and social media policies
- **Investments, Private Equity and Corporate Law:** Counseling on the structure of investment partnerships and LLCs, hedge funds, private equity investment opportunities and related tax ramifications
- **Litigation, Dispute Resolution and Family Law:** Assisting with employment issues, contract and family disputes, prenuptial agreements, divorce and custody arrangements, trust contests and fiduciary disputes
- **M&A and Securities:** Navigating federal and state securities laws, private securities offerings, deals and related due diligence, broker-dealer and investment

continued

adviser regulations and related registration and exemption analysis

- **Multi-generational Estate Planning:** Implementing legacy wealth preservation and planning through gifts, sales, leveraged fractional interest transfers and the creation and administration of customized entities and trusts
- **Private Bank, Private Trust and Lending:** Establishing private bank and private trust arrangements, intra-family loans, private annuities, credit transactions and fiduciary service platforms
- **Private Foundations, Tax-exempt Organizations and Charitable Planning:** Counseling on foundation creation, governance, asset management, grant making and other charitable and planned-giving techniques
- **Real Estate and Environmental Services:** Providing expertise in unique personal and investment properties, from acquisitions, development, environmental and construction matters to leasing, sales and management
- **Tax Strategy and Controversies:** Assisting with income, gift, estate and GST tax strategy, return filing, audit response and litigation
- **Additional Legal Specialists:** Handling other legal matters pertaining to intellectual property, records retention, litigation avoidance, visas, yachts and aircraft, software agreements and confidential investigations

The Warner Norcross Difference

The value we deliver has a lot to do with our Midwest values. Our lockstep compensation structure pays attorneys based on their total contribution to the firm, not on the number of hours they bill or new clients they secure. Instead of competing against each other, our attorneys work together, putting all their drive and energy into serving the best interests of our clients. We also use alternative fee arrangements because they allow us to focus on results — not billable hours.

Contact

James J. Steffel

Partner

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Jim Steffel is the chair of Warner's Family Office Industry Group. He serves several family enterprises and family offices and understands the dynamics of family operations and wealth.

For more information, contact Jim or visit WNJ.com.



A BETTER PARTNERSHIP[®]

WNJ.com

Grand Rapids Holland Lansing Macomb County Midland Muskegon Southfield