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## **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 commitment in FOX for Advisors. Firms are invited to join this multi-disciplinary panel based on FOX member recommendations and proven examples of the advisor's vision and expertise.

**AIG**

**Ascent Private Capital Management**

**Asset Consulting Group, Inc.**

**BNY Mellon**

**CAIS**

**CTC | myCFO**

**Deutsche Asset & Wealth Management**

**Eton Advisors, L.P.**

**Family Wealth Advisors / BNP Paribas Group**

**HUB International Personal Insurance**

**Pitcairn**

**Plante Moran**

**PwC Private Company Services**

**Rockefeller & Co.**

**Schiff Hardin LLP**

**SEI**

**The Wellspring Group**

**TriState Capital Bank**

**U.S. Trust Family Office**

**Warner Norcross & Judd LLP**



## 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:

### 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.<sup>1</sup>
- 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 would leave them out of the process entirely).

## WEALTH PRESERVATION THROUGH CUSTOM INSURANCE

### 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.<sup>2</sup>
- 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 throughout our history have overwhelmingly rated 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 our policyholders to manage risks with confidence.

### 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)

For more information, please contact your independent insurance advisor or visit [www.aig.com/pcg](http://www.aig.com/pcg).



<sup>1</sup> Eligibility requirements apply.

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

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# Inside Ascent

ASCENT.USBANK.COM

## Re-envision Wealth

We know from experience that families of significant wealth may experience a lot of challenging issues that other families don't face—issues that threaten the seamless transfer of resources from generation to generation. While most families do a good job of addressing the tactical dimensions of wealth management like investments, financial planning and trusts, they may not realize that the vast majority of wealth transfers fail because of breakdowns in communication and trust among family members, failure to prepare heirs for wealth transfer and lack of a clear mission—what we refer to as the strategic dimensions of wealth management.

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. Extensive research by Roy Williams and Vic Preisser\* shows that 70 percent of families with significant resources fail to transition wealth beyond the second generation; 95 percent of the failures are due to a lack of communication, failure to prepare heirs and the lack of a shared family vision for the wealth. Only 5 percent of the failures are due to poor tax or investment advice.

### OUR PHILOSOPHY

We believe that all dimensions of the wealth experience need to be fully integrated to help you bring about a smooth transfer of holdings and uninterrupted continuity of your family's legacy and business interests. The goal of this approach is to help you preserve your assets, re-envision the power and use of wealth and do great things for yourselves, future generations and society.

### DISCLOSURES



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 and insurance products are:

NOT A DEPOSIT	NOT FDIC INSURED	MAY LOSE VALUE	NOT BANK GUARANTEED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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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 impact planning services may include wealth dynamics coaching services in order to facilitate your self-assessment of wealth impact planning issues. These services are not psychological or counseling services. Ascent does not engage in the practice of psychology.

Wealth impact planning services are not fiduciary in nature, and Ascent serves in a non-fiduciary role when providing these services.

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### THE ASCENT EXPERIENCE

Working with you, your family and trusted advisors, we address both the strategic and tactical dimensions of multigenerational wealth. Your Ascent team comprises professionals skilled in all aspects of wealth management, including wealth dynamics specialists with expertise in the use of scientifically based tools that enhance communication and may 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.

We strive to provide the ultimate client experience in our beautifully appointed offices that have been designed as gathering places for you and your family. They offer a warm, inviting and secure location where you and your family can consult with our advisors and one another as you work on forging lasting bonds and creating a multigenerational legacy that exemplifies your values and vision.

### COMPREHENSIVE INTEGRATED SERVICES

- Investment Consulting
- Family Office Advisory
- Wealth Impact Planning
- Private Banking

Whatever your family or business situation, we offer strategies to help you and your family members transform dreams and aspirations into reality. Please visit our website [ascent.usbank.com](http://ascent.usbank.com).

\* Roy Williams and Vic Preisser, "Preparing Heirs: Five Steps to a Successful Transition of Family Wealth and Values," Robert D. Reed Publishers, 2003, pp. 35-50.





Asset Consulting Group (ACG) is an investment consulting firm focused exclusively on providing sophisticated, creative, and objective investment expertise to ultra high-net-worth investors. We provide guidance and perspective to help our clients sift through the many complex investment issues they face, and work with them to develop and monitor comprehensive investment programs.

With 40 years of experience, \$90 billion in assets under advisement, and a deep, experienced team of professionals, ACG provides a full range of investment advisory services, including investment policy design, asset allocation, investment manager search and selection, and ongoing portfolio oversight and monitoring.

We partner with each of our clients, collaborating with them and acting solely in their best interests, and counseling them on all investment-related matters.

The value we bring to our family clients comes in several ways, including: tailoring investment programs to each family's specific profile, providing access to investment strategies that may not otherwise be accessible, negotiating fees and terms with other providers, providing perspective on best practices of other families with significant assets and similar issues/ challenges, and educating investment committees, trustees, and family members.

For more information about ACG, please visit our website: [www.acgnet.com](http://www.acgnet.com)

**Daniel C. Tarlas, CFA**

Senior Managing Director  
Asset Consulting Group, LLC  
231 South Bemiston Avenue  
14<sup>th</sup> Floor  
St. Louis, Missouri 63105  
Main: 314-862-4848  
Fax: 314-862-5967  
[dan.taras@acgnet.com](mailto:dan.taras@acgnet.com)



### **A Unique Perspective**

BNY Mellon has helped families build, manage and preserve their wealth for more than two centuries. Through our Family Office and Advisor Solutions group, we apply the best thinking of our organization to meet the needs of the world's most financially successful families. We leverage BNY Mellon's leadership in investment management and investment services solutions to help corporations, private investors, and institutions invest, conduct business, and transact in markets all over the world.

### **Commitment to Family Office**

Our Family Office group was originally created to serve and preserve the Mellon family's wealth and charitable interests. That history led us to be among the first groups dedicated to the family office marketplace.

Over the years we have expanded and enhanced our resources, expertise, and capabilities to serve the unique needs of family offices across the globe. Our capabilities include:

- Investment Management
- Wealth and Estate Planning
- Private Banking
- Investment Servicing and Information Management

### **A culture of Client Service**

With a client-first culture, attention to detail and service are always top of mind. We are proud of the work we do for our clients, and appreciate the outstandingly high marks we received from our most recent client satisfaction survey. In addition, we are pleased to have been named Top U.S. Private Bank Serving Family Offices, by Family Wealth Report.

These are a few of the reasons why many of the world's wealthiest families choose to work with BNY Mellon Wealth Management and our Family Office Group.

For more information, please visit [www.bnymellonwealthmanagement.com](http://www.bnymellonwealthmanagement.com)

Philip G. Tedeschi  
Senior Director  
BNY Mellon Wealth Management  
201 Washington St  
Boston, MA 02108  
617.722.3574  
[philip.tedeschi@bnymellon.com](mailto:philip.tedeschi@bnymellon.com)

# CAIS

## ABOUT CAIS

CAIS is a leading financial product platform offering wealth managers access to a diversified menu of funds and products.

## PRODUCT OFFERING

- Hedge Funds
- Private Equity Funds
- Structured Products
- Syndicate
- Precious Metals

## GETTING STARTED

To learn more about CAIS membership, visit [www.caigroup.com](http://www.caigroup.com)

## ALTERNATIVE INVESTMENTS

CAIS provides family offices and their advisors a centralized and broad menu of hedge funds and private equity funds at lower minimums, independent third-party due diligence conducted by Mercer, portfolio construction tools and an automated electronic subscription process.



### CENTRALIZED & DIVERSE MENU OF FUNDS

- Top-Tier Selection of Fund Managers
- Diverse Range of Strategies & Formats



### INDEPENDENT THIRD-PARTY DUE DILIGENCE PROVIDED BY MERCER

- Investment & Operational Due Diligence
- Ongoing Monitoring



### ELECTRONIC SUBSCRIPTION & WORKFLOW MANAGEMENT

- Automated Subscription Process
- Consolidated, Standardized Documentation
- Custodial Recognition of Alternative Assets



### ENHANCED STRUCTURES & ACCESS

- Lower Minimums
- Access to Capacity-Constrained Managers



### PERFORMANCE ANALYTICS & PORTFOLIO CONSTRUCTION TOOLS

- Client Holdings Analysis
- Position Level Transparency Reports



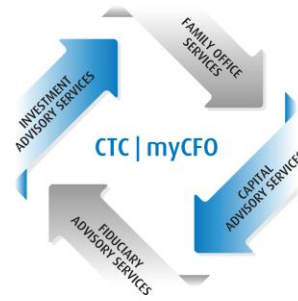
### FUND EDUCATION SUPPORT

- One-On-One Manager Meetings and Conference Calls

598 Madison Avenue, 11th Floor, New York, NY 10022 | [www.caigroup.com](http://www.caigroup.com) | 212 300 9350

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# Integrated Solutions For the Ultra-Affluent



## Firm Overview

CTC | myCFO is a high touch, high service wealth advisory firm that delivers integrated solutions to ultra-affluent individuals, families and family offices. We offer independent investment consulting and the comprehensive services of a multi-family office.

Carefully designed as a boutique, we provide our clients a suite of integrated wealth management services through an open architecture platform, ensuring we are not captive to any particular product or vendor. We are therefore able to assemble, customize and coordinate the best possible group of solutions for every client we serve.

Vigilant advocacy, objectivity, transparency, collaboration and performance are our governing principles.

## A Full Suite of Capabilities

Managing wealth effectively requires time, expertise, administration and seamless coordination to align planning and investment strategies towards common goals. The prudent oversight of material wealth can be just as demanding as operating a business.

CTC | myCFO offers a comprehensive suite of integrated resources to meet the challenges and opportunities of wealth, all proactively managed and coordinated by a central point of contact that is dedicated to ensuring our clients receive the highest quality advice and service.

Our full suite of integrated capabilities include: **Investment Advisory Services, Family Office Services, Capital Advisory Services and Fiduciary Advisory Services.**

For more information, visit [www.ctcmcf.com](http://www.ctcmcf.com) or contact:

**Robert W. Hauswirth, MBA, CFA, CFP®, CPA/PFS**  
Managing Director  
CTC | myCFO  
A part of BMO Financial Group

111 W. Monroe Street, Suite 10E Chicago, IL 60603  
Office: +1 312.461.2314  
Fax: +1 312.293.4262  
Email: [robert.hauswirth@ctcmcf.com](mailto:robert.hauswirth@ctcmcf.com)



## 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 needs<sup>1</sup>
- 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.

**Contact:** Michael S. Jacoby, Managing Director

**Phone:** 312-537-1926

**Email:** michael.s.jacoby@db.com



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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 \$1.3 Billion

### People



**Robert E. Mallernee**  
*Chief Executive Officer*  
 919.442.1542  
 Rob.mallernee@etonadvisors.com



**W. Jackson Parham, Jr.**  
*Chief Investment Officer*  
 919.442.1545  
 Jack.parham@etonadvisors.com



**Teresa Eriksson**  
*President*  
 919.442.1544  
 Teresa.eriksson@etonadvisors.com

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



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](http://www.hubfamilyoffice.com)

**Marcy Hall**

Senior Vice President,  
National Family Office Practice Leader  
350 South County Road, Suite 102,  
#104 Palm Beach, FL 33480  
Direct: 561-471-3191  
Cell: 347-587-0066  
Fax: 561-471-3198  
[marcy.hall@hubinternational.com](mailto:marcy.hall@hubinternational.com)

**MEETING YOU WHEREVER YOU ARE —  
TODAY, TOMORROW, AND FOR GENERATIONS TO COME**

It's an exciting time for individuals, families, and family offices — with more opportunities than ever to choose from around the globe. Taking advantage of these opportunities starts with a conversation: understanding where you and your family are, where you want to be, and how you want to get there.

**A strategic advisory approach to managing family wealth**

It may be a single service you require, or an integrated suite of solutions that addresses all the needs of your family. However you choose to work with us, you can count on our team of strategic advisors to guide you proactively toward the vision and goals you want to achieve.

**A unique global + local experience**

As part of BNP Paribas Group, one of the leading wealth managers in the world and Bank of the West Wealth Management, Family Wealth Advisors offers a global reach few institutions can match. Together with the local knowledge and service excellence of Bank of the West, you have access to global and local solutions to put your family's strategic plan into motion, including:

**Core Solutions**

- Integrated Wealth Planning
- Fiduciary Services
- Strategic Philanthropy & Purpose Investing
- Global Investment Management & Consulting
- Capital Advisory & Banking Services

**Family Enterprise Solutions**

- Strategic Family Planning
- Family Education
- Family Leadership & Governance
- Family Office Services

**Specialized Services**

- Financial Management
- Risk Management
- Art Advisory Services
- Private Business Owner Solutions
- Lifestyle and Logistics Management

**Whatever your aspirations, wherever you are in achieving them, we meet you there**

No other family wealth advisor offers the level of breadth and depth that comes from integrating the local knowledge and exceptional service of Bank of the West with the global access and capabilities of BNP Paribas.

It's a unique combination that has the power to meet you wherever you are — *today, tomorrow, and for generations to come.*

**Stephen E. Prozano, J.D., LL.M., C.P.A**

Head of Family Wealth Advisors

[steve.prozano@bankofthewest.com](mailto:steve.prozano@bankofthewest.com)

Office: (415) 796-9632

Mobile: (347) 266-8939

Alternate Mobile: (914) 980-9930

# PITCAIRN

Pitcairn is an independent multi-family office, dedicated to helping individuals and families preserve and grow their wealth. We offer families unparalleled advice and service, while also providing critical support to single family offices facing important transitions. Pitcairn is recognized as an innovator and leader by clients and peers. Since our founding as a family office in 1923, we have focused on one mission: sustaining generational wealth. Today, we continue to redefine the family office experience for generations of the world's wealthiest families.

## **Our History & Culture Set Us Apart**

Pitcairn is one of very few owner-operated firms that have successfully evolved from a single family office to a multi-family office. We combine the best attributes of a service-oriented boutique with the broader advantages of extensive expertise, sophisticated technology and a network of specialist advisors. Though cutting-edge investment advice is a key component of the service we provide, our client families continually tell us that what matters most is our fully integrated advice about all aspects of their wealth structure.

## **Collaborative, Objective, Transparent**

Through a combination of effective planning, thoughtful governance, a commitment to education and strong investment results, Pitcairn has successfully transitioned wealth across multiple generations. Our families benefit from collaboration among a centralized planning team that includes highly qualified in-house experts on investments, financial planning, tax planning and compliance, estate and trust planning, trust administration, philanthropic planning and risk management. Pitcairn's 100% open architecture investment approach is another advantage for our clients. We do not manage investments in-house and all recommendations reflect our commitment to objective advice and fee transparency.

## **The Clients We Serve**

Our clients are wealth creators and inheritors who want to engage the next generation and who value collaboration with a trusted partner. They have complex needs and are seeking sophisticated advice to ensure that family wealth remains a source of strength for future generations. We may fill specific needs for our clients or provide comprehensive solutions. Our clients appreciate that we can take care of daily details and also help them meet essential family goals, both financial and non-financial.

## **Partnering with Single Family Offices**

In addition to relationships with multi-generational families, Pitcairn also works with single family offices. Some partner with us in the context of existing relationships with our clients. Others seek our counsel on issues that include strategic planning, contracting external investment resources and cost-effective approaches to administration, infrastructure and operations. We have helped single family offices assess how their current practices measure up to industry standards and have recommended ways to improve investments, accounting and operation controls, and technology and governance practices.

Headquartered in Philadelphia, Pitcairn also has offices in New York and Washington, DC as well as a network of resources around the world. For more information visit [www.pitcairn.com](http://www.pitcairn.com)

Leslie C. Voth  
President & CEO  
Pitcairn  
One Pitcairn Place, Suite 3000  
165 Township Line Road  
Jenkintown, PA 19046  
[l.voth@pitcairn.com](mailto:l.voth@pitcairn.com)  
800-211-1745  
215-881-6103 (direct)

Rebecca A. Meyer  
Managing Director  
Pitcairn  
One Pitcairn Place, Suite 3000  
165 Township Line Road  
Jenkintown, PA 19046  
[r.meyer@pitcairn.com](mailto:r.meyer@pitcairn.com)  
800-211-1745  
215-881-6025 (direct)

## About Plante Moran's Family Office Services Group

Plante Moran's Family Office Services Group provides affluent families and family offices throughout the nation a complete range of planning and compliance services. Depending on their needs and goals, clients can benefit from a comprehensive, holistic family office solution or call on a broad range of specific family office, trust, and investment professionals who will work with the client's existing trusted advisors to fill specific needs.

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. 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.

### Our Core Services

- Coordination of income tax, charitable giving and wealth transfer strategies
- Providing independent financial advisory\*
- Multi-family office solutions
- Counsel on business acquisitions and sales
- Structuring of real estate investments
- Counsel on private equity and venture capital transactions
- Planning for investments that utilize sophisticated ownership structures
- Managing complex tax compliance engagements
- Private trust company expertise

### Integrated Services for Forward-Thinking Families

- Sophisticated individual income tax and wealth transfer planning and compliance
- Formation and staffing of family offices
- Internal control and operations reviews
- 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
- Assurance and tax preparation services
- Outsourcing support for multifamily offices and solutions for virtual family offices
- Information technology and security
- Investment consulting, trust services, and life insurance consulting

### Providing Objective Advice

Because we do not sell products, manage assets or earn commissions, the professionals within the Family Office Services Group can provide objective advice while working closely with our clients and their other advisors. This allows us to provide independent insight on taxes, wealth transfer, investments, business and family concerns that should be incorporated into your investment strategy, and other areas that support your family mission.

### About Plante Moran

Plante Moran is the 14th largest CPA firm in the United States and the 7th largest in Chicago. With over 2,200 professionals, we provide assurance, tax, and consulting services to middle market companies and families with operations domestically and abroad.

For more information about our Family Office Services Group, contact **Mark J. Blumenthal**, Partner, at 312-980-2917; [mark.blumenthal@plantemoran.com](mailto:mark.blumenthal@plantemoran.com)

\* Services provided by affiliated entities of Plante Moran.

# *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.





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## 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***

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### 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

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### 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

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### 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

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### 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

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## 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**

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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

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### 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

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### 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

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### 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

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### Advisory



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

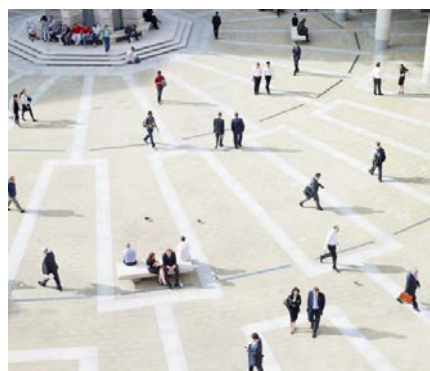
- Family Office Review, Assessment & Design, Family Governance Structure Review, Investment Program Review, Technology and Operations Review, Gap Analyses, Future State Design, Operations/Technology Solution Selection, Financial Provider Selection
- Development of Family Office Roadmap: Map out implementation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

Contact	Location	Email	Phone
Alfred Peguero	San Francisco	Alfred.peguero@pwc.com	415-498-6111
Allison Shipley	Miami	Allison.p.shipley@pwc.com	305-375-6303
Becky Weaver	Kansas City	Becky.weaver@pwc.com	816-218-1729
Bill Zatorski	New York	William.zatorski@pwc.com	973- 236-4943
Brittney Saks	Chicago	Brittney.b.saks@pwc.com	312-298-2450
Brent Lipschultz	New York	Brent.lipschultz@pwc.com	646-313-7645
Evelyn Capassakis	New York	Evelyn.capassakis@pwc.com	646-471-2363
Heather Mahoney	Boston	Heather.c.mahoney@pwc.com	617-530-7642
Jeff Saccacio	Los Angeles	Jeff.j.saccacio@pwc.com	213-217-3227
Jim Medeiros	Boston	James.m.medeiros@pwc.com	617-530-7353
Kent Allison	New York	Kent.allison@pwc.com	973-236-5253
Mark Nash	Dallas	Mark.t.nash@pwc.com	214-999-1424
Michael James	Philadelphia	Michael.a.james@pwc.com	267-330-3185
Rich Wagman	Boston	Richard.s.wagman@pwc.com	617-530-7003
Rob Farr	San Francisco	Robert.d.farr@pwc.com	415-498-7908
Ryan Lauridsen	DC Metro	Ryan.lauridsen@pwc.com	703-918-4251
Scott Torgan	San Francisco	Scott.a.torgan@pwc.com	415-498-6240
Sheryl Eighner	Chicago	Sheryl.eighner@pwc.com	312-298-2481

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

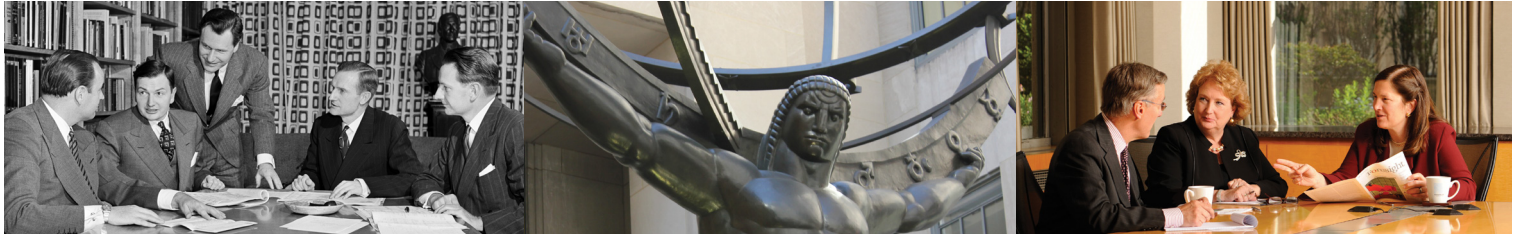
#### United Kingdom

Clive Mackintosh

Leonie Kerswill

Malcolm Collings

Note: This country list is not inclusive. The firms of the PricewaterhouseCoopers global network ([www.pwc.com](http://www.pwc.com)) provide industry-focused assurance, tax and advisory services to build public trust and enhance value for clients and their stakeholders. More than 180,000 people in 158 countries across our network share their thinking, experience and solutions to develop fresh perspectives and practical advice.



## A Global Investment Firm

### Rockefeller & Co.

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

### Rockefeller Wealth Advisory

- Consistent and disciplined approach to long-term investing
- Belief in our ability to generate strong returns through rigorous research, collaboration on ideas and intellectual debate
- Actively invest for the long-term while seeking to capitalize on short-term dislocations
- Utilize a globally diverse investment team to glean better insights on long-term trends and opportunities developing internationally
- Deeply rooted history of involvement with families, family offices, nonprofit organizations and other institutions

### Comprehensive Services

- **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 Funds  
Opportunistic Investment Strategies
- **Family Office Services**  
Client Accounting  
Financial Reporting  
Tax Return Preparation  
Bill Paying  
Family Office Advisory  
Family/Trustee Meetings
- **Wealth Planning**  
Financial Planning  
Trust & Estates  
Asset Location  
Entity Selection  
Income Tax  
Cash Flow & Liquidity  
Philanthropy  
Business Succession  
Governance
- **Trust Company**  
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\*
- Private and independent
- \$43.1 billion in assets under administration<sup>1</sup>

### 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 customized services.

#### Insight

We believe that our long-term investment horizon and global perspective is an advantage in seeking distinguished performance over multiple market cycles.

### Other Capabilities

#### Asset Management<sup>2</sup>

##### Rockefeller Asset Management Equity Investment Strategies

- |                                       |                       |
|---------------------------------------|-----------------------|
| Global Equity                         | Non-U.S. Equity       |
| Global Sustainability & Impact Equity | U.S. Large Cap Equity |
| Global Dividend Growth Equity         | U.S. Small Cap Equity |
|                                       | Multi-Asset Class     |

##### Rockefeller & Co. Fixed Income Investment Strategies

- Core Taxable Fixed Income
- Tax Exempt Fixed Income - New York
- Tax Exempt Fixed Income - National
- Short Term Taxable Fixed Income

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

#### Rockit® Solutions, LLC Information Management Technology

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

# To learn more about Rockefeller & Co.:

**ROCKCO.COM**

**ROCKIT**CO.COM

**New York, NY**

10 Rockefeller Plaza  
New York, NY 10020  
212-549-5100

**Washington, DC**

900 17th Street NW, Suite 603  
Washington, DC 20006  
202-719-3000

**Boston, MA**

99 High Street, 17th Floor  
Boston, MA 02110  
617-375-3311

**Rockefeller Trust Company, N.A.**

10 Rockefeller Plaza  
New York, NY 10020  
212-549-5100

**The Rockefeller Trust Company (Delaware)**

1201 N. Market Street, Suite 1401  
Wilmington, DE 19801  
302-498-6000

**Rockit Solutions, LLC**

201 Tresser Blvd, Suite 200  
Stamford, CT 06901  
866-497-9111

1. As of June 30, 2015. This number includes net assets under management of approximately \$10.2 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. The equity investment and balanced allocation strategies are provided through Rockefeller Asset Management, a division of Rockefeller & Co. and the "Firm" for purposes of the Global Investment Performance Standards (GIPS®). Rockefeller & Co. also offers fixed income strategies through its fixed income asset management team.
3. Rockefeller Asset Management is a division of Rockefeller & Co., Inc. 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.

## **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)

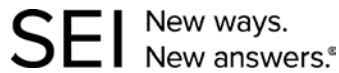
We would appreciate the opportunity to discuss the challenges and opportunities facing you and your business, and to share with you how we might assist you to successfully address those issues.

### **Contact**

Sarah Severson

312.258.5588

sseverson@schiffhardin.com



**SEI** is a leading global provider of institutional and private client wealth management solutions, including investment processing, investment operations and asset management. We help professional asset managers, institutional investors and private investors create and manage wealth -- and enable their long-term success by providing solutions that are both comprehensive and innovative.

Since our founding in 1968, SEI has been a leader in the investment services industry, recognized for its history of innovation. Throughout this 40-year history, our mission has remained constant: to help clients achieve continued success by developing consistently relevant solutions delivered through an outstanding client experience. Many of our solutions are unique, combining advice, investments, technology, and operations into comprehensive solutions designed to help professional wealth managers improve their business success; institutional investors make better financial decisions; and private clients achieve their life and wealth goals.

Through the Investment Manager Services division, SEI supplies investment organizations of all types, from single and multi-family offices to hedge funds and diversified financial institutions, with the advanced operating infrastructure they need to compete in a landscape of escalating business challenges.

SEI's award-winning comprehensive global operating platform provides managers with customized and integrated capabilities across a range of registered and unregistered fund structures, investment strategies and jurisdictions. Entrusted with over \$800 billion in assets, our services enable our clients to view their assets and accounts holistically, gain scale and efficiency, keep pace with marketplace and client demands, and run their businesses more strategically.

Today, SEI's 2,700 employees serve about 7,000 clients, including family offices and high-net-worth families, diversified investment management organizations, hedge and private equity managers, banks, trust institutions, wealth management organizations, independent investment advisors, retirement plan sponsors, corporations, and not-for-profit organizations.

SEI is a public company and is listed on the NASDAQ exchange under the symbol SEIC.

Our corporate headquarters is in Oaks, PA in suburban Philadelphia. We also operate from offices in Canada, Hong Kong, Ireland, the Netherlands, South Africa, the United Arab Emirates, and the United Kingdom.

For more information, visit [www.seic.com/ims](http://www.seic.com/ims) or email us at [managerservices@seic.com](mailto:managerservices@seic.com).

**Mark Rogozinski**  
SEI  
777 Third Ave  
26<sup>th</sup> Floor, Suite C  
New York, NY 10017  
(610) 676-3197  
[mrogozinski@seic.com](mailto:mrogozinski@seic.com)

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:

Belinda Sneddon

National Practice Executive

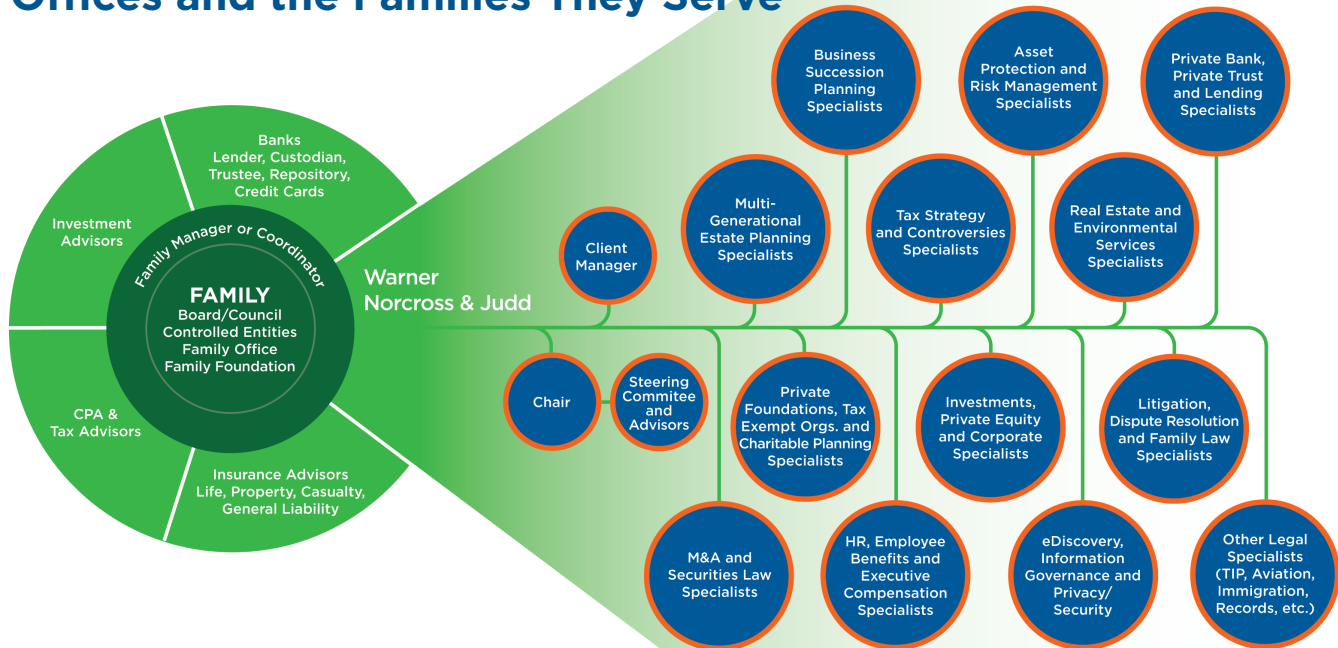
U.S. Trust Family Office

212-852-3640

[Belinda.sneddon@ustrust.com](mailto:Belinda.sneddon@ustrust.com)



## Right-sized Legal Counsel for Family Offices and the Families They Serve



- **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 and the families they serve are 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 and the families being served. For example, a large family office may have a team of attorneys and others with specific expertise in the following areas:

- **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
- **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
- **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
- **M&A and Securities:** Navigating federal and state securities laws, private securities offerings, deals and related due diligence, broker-dealer and investment adviser regulations and related registration and exemption analysis

*continued*

- **Data Solutions:** Full life-cycle support for business data, from data creation and disposition to information governance, eDiscovery, data privacy and security solutions. We have the business acumen and legal expertise to confront any issue throughout an organization's data life-cycle and provide legally defensible counsel
- **Tax Strategy and Controversies:** Assisting with income, gift, estate and GST tax strategy, return filing, audit response and litigation
- **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
- **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
- **Asset Protection and Risk Management:** Counseling on protective structures, insurance coverage and coordination, risk management, claims evaluation and litigation
- **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
- **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

### Mark K. Harder

Partner  
616.396.3225  
mharder@wnj.com



Mark is chair of the firm's Family Office Industry Group and has dedicated his practice to counseling and representing high net worth individuals, families, family businesses and their owners, and closely held businesses. He provides his clients with estate planning and estate settlement services, advises on family business succession planning matters, represents family and closely held businesses in their day to day business matters, and serves as an adviser and counselor on legal matters to businesses, individuals, and their families.

### Susie Gell Meyers

Partner  
616.752.2184  
smeyers@wnj.com



Susie focuses her practice on estate and tax planning for individuals, owners of family and other closely held businesses and professionals. Areas of focus include business succession planning, shareholder agreements, vacation home planning, and planning for same sex couples. She is the chair of the firm's Trusts & Estates Practice Group and former member of the firm's Management Committee.

### James J. Steffel

Partner  
616.752.2621 or 231.727.2621  
jsteffel@wnj.com



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

For more information, visit [WNJ.com](http://WNJ.com).

## Who We Are

Success often creates unique opportunities... it can also create unique challenges and issues. Wellspring Associates provides the *Wealth Integration*<sup>™</sup> process to fully integrate all aspects of success. We don't simply plan and advise – we also implement and maintain.

We are committed to forming long-term, devoted relationships with our client families, family offices, and their trusted advisors. We want you to count on our reputation for being present through time.

## What We Do

Successful families and family offices have a number of trusted advisors with whom they may have worked for years: a personal attorney, corporate attorney, CPA, insurance agent, banker, broker and others. Do these advisors regularly communicate with each other? How well are their efforts coordinated? If the services of trusted advisors aren't well integrated, gaps and overlaps in planning are likely. This may result in unnecessary taxes and, more importantly, planning that does not achieve desired goals.

In response to this need, Wellspring Associates developed a proprietary process, the *Wealth Integration Solution*<sup>™</sup>. We have been refining this process since 1981 that helps our client families discover what they truly want to accomplish with their success – their *Wealth Philosophy*<sup>™</sup>. We then integrate, or coordinate, their planning based on that philosophy: income taxes, estate planning, charitable planning, business continuation, asset protection, compensation for key employees, insurance and financial planning and other important areas. We then coordinate the planning with their inner circle of advisors.

## How We Serve Three Unique Groups

**Families of Significant Wealth** – Families have often implemented extensive planning and are surrounded by top advisors. However, due to the lack of full coordination of advisors helping in *different areas at different times*, we find the planning is often fragmented. This can leave costly gaps or overlaps in the planning. Our proprietary *Wealth Integration* financial modeling process uncovers and quantifies these unnecessary risks and aligns your plan with your goals and objectives. Having been refined for many years, our process provides *Clarity for Complex Issues*.

**Family Offices** – Family offices increasingly seek and outsource professional resources with specialized expertise. They value our perspective and assistance in coordinating with the family and the planning team, both initially and on an ongoing basis. This creates a more holistic, cohesive plan for the family. Our life insurance audit and due diligence process goes far beyond the *tactical* perspective of mere products and carriers. We also focus *strategically* on ownership, funding structures and always include legal and accounting perspectives. All of these areas have their own unique nuances for affluent families.

**Professional Advisors** – Attorneys, accountants and other advisors value our coordination of family matters as part of the planning process. *Wealth Integration* by design includes obtaining family background information that is crucial for holistic, cohesive planning – now and through time as circumstances and goals inevitably change. Like family office executives, other professional advisors also rely on our specialized expertise for life insurance analysis and due diligence.



Byron L. Thorsen, CFP<sup>®</sup>  
Managing Director  
2000 East Lamar Blvd., Suite 580  
Arlington, TX 76006  
(817) 701-3883



Dennis R. Wright, MBA, ChFC<sup>®</sup>  
Managing Director  
2200 Century Parkway, Suite 750  
Atlanta, GA 30345  
(404) 924-4017