

Family Office

GIVING FAMILIES CONFIDENCE, CAPABILITIES & DIRECTION



TOTAL FAMILY **BALANCE SHEET** APPROACH

ASSETS

- Property
- Equities
- Private Equity
- Business Assets
- Cash
- Other
- Debt Structures
- Liquidity

INCOME

- Salary
- Bonus
- Dividend
- Rent
- Interest

ENTITIES

- Companies
- Trusts
- Superfunds
- Personal



GOALS & **PLANNING**

1 YR

- Understand Balance Sheet
- Set Goals
- Estate
- Asset Protection
- Investment Strategies

3 YRS

- Financial Plan underway
- Assets secured
- Estate Documents completed
- Investments underway & working
- Business investment ready

10 YRS

- Retirement Goals
- Sell Business
- Develop
- Family Constitution
- (Rule book for Family Wealth)
- Investments and balance sheet in order

20 TO 100 YRS

- Retirement
- Mentoring
- Educate Next Generation
- Constitution in place
- Legacy
- Community Impact



Risk Management Considerations to navigate

- How much investment risk?
- End goal
- Live too long
- Spend too much
- Market risk
- Liquidity

- Risk profile
- Governance
- Tax structures
- Tax plans
- Reporting to ATO
- BAS, GST
- Tax Program

- Protect beneficiaries
- Fund the estate
- Insurance issues
- Wills
- Powers of Attorneys
- Agreements
- Death benefit nominations
- Documentation
- Estate Equality

- Structures
- Warranties
- Directorships
- Entities
- Loans
- Agreement
- Personal & Professional Risk
- Estate

- Covenants
- Directorship
- Staff
- Succession
- Key Person risk
- Advisory board
- Mergers and acquisitions

- Family
- Relationships
- Divorce
- Finance
- Cash flows
- Inflation
- Health
- Charity