

Planning Across Generations

Family means different things to different people. We'd like to know what it means to you.

Our wealth management process is rarely about individuals and often involves financial planning across generations. We ask our investors to introduce us to their families, and the personal connections we make drive our planning process. For some firms, clients are little more than names on a list. Our clients often become our friends, and we treat their families as we would our own.

Our wealth management process takes your specific family situation into consideration. We might recommend investing in insurance products so the family is protected in case of disability, disaster, or death. If you have children, we might suggest funding a 529 plan to pay for college. And, depending on your personal objectives and resources, we may seek to help you build a legacy for your children and grandchildren.

In addition to intergenerational planning, we like to meet with all members of your family to help ensure that everybody is clear about your financial goals and understands the strategies we'll use to pursue those goals. Some families find it difficult to discuss money with their children, but we can help you overcome this reluctance and improve communication, knowledge, and understanding. It's important for us to talk to your children and beneficiaries about their roles and responsibilities—to work through budgeting issues and to review the locations of important documents.

▶ Wealth management is defined as the ability to protect, preserve, accumulate, and transfer wealth in a cost-effective, tax-efficient manner. We'd like to add three words to that definition: for your family. Financial planning doesn't have to cross generational boundaries. We just think you deserve it.

This material is intended for informational/educational purposes only and should not be construed as investment advice, a solicitation, or a recommendation to buy or sell any security or investment product. Please consult with your financial professional for more information specific to your situation.

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