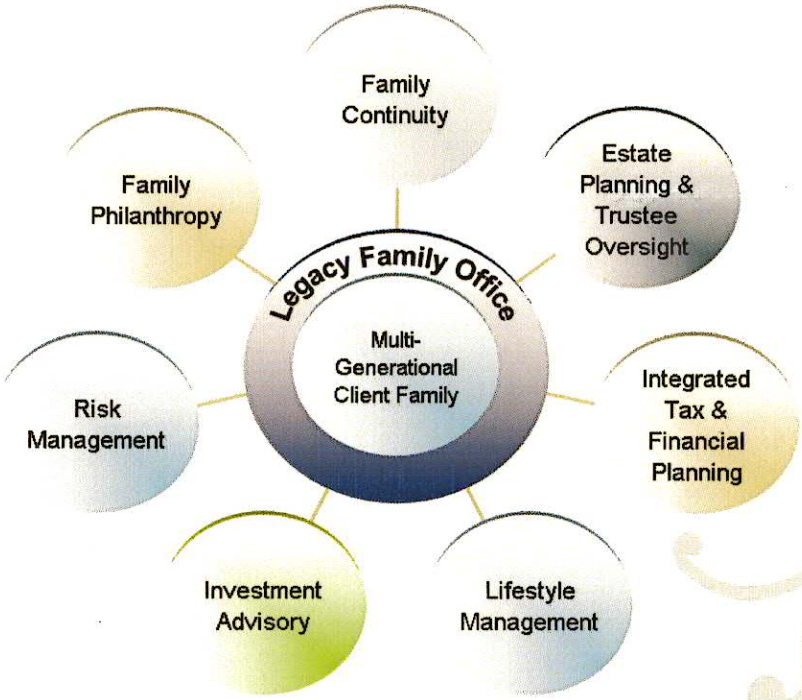
Power of the Family Wealth Office

Legacy Family Office strives to add peace of mind to your life through the implementation of personally-tailored solutions to preserve and grow your financial capital as well as your social and intellectual family capital. We endeavor to accomplish this objective by connecting and overseeing a network of professionals with you and your needs at the core.



LEGACY FAMILY OFFICE®

Legacy Family Office offers custom and comprehensive solutions to ensure continuity of family values, lifestyle and wealth from one generation to the next.

Tamara L. Surratt
LEGACY FAMILY OFFICE
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239-949-1982 Phone • 239-949-1981 Fax

Legacy Family Office, LLC is a Registered Investment Advisor

www.LegacyFamilyOffice.com

Family Continuity

The family is a dynamic entity composed of individuals with varying interests, abilities, needs and goals. Working with Legacy Family Office, the family can remain cohesive through a formal framework that is designed to facilitate constant communication and understanding. By building the four capital accounts[1]—Human, Intellectual, Financial and Social—we help develop the true wealth of the family.

Human Capital

- Communication and consensus building
- Conflict resolution
- Leadership training
- Values, morals, ethics, and
- Goal Setting

Intellectual Capital

- Education
- Career choices
- Coaching and mentoring
- Rights and roles of trustees and beneficiaries

Financial Capital

- Creating, managing and investing wealth
- Effective transfer strategies
- Financial parenting (stewardship)
- Family business issues, and
- Understanding the psychology of money

Social Capital

- Philanthropic activities of the family

[1] *Lee Hausner and Douglas K. Freeman, 2009. The Legacy Family: The Definitive Guide to Creating a Successful Multigenerational Family*

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Family Philanthropy

Many affluent families believe that every individual has a responsibility not only to their families, but also to the community at large. The family's response to this may include a Philanthropic Strategy.

Legacy Family Office helps affluent families work toward reaching their philanthropic goals by:

- Establishing a Family Giving Vehicle (Family Foundation, Family Donor Advised Fund, Family Giving Circle, etc.)
- Defining and harmonizing the Family Mission Statement, Spending Policy, Donation Policy, and Investment Policy Statement.
- Implementing a four-step Fiduciary Quality Management System and twenty-two "Practices," which are intended to provide the Foundation with a framework for a disciplined , prudent investment process.
- Providing administrative and fiduciary education for the family
- Discovering and Executing multi-generational objectives

"Every family has a story. Only a few have a legacy"

~Carrie L. Huntley

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Estate Planning

A successful estate plan is shaped by goals. Key estate planning goals are minimizing taxes, avoiding probate, retaining control over property, protecting assets, and protecting against incapacity. There are a number of devices that can be employed to accomplish these goals; among them are gifts, wills, trusts (living or irrevocable), joint ownership arrangements, and beneficiary designations.

With your estate plan successfully implemented, one final but critical step remains: carrying out a periodic review and update. Legacy Family Office will oversee this critical step by coordinating the:

- Development of Objectives
- Advanced Estate Planning Structure and Review
- Trustee Selection, Oversight and Monitoring
- Trust Administration Oversight and Monitoring
- Cost Analysis and Negotiation of Trustee Fees
- Beneficiary Education and Mentoring
- Multi-generational snapshot of existing strategies
- Action plan to implement changes
- Detailed flow charts to model current and recommended strategies
- Evaluation of titling for real estate and personal property

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Integrated Tax & Financial Planning

Financial planning is a process that can help you reach your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources.

Legacy Family Office will help you create and implement a comprehensive financial plan designed to:

- Develop a clear picture of your current financial situation by reviewing your income, assets, and liabilities, and evaluating your insurance coverage, your investment portfolio, your tax exposure, and your estate plan
- Establish and prioritize financial goals and time frames for achieving these goals
- Implement strategies that address your current financial weaknesses and build on your financial strengths
- Monitor your plan, making adjustments as your goals, time frames, or circumstances change

In addition, Legacy Family Office will provide:

- Coordination of all professional external advisors (attorneys, accountants, private bankers, real estate professionals)
- Tax Plan Strategy & Compliance Monitoring
- Family Business Advisory & Succession Planning
- Cash Flow Analysis, Management and Forecasting
- Retirement Planning
- Liquidation Strategies

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Investment Advisory

A wealth of investment information is available if you want to do your own research before making investment decisions. However, many people aren't comfortable sifting through balance sheets, profit-and-loss statements, and performance reports. Others just don't have the time, energy, or desire to do the kind of thorough analysis that marks a smart investor.

For these people, an investment advisor can be invaluable. Legacy Family Office delivers the following services in alliance with CTC Consulting, a leader in the investment consulting marketplace for ultra high net worth families. CTC advises on approximately $28 billion* in assets for ultra high net worth clients around the world.

- Development of Investment Policy Statement & Strategy
- Holistic portfolio design, implementation and monitoring
- Goal-based investment planning
- Asset Allocation plan and development
- Due diligence of asset classes and economic research
- Access to alternative investments (private equity, private debt, hedge funds, structured notes, commodities)
- Manager selection/evaluation using quantitative and qualitative analysis
- Comprehensive correlation analysis between investment asset classes
- Secure client account access on personalized website
- Account Aggregation setup and management
- Comprehensive Quarterly Performance Reporting
- Consolidated Monthly Progress Reporting

*As of June 2010

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Lifestyle Management

Managing your personal and financial affairs can quickly become complicated. Let Legacy Family Office help simplify your life by administering your daily, personal financial management including:

- Bill payment, budgeting and expense reporting
- Private Banking
- Evaluation of Credit Facilities for structure and pricing. Issue requests for proposals as needed to ensure optimal terms and structure.
- Aircraft/yacht Management
- Personal Property Management
- Travel Planning Assistance
- Management of legal and personal documents in a secure client accessible vault

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Risk Management

The risk management process implements strategies intended to ensure that your family will remain financially secure in the face of a life-changing event. Since we coordinate all of your financial affairs, we can proactively offer suggestions to adjust your insurance coverage when your circumstances change.

Legacy Family Office will work with you to identify your potential insurance needs, continuously review your coverage and advise you of the adequacy of the protection you have in place.

- Property-Casualty Risk and Affordability Review
- Life Insurance Risk and Affordability Review
- Disability Risk and Affordability Review
- Long Term Care Feasibility Review
- Umbrella Liability Coverage Risk and Affordability Review

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