



Consultants on Family Wealth Perspectives

Why Family Clients—& Their Advisors— Choose graymatter Strategies LLC

Lisa Gray

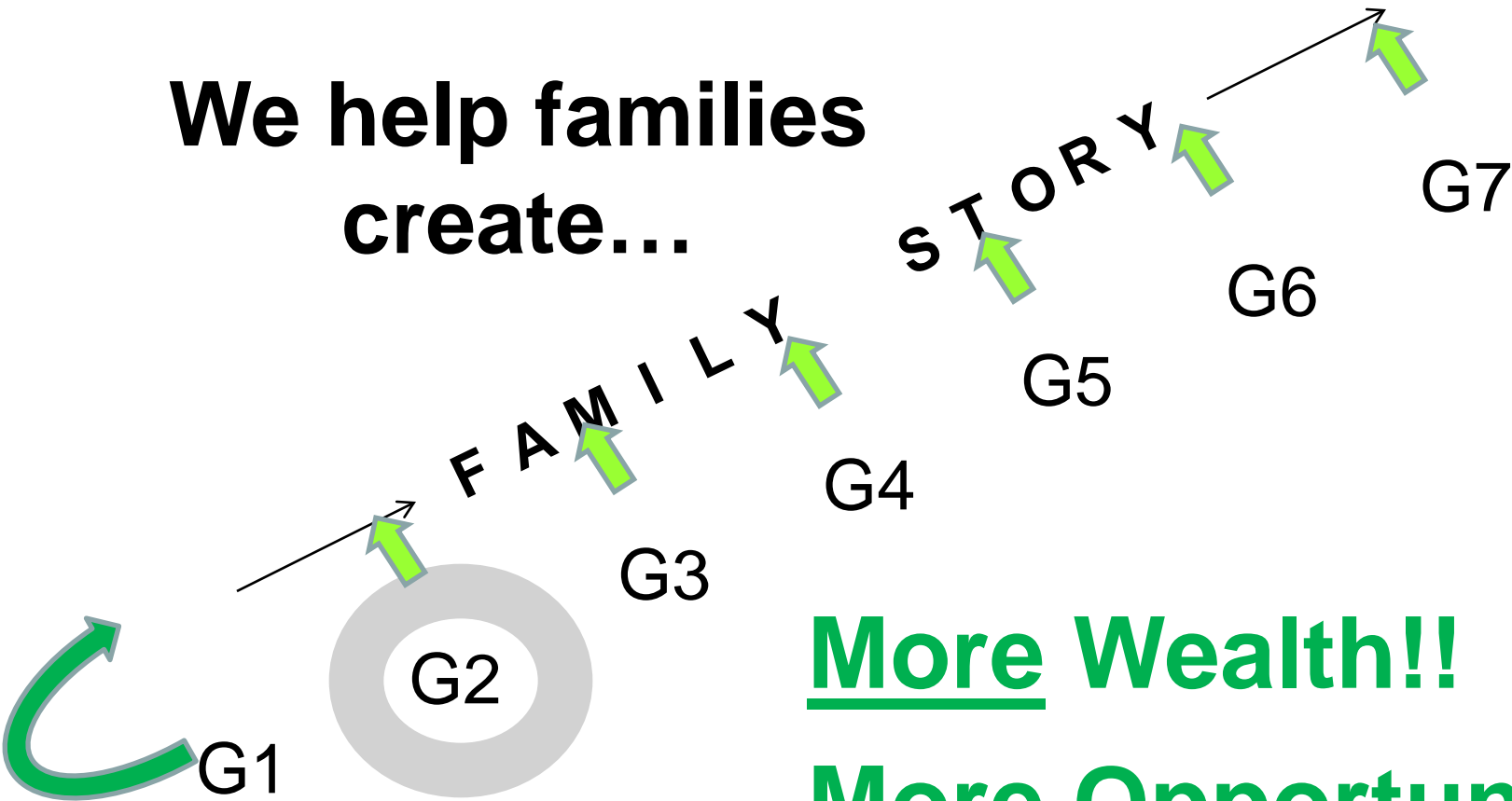
Managing Member

Cyd Archer

Director, Business Development

Why graymatter?

We help families
create...

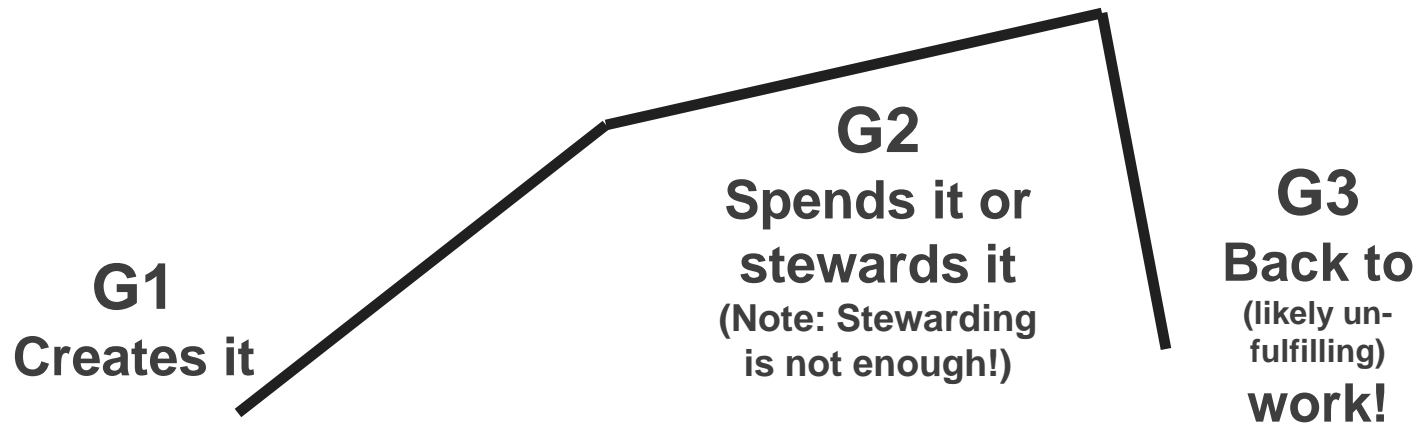


More Wealth!!

More Opportunity!!



Three Generations Proverbial Progression



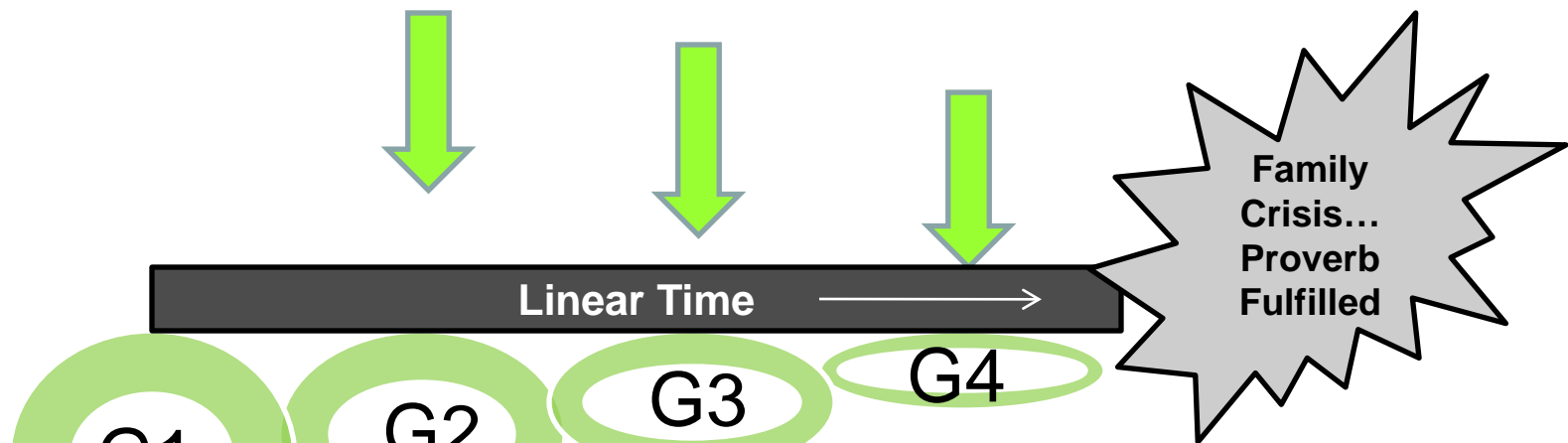
Generational Perspectives Lie at the Heart of the Matter

- **Silents, Boomers, Gen-Xers, and Echo/Millennials have their own generational lens**
- **These perspectives set up the way the family interacts (family dynamics)**
- **In families, older generations unconsciously impose their views on next generations**



How It Happens

The Flattening of Generational Cycles



Note: Crises are not always explosive...they can be much more subtle over time



It Shows Up in Subtle Ways...

- One (or a few) person takes their share out/away
- Private conversations/factions form
- One who usually talks, stops talking
- Multiple members stop speaking to each other
- Disagreement for the sake of disagreement

Bottom Line: Less Wealth

Less Opportunity



Or Not-So-Subtle Ways...

- Disruptions/scenes at family gatherings
- Incidents in front of business employees
- Impasses on decisions
- Family lawsuits (\$100K - \$2 MM – legal fees)

**Bottom Line: A Lot Less Wealth
Opportunity...Lost**



Generational Wealth Management Progression

(G2, living or not, is the Key Factor)

A better way...

G1
Creates it

G2
Dynamically
owns, sets
pattern
fulfilling life
dreams

G3
Repeats G2
pattern of
fulfilling life
dreams



**This is why families of wealth
need a family office level
of service, either from a
family office or from a
family office equivalent**



A Family is Not a Corporation. But...

Integrated services of a corporation ...

The need for integration is not special to the HNW marketplace

Consider the corporate world...

Consider a corporation ...

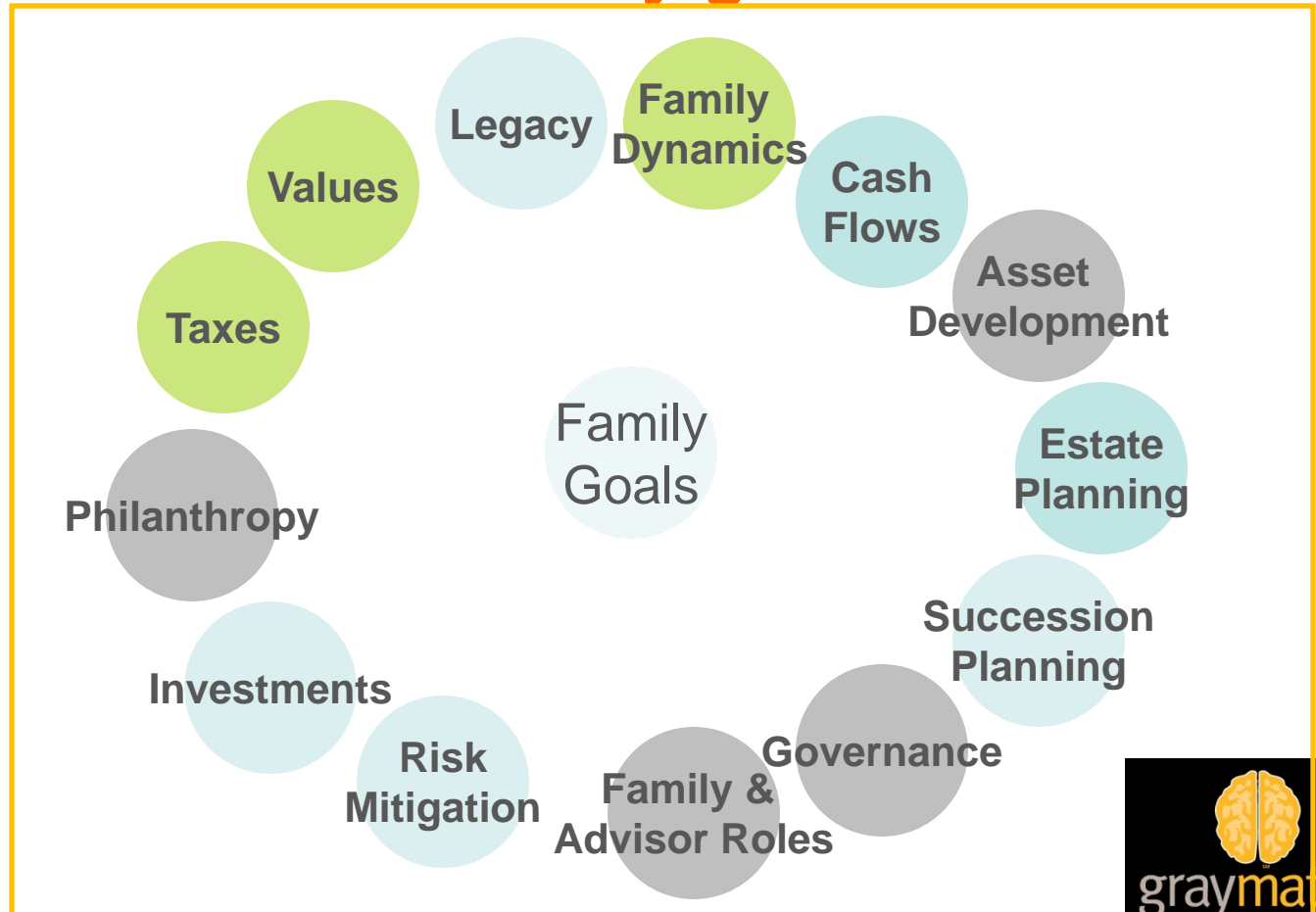


Family Office Areas of Service

Integrated management of all wealth components

In tune with the family goals...

The issues faced by a typical wealthy family are also multiple, complex & inter-related: they require integration & alignment with family goals ...



**Families need someone to
guide them in digging deep
within each service
component.**



Families need someone:

- To develop criteria for selecting and working with advisors and to define their roles
- To lead creation of a family office or equivalent entity that meets their individual needs
- To coordinate their team of advisors so they become 'well-oiled'
- To serve as ongoing Family Office and Family Governance 'protector'

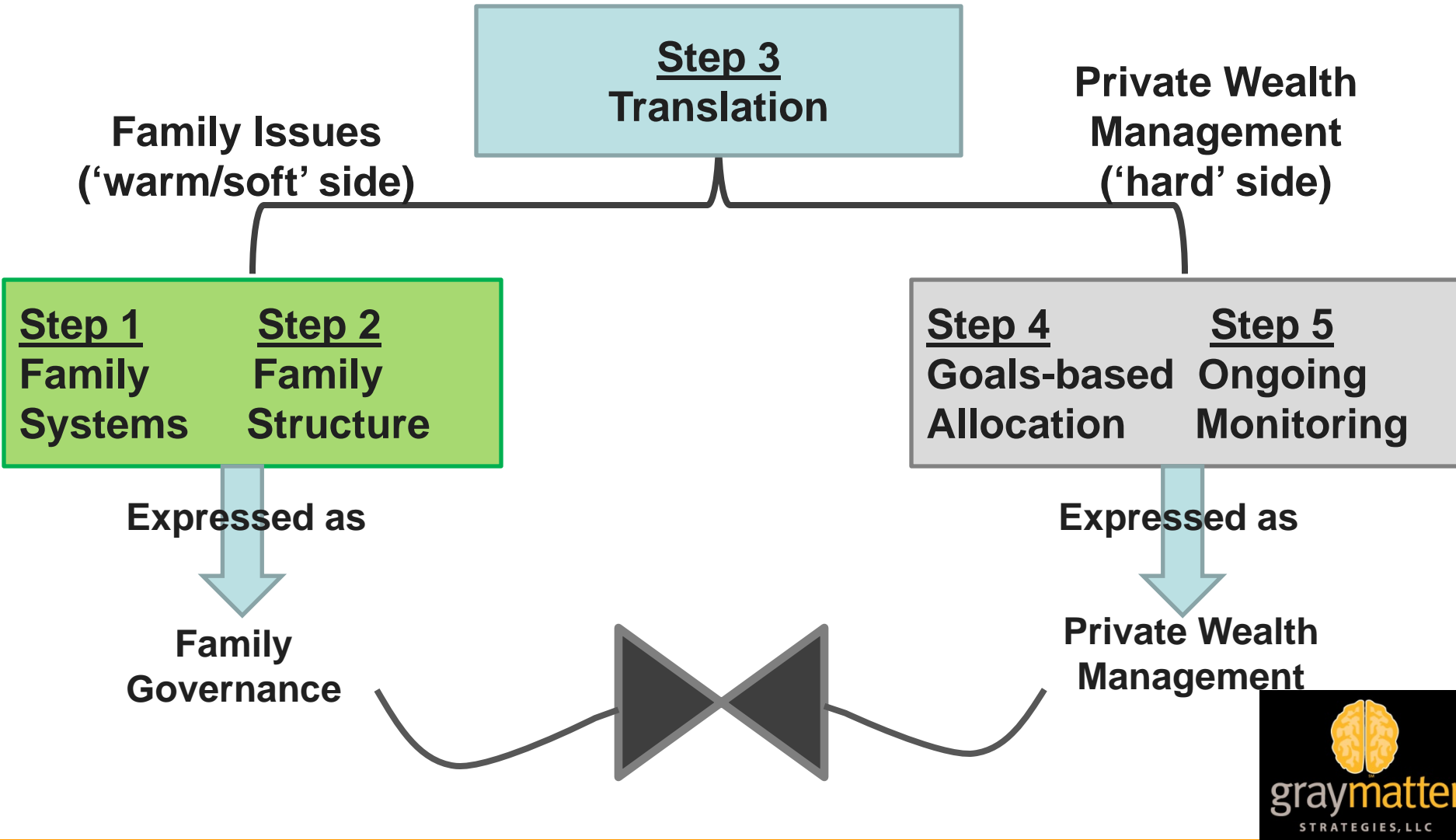


Advisors need:

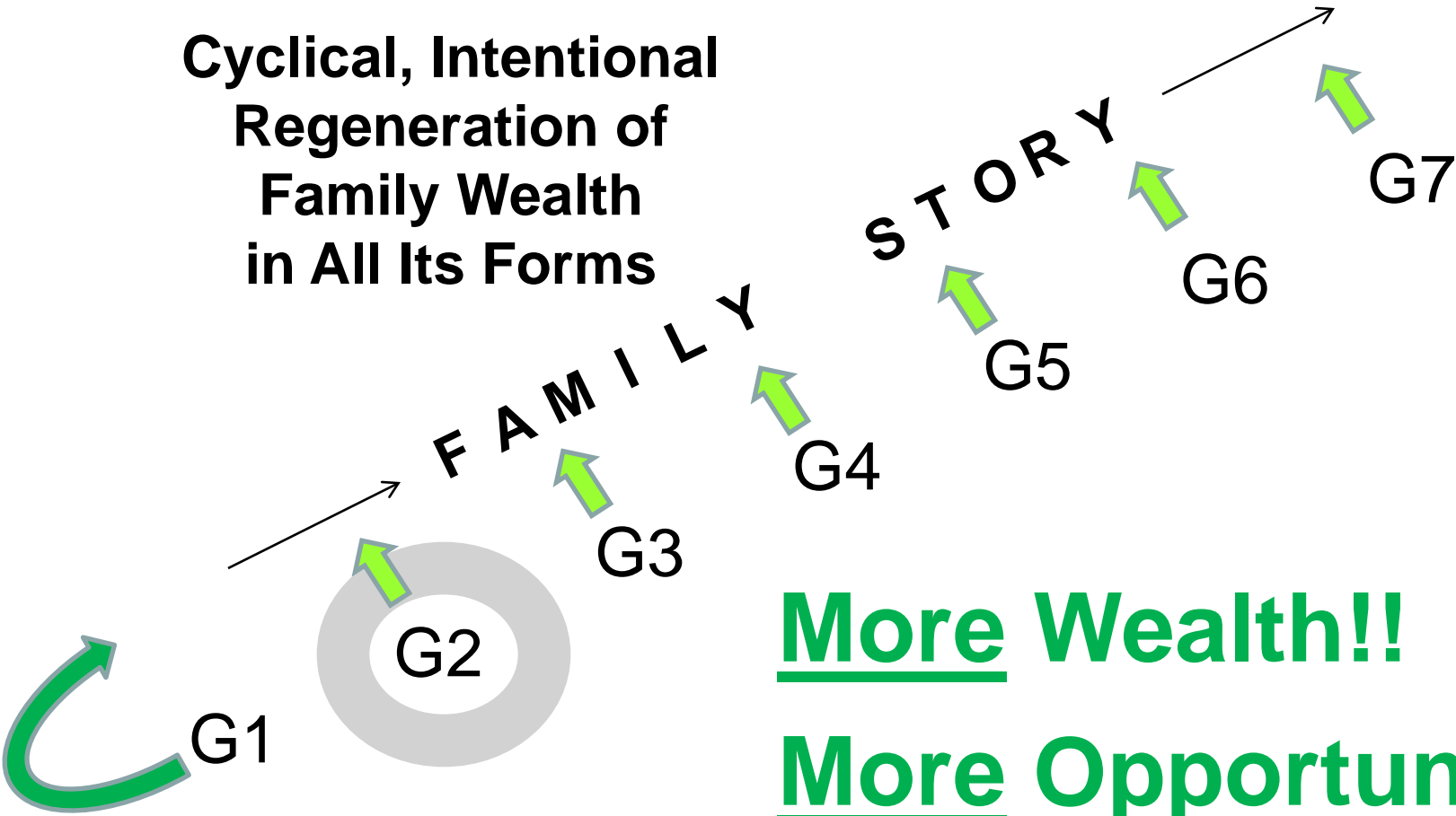
- **To become the right kind of advisor for their family clients' needs**
- **To work as a team for the family**
- **To differentiate themselves in a sea of newcomers to family office service**
- **To master their particular expertise and position it effectively**



The Generational Wealth Management ContinuumSM



**Cyclical, Intentional
Regeneration of
Family Wealth
in All Its Forms**



More Wealth!!

More Opportunity!!



In Summary

**“The process by which decisions are made are
as important as the decisions themselves”**

(chairman, prominent family of wealth)

Implications are...

Family to business...business to family



Our Family/Family Office Level Consulting Services

- **Family Entity Review & Analysis**
- **Due Diligence: Choosing the right advisors**
- **Trust review, governance, establishment**
- **Upcoming decisions about family asset(s)**
- **Managing family crises/family member issues**
- **Family meetings, family governance, family education**
- **Succession planning & transition**



GRAYMATTER STRATEGIES LLC

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