

How Money Can Become A Problem for The Wealthy



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Some Issues to Address

1. How much wealth is there?

What? When? Where? Who? And Why?

2. How is it performing at present?

Anything needs to be done? Investment Strategy? Asset Classes?

3. How can wealth be better allocated, distributed & inherited?

Fair? Optimised? Safe? Purposeful? Future-proof?

4. How can wealth be preserved to survive changes in family?

Will? Trust? Estate Plan? Family Office?

5. How can disputes be avoided, mediated & resolved?

Family constitution / governance? Mediator? Senior?

6. How can wealth be protected & transformed in the digital era?

From swindlers to cyber criminals; Digital Assets? AI/Robotics?



Some Questions Often Asked

- ❖ *Why did dad leave so little for me and so much for my brothers? It is unfair!*
- ❖ *The son/daughter in-laws are going to claim (fight for) our assets. It would be horrible!*
- ❖ *I should run the family business, because I am smarter and work harder!*
- ❖ *Grandy is too old; younger members like me should look after the family estate!*
- ❖ *What asset classes & financial instruments should I invest to maximise returns?*
- ❖ *How can I enhance my family legacy on worthy causes*



Family Affairs to Take Care

Family roadmap

- Cut through complexity with a view of your current and future family needs

Family governance

- Establish a family constitution; create communication and education platforms

Family expert

- Find you the right partners from an extensive network of service providers

Family network

- Meet and exchange thought leadership with peer families & industry leaders at dedicated events

Family purpose

- Set your family's values in motion with a view to benefit society & the environment





Wealth Planning Challenges

1. Financial Planning

- in-depth planning to help you achieve your financial goals

2. Wealth Structuring

- deploying the appropriate solutions for your family or business

3. Retirement

- providing for an affirmative & comfortable future

4. Taxation

- minimising your tax obligations in different jurisdictions

5. Succession

- transferring your wealth to the next generations

6. Relocation

- understanding the impact of a potential move abroad

7. Philanthropy

- leaving your mark on the world through charitable engagements





Wealth Management Services

- DISCRETIONARY MANDATES
- FAMILY OFFICE SERVICES
- FOREIGN EXCHANGE & PRECIOUS METALS
- GLOBAL CUSTODY
- INVESTMENT ADVISORY MANDATES
- SECURITIES EXECUTION & ADVISORY
- STRUCTURED PRODUCTS
- WEALTH PLANNING
- LOMBARD LENDING
- PROJECT FINANCE





Thank you