Bernstein Family Engagement

Educating the Next Generation

Financial Literacy

- Human Capital and Financial Capital
- Core Capital, Target Financial Capital, Surplus Capital
- Savings
- Debt
- Creating a Budget

Investing/Allocation

- Allocation and Diversification
- Income Taxes
- Insurance
- Behavioral Finance
- Cognitive Bias
- Inflation

Investments

- Stocks
- Bonds
- Alternatives
- Real Estate and Commodities

Asset Allocation

- Risk and Return
- Correlation/Diversification
- Time Horizon
- Active vs. Passive
- Responsible Investing

Trusts and Estates

- Wills and Basic Estate Planning
- Probate
- Gift, GST, and Estate Taxes
- Gift Tax “Freebies”
- 529 Plans and Custodial Accounts
- Revocable and Irrevocable Trusts
- A/B Trusts
- Grantor Retained Annuity Trusts
- Installment Sales
- Intra-Family Loans
- Qualified Personal Residence Trusts
- Family Limited Partnerships and Family Limited Liability Companies

Philanthropy

- Mission, Vision, and Timing of Gifts
- Purely Philanthropic Strategies
- Partly Philanthropic Strategies
- Deductions
- Investment Policy Statements (IPS)
- Giving Different Assets
- Alternative Structures

Other Planning Topics

- First Child Planning
- Marriage Planning
- Selling a Business
- Executive Compensation
- Retirement Planning (Accounts/Savings/Allocation)
- Single Stock
- Special Needs
- Planning for Art
- College Planning and Prep
- Creating a Family Constitution
- Creating a Family IPS
- Communicating Wealth/Inheritance Plan