Guiding Your Wealth Journey

Bernstein Private Wealth Management established its Family Engagement Institute with the understanding that no two wealth journeys are the same. Throughout our 50+ years of managing wealth for successful individuals and families, we've learned the key to achieving lasting, multigenerational success is striking a balance between a family's financial and emotional well-being. Regardless of where you are on the path, or how complex your situation, we offer the technical expertise and empathy required to address your most pressing concerns and plan for a more meaningful future.

Questions...and Answers

We serve as a sounding board for questions concerning family unity and cohesion, effective stewardship of assets, empowerment of the rising generation, and lasting impact through philanthropy. Our approach is customized to your needs spanning governance, wealth, education, training, and direct access to others tackling similar levels of complexity.

Whether you are a private business owner, corporate executive, investor with cross-border wealth, or member of a multigenerational family, we recognize that financial abundance often sets you apart. We act in many instances as the sole advisory team for uniquely successful individuals, or other times as part of a professional team tackling complex financial concerns.

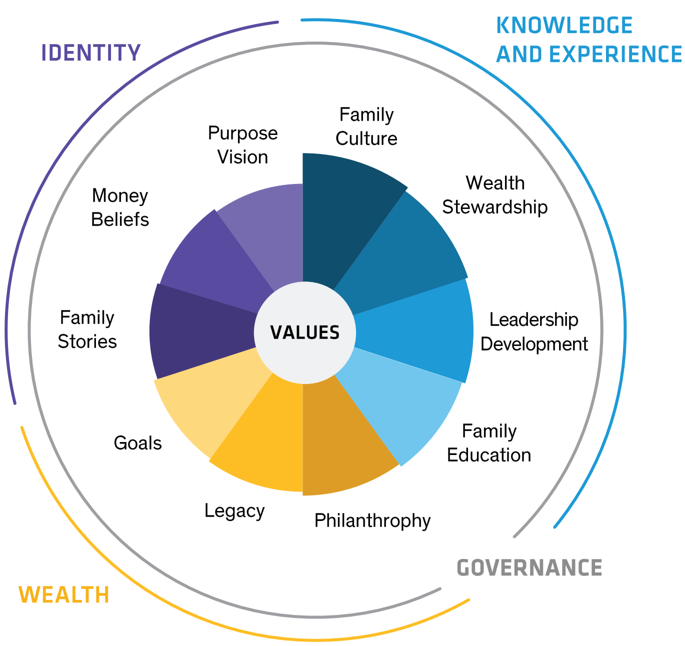
Above all, we work to resolve our clients' most urgent questions, including:

- How do I ensure that my heirs have the necessary skills and experience to successfully steward our family's wealth?
- What is the "right way" to begin talking to family about the extent of our fortune? Our values?
- How do we make collective decisions about our family business, prosperity, and philanthropic efforts?
- How do we navigate and prepare for transitions (death, business succession or sale, marriage)?
- What are other successful, multigenerational families doing to set the stage for success?

Success Begins with Values

Rather than start with a set of assumptions, our partnership begins with attentiveness to what matters most to those we serve. Put simply, we depend on our clients' input to do our job effectively. This means having honest conversations about personal values—including how they inform the behaviors, decisions, and aspirations that guide their lives. This approach tends to forge relationships built on trust, leading to the best outcomes for our clients.

The more your decisions are aligned with your values, the more fulfilling and strategic your actions become. Uncovering and understanding these values shapes how you engage as an individual and as a family while underpinning the education and governance strategies that provide lasting support. With values as the foundation, knowledge, experience, and governance allow families to deploy wealth in a way that reinforces their shared purpose.



Bernstein Family Engagement Institute Offering

As you embark on your journey, Bernstein's Family Engagement team supports you through every step of the process. Our team consists of a dedicated group of professionals with experience and training to help families explore the transfer of wealth-related values and knowledge. Through directed exercises, the Family Engagement team helps uncover what matters the most—and the least—to the families with whom we work. Once we identify which guiding principles you and your family prioritize, we provide recommendations and share observations that turn aspirational priorities into actionable plans. Through facilitated conversations and family meetings, our experts ensure voices are heard, expectations are managed, and key findings are incorporated into strategic plans, including family governance structures, education programs, and wealth strategies.

Articulating Values and Goals

- Discovery exercises and conversations
- Views on wealth assessment
- Developing a vision for multigenerational success
- Incorporating values into governance, wealth planning, estate planning, and investments
- Memorializing key tenets and developing reinforcement plans

Philanthropy

- Philanthropic vision and mission statements
- Rising-generation training and engagement
- Developing a strategic philanthropic plan
- Linking mission to causes
- Measuring and tracking impact

Facilitation

- Exercises to discover values, priorities, money beliefs, and philanthropic ideals
- Family meetings
- Family retreats
- Education sessions
- Board meetings
- Guidance on crafting agendas

Education and Training

- Bernstein University enrichment programs
- Customized curriculums and modules
- University certificate programs
- Rising-generation boards
- Family and business history
- Leadership development

Governance

- Family vision and mission statements
- Family assemblies and family councils
- Family constitutions or charters
- Family enterprise governance
- Succession planning
- Investment policy statements
- Family wealth blueprints
- Client folios for consolidated capture and recordkeeping

Curated Experiences and Connections

- Opportunities to connect, exchange ideas, and learn from other like-minded wealth creators
- Workshops and programming with Bernstein national experts
- Access to exclusive experiences and conferences with partners

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