

BERNSTEIN FAMILY ENGAGEMENT SERVICES

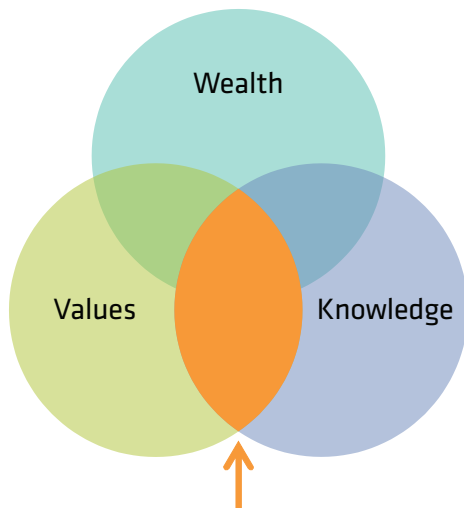
Making Money Meaningful®

Individuals of significant means often seek to pass on wealth, knowledge, and values. Thoughtful, customized investment and estate plans document a shared vision for distributing wealth. Shouldn't there be an equivalent roadmap when it comes to knowledge and values?

FOCUS ON WHAT MATTERS

Many advisors focus on helping you maximize the amount of wealth you can transfer, but few help you cultivate the next generation as stewards of family wealth. We empower families to explore success beyond the numbers, ensuring a common vision, a shared view of the family and philanthropic legacy, and comfort with the decision-making process.

Three Things You Can Transfer to Family



Focus of Bernstein's Family Engagement Team

FAMILY ENGAGEMENT IN ACTION*

Educate the Next Generation

Handling substantial financial assets can be a complex undertaking. There's a delicate balance between protecting the family's fortune and enjoying the benefits of exceptional wealth. Are future family leaders equipped for the challenge? Enhance their financial acumen with a customized curriculum.

Tell Your Story

Your family legacy is broader than the wealth you transfer. How will you convey pivotal moments, mistakes to avoid, important values, and a lifetime of personal wisdom accumulated through trial and error? Your heirs will have a greater emotional stake in the wealth and success you pass down if they clearly grasp the story—including sacrifices—involved in its achievement.

Unite Through Shared Purpose

For many charitably minded families, philanthropy connects multiple generations. Help heirs understand the history behind the family's charitable intentions. Healthy, two-way dialogue can promote a stronger sense of engagement, preserving vital aspects of a philanthropic legacy while encouraging the next generation's own aspirations. The fruits of success are often sweeter when shared.

*The above examples are representative of the types of engagements the Family Engagement team has led.

HOW WE CAN HELP

Bernstein's Family Engagement Team is a dedicated group of professionals with experience helping families explore the transfer of wealth-related values and knowledge.

We provide tools and resources to help you:

- Reach a shared understanding of your family's values, goals, and concerns
- Foster clear communication between family members and among generations
- Create tailored plans designed to achieve your goals while engaging future generations
- Build customized curriculums to enhance financial literacy and promote good stewardship
- Articulate family mission and vision statements
- Facilitate family meetings to advance your family's goals



BERNSTEIN WEALTH STRATEGIES

The Family Engagement team partners with Bernstein's Wealth Strategies Group to incorporate key insights into each family's wealth plan. The Wealth Strategies Group's mission is to marry our clients' goals and wealth aspirations with strategies and allocation advice designed to achieve these objectives. The Wealth Strategies Group is a dedicated team focused solely on complex wealth planning and integrates Bernstein's extensive money-management experience with in-depth knowledge of trust, estate, and tax management issues. Best-in-class modeling capabilities allow our clients to pre-experience the impact of various strategies on their wealth, philanthropy, and multigenerational wealth transfer. The group consists of former tax attorneys, trust and estate attorneys, and other experienced financial professionals who sit on the same side of the table as our clients and their advisors.

PUT THE POWER OF BERNSTEIN TO WORK FOR YOU

In a world where most investment managers look alike, Bernstein Private Wealth Management is a firm like no other.

We are investors, not intermediaries or middlemen, working directly with clients to solve today's wealth and investment strategy challenges. We are innovators, continuously pushing the boundaries of investing while minimizing costs and taxes. We are advisors, whose global reach and more than 50 years of service give us exceptional insights into the goals, questions and aspirations of private clients.

We are in the business of money management, but what we do is Make Money Meaningful®.

If you'd like to explore how our Family Engagement team can help you, please contact your financial advisor.

Bernstein does not provide tax, legal, or accounting advice. In considering this material, you should discuss your individual circumstances with professionals in those areas before making any decisions.

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BER-1643-0618
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