GALBRAITH
FINANCIAL GROUP

ALEX. BROWN
RAYMOND JAMES

Private Wealth Premier Solutions

Family office education, governance and legacy planning
Client-ready narrative with advisor-use planning support

Internal draft — compliance review required before client distribution

Why formalize the process?

The conversation starts by defining the problem — what needs structure and why it matters.

1 What needs structure

A more formalized process for family wealth conversations, education and decision-making.

- How family members communicate about wealth
- How responsibilities are understood over time
- How family values, legacy and philanthropy are discussed
- How decisions are documented and revisited

2 Why it matters

The goal is not to add complexity. It is to make the family process easier to understand, discuss and repeat.

- Creates a shared language for family conversations
- Helps family members understand roles and expectations
- Supports education before responsibility becomes more distributed
- Provides a clearer path for future family meetings

A family wealth transition is more than a balance sheet

Successful transition depends on communication, preparation and shared purpose.

The transfer of wealth is also a transfer of responsibility.

WHAT CAN CREATE RISK

- Decision-making is informal or centered on one person
- Not all family members understand roles, responsibilities or expectations
- Trusts and entities exist, but the family lacks a shared communication process
- Philanthropy, family values and legacy are discussed separately from the wealth plan

WHAT STRUCTURE CAN HELP CREATE

- A shared planning framework across branches and generations
- Education for less-involved decision makers without forcing a technical investment conversation
- A family meeting cadence and next-step process
- Access to planning resources and specialized strategic relationships

Five pillars for preserving wealth across generations

A simple framework for turning wealth into stewardship.

1

Communication

Regular, inclusive conversations that reduce confusion and conflict.

Who needs to be in the room, and how often?

2

Values

Shared priorities that give wealth direction and purpose.

What values should guide decisions across branches?

3

Legacy

Preserving stories, principles and intent alongside financial assets.

What should future generations understand about how this wealth was built?

4

Gratitude

A mindset of stewardship rather than entitlement.

How can philanthropy and service reinforce responsibility?

5

Governance

Clear roles, responsibilities and process for important decisions.

Where is today's decision process unclear or undocumented?

Discussion prompt: Which pillar feels most important to make more formal today?

Governance turns intention into a process

Governance helps clarify how decisions are made, communicated and documented.

1

Current state

How are major decisions made today?

2

Decision rights

Which decisions require full input or can be delegated?

3

Participation

Who should be included in family conversations?

4

Documentation

What should be written down or formalized?

5

Cadence

How often should the family revisit key issues?

A more formalized process does not need to feel overly formal. It simply gives the family a repeatable way to handle important conversations.

Philanthropy can connect values and legacy

Giving can help families connect wealth with identity, purpose and participation across generations.

“What should our family be known for beyond the assets we manage?”

1 Values

What causes, experiences or responsibilities matter most?

2 Structure

Which giving vehicle fits the family’s goals?

3 Involvement

How can family members participate appropriately?

GIVING STRUCTURES FOR DISCUSSION

Donor-advised fund	Flexible and efficient approach to organized giving.
Charitable trusts	Integrated with broader estate and legacy planning.
Private foundation	Structured, long-term platform for family philanthropy.

Education opportunities and selected resources

Resources can support the family as the conversation becomes more formal and repeatable.

Resource	Education opportunity	What it can support
Legacy in Motion	Client-facing framework	Communication, values, legacy, gratitude and governance.
More Than Money 360	Family governance & legacy planning	Values, legacy, purpose, education and family meeting facilitation.
Everplans	Life and legacy platform	Helps families compile details about wills, trusts, doctors, family information, health wishes and legacy wishes.
Foundation Source	Private foundation management	Foundation setup, administration, compliance and strategic giving support.

These resources can be introduced as the family decides which education opportunities are most useful.

Spotlight: More Than Money 360 and Everplans

Two education-oriented resources that can help move the family conversation forward.

Family governance & legacy planning

More Than Money 360

White-glove meeting facilitation paired with a technology platform designed to help family members engage in meaningful discussions around values, legacy, purpose and governance.

HOW IT CAN SUPPORT THE CONVERSATION

- Facilitated family conversations
- Values, legacy, purpose and governance discussions
- Participation across family members and generations

Life & legacy platform

Everplans

Raymond James clients can access a highly secure online tool built to help families organize important life and legacy details.

WHAT IT CAN HELP ORGANIZE

- Legal documents: trusts, wills, powers of attorney and attorneys
- Health and eldercare details: directives, doctors, care providers and wishes
- Financial details: insurance, advisors, accounts, assets, benefits and pensions
- Legacy wishes: letters, funeral preferences, burial, cremation and donations

SECURITY AND ACCESS

- Includes two-factor authentication and safeguards for data at rest and in transit
- Allows delegates to access selected sections when needed

How we can help

Connect with specialists, explore educational resources and organize important family information.

LEARN THROUGH A CONVERSATION

By Invitation Only (BIO) visit

Meet Raymond James specialists and learn about the services and resources available to your family.

IN PERSON

Visit the Raymond James home office to meet with specialists.

VIA ZOOM

Take part in the conversation remotely.

Ask our team to coordinate your BIO visit.

ORGANIZE WHAT MATTERS

Everplans

Provided by our team free of charge

Gather family information, legal documents, health and care details, finances and legacy wishes in one online tool.

Choose delegates who can access selected sections when needed.

Raymond James is independent of Everplans.

Resources for your family

Select an underlined title or link to open the resource.

RAYMOND JAMES ARTICLE

Ensure peace of mind with an heir preparation packet

A checklist of key documents, professional contacts, insurance details, family history and guidance for loved ones.

Read the article

RAYMOND JAMES ARTICLE

A step-by-step guide to hosting a family meeting

Guidance on who to include, what to discuss, where to meet and when to reconvene.

Read the article

CONTINUE EXPLORING

Estate & Giving

Browse Raymond James articles on estate planning, giving and legacy.

Explore the article library

GALBRAITH FINANCIAL GROUP

Our estate, charitable giving and trust resources

Learn how our team works with you, your attorney and your CPA on legacy planning.

Visit our planning page

Educational resources only. Discuss tax or legal matters with the appropriate professional.

Your next steps

Discuss these opportunities with our team and choose where you would like to begin.

1

Arrange a BIO visit

Let our team know whether you prefer an in-person visit or a Zoom conversation.

IN PERSON OR ZOOM

2

Explore the planning resources

Review the linked articles and our planning page, then bring your questions to the next conversation.

LINKS ON THE PRIOR SLIDE

3

Request Everplans access

Ask our team for the complimentary access we provide to help organize your life and legacy details.

PROVIDED AT NO CHARGE

Which opportunity would be the most helpful place for your family to begin?

Important disclosures

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