Family Office Services

WhittierTrust

INVESTMENT & WEALTH MANAGEMENT

Family wealth well-managed. | Family life well-lived.

THE NEXT CHAPTER

Long-Term Portfolio Planning

Jim came to Whittier Trust requesting a typical proposal. What he needed was anything but. His wife had recently passed and, sadly, Jim had just been diagnosed with terminal cancer. Yes, he needed a portfolio manager, but he also needed a plan that allowed his two young boys to continue living on their family ranch and attend their same school. Whittier Trust achieved that, and more.

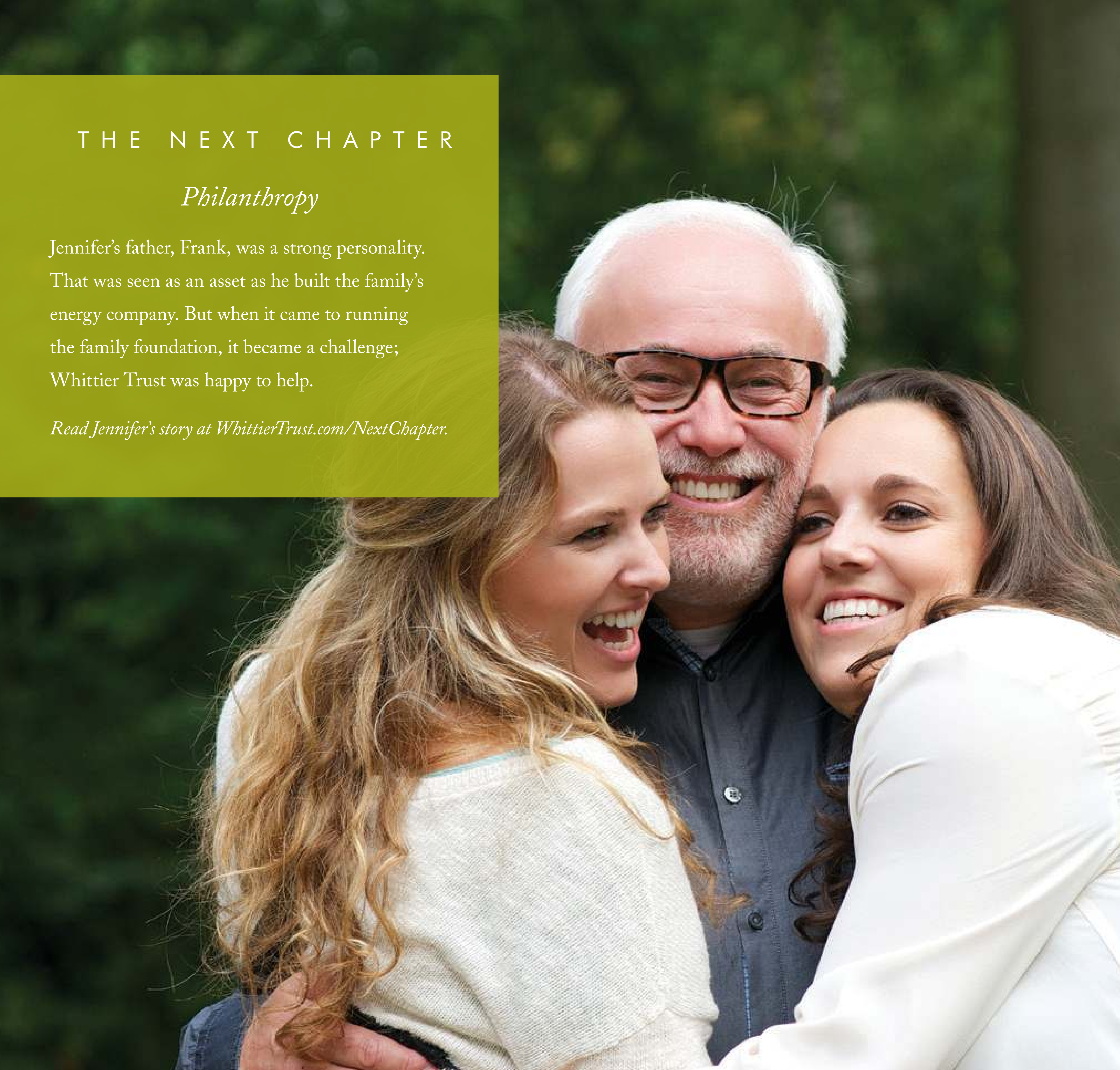
Read Jim's story at WhittierTrust.com/NextChapter.

As the financial services industry continues to cater to one-size-fits-all, it feels like the days of a dedicated team that knows you have all but vanished. Not at Whittier Trust; in fact, of all the comprehensive services we provide to clients, none is more customized than our Family Office Services. At Whittier Trust, you enjoy a dedicated team who understand your likes and dislikes—all backed by decades of experience and expertise.

The question becomes: are you managing your wealth or is your wealth managing you?

Enjoy your passions knowing the details of your affairs are meticulously and pro-actively managed—we are squarely focused on eliminating problems before they arise. From record keeping to bill payment, and everything in between, we ensure there are no loose ends, no surprises, no worries. The freedom that Whittier Trust's Family Office Services provide means you are free to pursue what's most important to you—from building your next enterprise to building your family's legacy—the choice is all yours.

The professionals at Whittier Trust can help you navigate both the intended, and unintended, consequences of life.



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Philanthropy

Jennifer's father, Frank, was a strong personality. That was seen as an asset as he built the family's energy company. But when it came to running the family foundation, it became a challenge; Whittier Trust was happy to help.

Read Jennifer's story at WhittierTrust.com/NextChapter.

Whittier Trust was formed as a Family Office. Serving families is our heritage. "it's in our DNA."

Our Family Office Services focus on helping you meet the day-to-day demands of managing your family's affairs through a personalized, hands-on approach. We start by coordinating your professional advisors, building efficiencies and adding value. Knowing the right questions to ask that are unique to you and those you care about, developing a stronger and more durable platform for your legacy…those are just some of the reasons why clients place their trust in us.

Family Office Services

- Risk Management
- Financial Services
- Client Administration
- Tax Strategies
- Estate Planning Strategies
- Concierge Services

As a Whittier Trust client, your family will enjoy the expertise of a team dedicated to the identification and assessment of opportunities for wealth generation and perpetuation. Through the holistic evaluation of risk across a family's assets, Whittier Trust tailors a risk management strategy aligned to meet a multi-generational family's changing goals and objectives.

Your personal team can perform:

- Balance sheet analysis and optimization
- Concentrated holdings strategies
- Debt structure analysis
- Property and casualty insurance reviews
- Life insurance analysis

Financial Services

The complexity of your finances requires a comprehensive range of services. At Whittier Trust, our exceptional team of financial experts is adept at meeting the needs of virtually any affluent family. While your family may not make use of each one of our service offerings, they are available when you need them including:

- Cash flow analysis
- Personal bill payment
- Payroll services
- Wire transfers
- Banking introductions and coordination
- Capital calls and disbursements

Whittier Trust offers a host of services to ensure the efficient and effective management of what can be time consuming and tedious administrative tasks common to affluent families. We offer a remarkable variety of services that ensure the efficient oversight of your day-to-day financial affairs.

Your personal team can provide:

- Coordination with current professional advisors
- Document management and record keeping
- Negotiation of significant asset purchases or sales
- Coordination of family business successions
- Facilitation of family meetings and wealth education
- Preparation of customized/performance reporting

At many institutions, providing family office services is an afterthought. Whittier Trust was founded as a Family Office—meeting the needs of affluent families is our first and only thought.

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Succession Planning

Craig single-handedly built a real estate portfolio of more than $150 million. Despite his success, uncertainty about how the business would be managed in the future left him unsettled. Whittier Trust helped Craig address current business needs, and determine how his company would be run after his retirement.

Read Craig's story at WhittierTrust.com/NextChapter.

Tax Strategies

Every family is unique and so are the variety of tax planning strategies that can be employed to ensure your wealth is maximized over generations. Tax planning is critical for every investor. Whittier Trust offers sophisticated expertise and guidance to help protect and grow your long-term wealth.

Your personal team can provide:

- Coordination with existing tax professionals
- Collection of tax documents
- Analysis of tax situation and key issues
- Modeling of various tax planning strategies
- Timely information on key tax law changes

Whittier Trust's Family Office Services are not just about managing the ongoing logistics of your family's finances, but also about ensuring the continuity of your wealth over generations. We assist our clients in developing and implementing a range of financial planning strategies such as:

- Coordination with current estate planning counsel
- Facilitation of intergenerational wealth transfer
- Modeling of various estate planning strategies
- Implementation of estate tax saving strategies
- Serving as Trustee, Co-Trustee or Directed Trustee
- Serving as Executor

Having access to our Family Office Services is about receiving a higher level of service and working with a team of dedicated professionals who take care of the big things, the little things, and everything in between.

Our Family Office Services are intended to assist with a wide range of ancillary needs. These personalized services provide you with resources to help take care of the many details associated with managing your affairs.

- Healthcare coordination
- Assistance with housekeeping staff
- Safekeeping and assistance in cataloging, acquiring and selling of collectibles
- Assistance in identifying/purchasing vehicles
- Charter and management of air and water craft
- Contract review

Having the means to live well shouldn't mean not having the time to do so.

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