

WEALTH, ORCHESTRATED

HOW WILL
FAMILY OFFICE
BENEFIT
MY FAMILY?



THE WHAT-IFS OF LIFE

- Profit from the sale of a business
- Serious illness, long-term disability, or cognitive decline
- An inheritance
- The stock market crashes
- A source of retirement income diminishes or disappears
- Marriage or divorce
- Job loss
- Death of a spouse
- A legal settlement or judgment
- Catastrophic property damage
- A sizeable bonus

No matter how carefully you've planned, your family's financial well-being can be affected for years, even generations, by how well you adapt to its ever-changing circumstances. Day-to-day financial decisions—as well as those made when facing a personal crisis, major event, or even a surprise windfall—often have unforeseen repercussions.

REAL-LIFE ISSUES WITH LASTING IMPACT

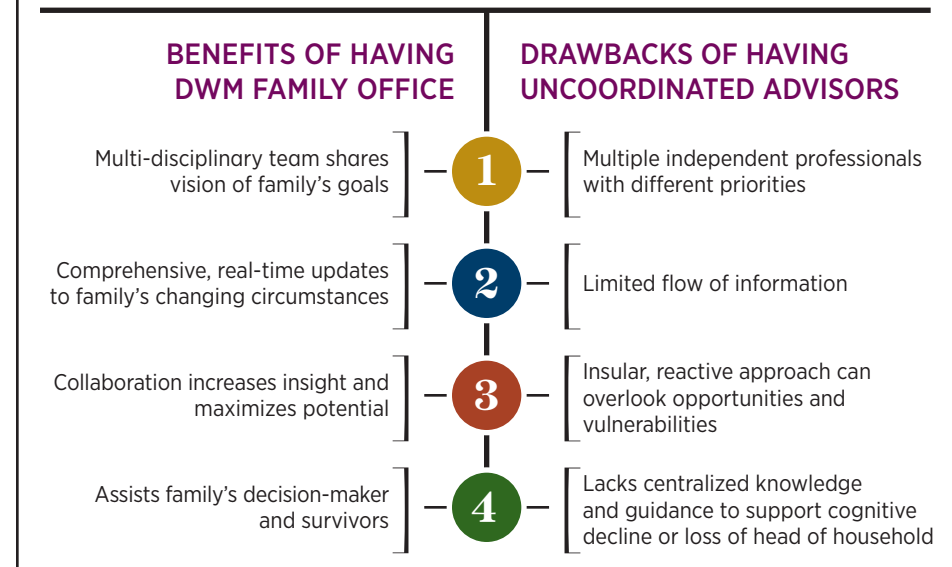
Where will you turn for sound advice when confronted by such “what-ifs” and possibilities? Your banker, wealth manager, lawyer, accountant, or insurance broker each can provide guidance, of course. But is this single-minded approach really the best way for your family to reach its full financial potential?

Life's big decisions require a bigger picture.

In coordination with your existing professional advisors, DWM Family Office looks at wealth more comprehensively—and our process begins with you. To support your family's lifestyle today and achieve your dreams for tomorrow, we take full stock of everything that can affect your wealth, including your assets, business affairs, responsibilities, tax situation, and potential risks. These complex dynamics are brought together into a unifying platform that can be shared with your professional team members. With this real-time perspective, we are able to help you implement a thoughtful and informed strategy.

We call it wealth, orchestrated.

THE DWM FAMILY OFFICE DIFFERENCE



WEALTH, ORCHESTRATED

Under the leadership of DWM Family Office, your separate advisors are transformed into a cohesive team that shares a 360-degree view of your family's circumstances. It's like having a personal think tank of experts always aligned in the best interests of your family, always fully informed of your circumstances.

Opportunities and threats that might remain hidden from a single provider are more easily seen when there's a collective effort to pinpoint occasions such as the optimal year to realize taxable gains, or market conditions that favor the purchase of a dreamed-of vacation home.

You'll gain ease of mind from having the continuity of your trusted professionals at your side. As your family moves through different stages of life, neither spouse nor caregiving family members need be left alone to contend with the unknown—whether confronting more mundane decisions like household management or daunting challenges like aging, sole survivorship, and transferring wealth among generations. Your DWM Family Office team will be there to serve as a vital sounding board, central store of knowledge, and trusted counsel.

You'll gain ease of mind from having the continuity of your trusted professionals at your side.

DWM Family Office—Planning for life’s milestones

Examples of challenges your family may face

Identifying inefficient investments

Many people spread investments and bank accounts across multiple firms, which often leaves their individual advisors lacking a consolidated view of their assets and current net worth. Clients of Family Office receive a 360-degree assessment of their assets which can help identify inefficiencies, investments working at cross purposes, and outright poor asset-class choices—as well as a unified strategy to maximize safety and ensure proper diversification for the future.

Getting a handle on household expenses

For clients with frustratingly high monthly expenses, Family Office can help to monitor and manage household outlays. Our professionals can create a plan that reduces some expenditures, or could eliminate them entirely, by identifying those that are no longer important to a family’s circumstances—such as overlapping or unnecessary insurance policies.

Financing major purchases

Because major purchases like a vacation home can benefit from a multidisciplinary approach, Family Office connects your team of experts so they are fully informed of your circumstances and aligned with your goals. Your financial advisors will be better equipped to help you devise the optimal financing plan to purchase the home, while your attorney will be in a better position to ensure it is titled appropriately to align with your family’s estate-planning objectives.

Avoiding a higher tax bracket

When a portfolio has highly-appreciated holdings, Family Office works with a client’s CPA to diversify out of the investments without unnecessarily increasing the family’s tax bracket.

Guidance during times of family distress

Unfortunately, times of family distress can result in critical financial decisions. Being able to call upon well-informed professionals who understand your family’s resources, needs, and objectives can help to maximize opportunities that otherwise might be overlooked.

For families facing such high-consequence decisions, the Family Office software application can help your team analyze circumstances from all angles, carefully considering long-term ramifications.

For example, suppose the husband in a family is facing ill health. The Family Office team would know that they have a little used, highly-appreciated, lakeside cottage. Originally an inheritance, the property is titled in the wife’s name and is now worth \$2 million.

Because the husband’s illness is terminal, Family Office might recommend transferring the real estate title to him while updating his will to leave it to a family trust. Upon his death, the trust could potentially sell the property, freeing up substantial assets while saving half a million dollars of capital gains taxes.

Family Office connects your team of experts so they are fully informed of your circumstances and aligned with your goals.

FINANCIAL LIFE STAGES



ENSURING YOUR FINANCIAL FUTURE

Checklist for a sound retirement

- Establish a DWM Family Office
- Secure a sound investment plan
- Regularly review financial plan to meet ever-changing financial needs
- Update your estate plan:
 - ~ wills
 - ~ powers of attorney
 - ~ trusts
- Address long-term care concerns

Bringing children into the family business

Preparing children to take over the family business can be a challenge, particularly if they disagree among themselves or want to take the business in different directions. Family Office would bring in an expert consultant to facilitate communication, and together, craft a new business plan that satisfies everyone.

Making the most of estate planning opportunities

In conjunction with a client's estate-planning attorney, Family Office can help maximize opportunities and minimize liabilities. For example, a couple's estate might be divided between them based on unrealized capital gains, which could reduce the tax liability faced by the surviving spouse.

Providing security for aging couples

In many families, one person—traditionally the husband—oversees their financial affairs. Often, he alone knows the location of account numbers and important documents. He worries about whether his wife will find unbiased advice after he dies or can no longer make sound decisions.

For aging couples, establishing a team of trusted professionals offers confidence and transparency in the knowledge that no outside party has undue influence that might jeopardize your family's financial future. Family Office will clarify your circumstances, so everyone involved has a full understanding of the financial situation before discussing the next steps.

Offering sound counsel for sole survivors

Although no one can replace the personal insights provided by a spouse, Family Office can act as a sounding board for sole survivors and provide perspective as they navigate decisions like property transactions, downsizing, and gifting arrangements to children.



Russell B. Dow President and Senior Portfolio Manager

Russell Dow brings 25 years of investment experience to DWM Family Office and is also the founder of Dow Software, an investment management platform for advisors and clients. He holds a J.D. from the University of Connecticut School of Law and a B.A. in economics from Cornell University. Russ is a member of the Maine State Bar Association.

Clifford Dow, Sr. Chief Investment Officer

Clifford Dow has over five decades of investment experience and is a Chartered Financial Analyst, a Chartered Financial Planner, and a graduate of the College for Financial Planning. He holds an M.B.A. in finance from Harvard Business School and a B.S. from Harvard College.

Robert Stepleman Chief Portfolio Strategist

Robert Stepleman brings 35 years of portfolio strategy experience and has extensively written and lectured on the subject. Dr. Stepleman holds a Ph.D. in mathematics from the University of Maryland, a B.S. from the State University of New York at Stony Brook, and taught at Rutgers University and the University of Virginia.

Richard Benoit V.P. of Finance & Corporate Development

Rick Benoit has 30 years of corporate finance experience including C.F.O. positions with several multinational corporations. He earned an M.B.A. from the Thunderbird School of Global Management, an A.B. from Colgate University, has passed the Uniform C.P.A. Exam, and holds various securities licenses.

Kristina Petit V.P. of Operations

Kristina is securities licensed with seven years of experience in the securities industry. She is a graduate of the College of William and Mary with a Bachelors in Business Administration, and a double major in Process Management & Consulting and Environmental Policy. She oversees all the essential details necessary for the efficient management of client accounts.



Working in accord with your other professionals, we ensure the focus remains on one common goal: increasing wealth to enrich your lifestyle today and secure a legacy for future generations.

YOUR WEALTH IN REAL TIME, ANY TIME **StradPro 2.0**

Software developed by DWM Family Office allows you to visualize quickly everything that affects your family's financial well-being. Designed to provide the big picture necessary when faced with life's "what ifs," the platform empowers you and your team to maximize opportunities and avoid riskier missteps. It's as easy to use as it is comprehensive—and it's available to our clients and their trusted advisors.



8205 Nature's Way, Suite 219, Lakewood Ranch, Florida 34202



FLORIDA ♦ MAINE ♦ CONNECTICUT

dow.us

Representatives of Dow Wealth Management are not tax professionals and do not provide tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

Securities offered through Bolton Global Capital, Inc. FINRA, SIPC Advisory services offered through Bolton Global Asset Management. 579 Main St., Bolton, MA 01740 978.779.5361.

Copyright © 2019 Dow Wealth Management LLC

DW1/DWA0273