



MODULE 07

Family Culture, Relationships and Individual Issues

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ADDRESSING FAMILY CULTURE, DYNAMICS AND INDIVIDUAL ISSUES

It is not easy to make or protect a family fortune. The term 'riches to rags' in three generations resounds around the world in virtually every culture in some form. Very few families are able to make a fortune. Even fewer are able to retain one over time.

What makes the difference?

Surprisingly, the answer lies not in a proprietary asset allocation model, nor, in most cases, the dominance of a business sector or asset class over time. The most important element for many families in preserving their wealth is family culture: the strong and flexible social fabric of the family which has woven into it the elements of history and sharing that can bind a family together, and also includes a philosophy of wealth, enduring common family values, guiding principles that give those values real meaning, a model of governance and rules for interaction which will establish a way to work together.

These cultural attributes will carry with them methods of organization, accepted styles of communication and rules and approaches to transition from one generation to another in a seamless fashion.

In essence, the culture will capture fundamental beliefs, attitudes and accepted behaviors that will all have a profound influence on the future of both the financial wealth and 'family capital', defined as all of those elements of true family wealth that extend beyond money in many dimensions: including the human, social and spiritual.

Those families that pay attention to the 'soft issues' of family vision, values, guiding principles, and underlying culture have been far more successful in preserving wealth than those that have not. The Rothschilds, for example, focused on both family values and financial value, and have been able to maintain a rare position at the top of the economic world for centuries. The Vanderbilts, on the other hand, once one of the wealthiest and most respected American legacy families have disappeared from the world of the super-rich. Their family history was captured by a family member in a book with the sad title *Fortune's Children: The Fall of the House of Vanderbilt*.



CREATING A FLOURISHING FAMILY

Successful families are aware of and address the most important elements of family culture:

- Understanding and managing elements of culture, relationships and individual issues
- From the past: beliefs, attitudes, behaviors
- For the future: vision, values and guiding principles
- For all members: clear rights and responsibilities
- Education: technical, emotional and personal
- Who can help: leaders, change agents, third parties, elements of the ecosystem
- The Goal: a family culture that provides love, harmony, unity, discipline, opportunity, fun, personal growth, individual and family meaning, and a more positive life for all of its members

In understanding these 'even harder' family issues, which can indeed make or break a family's legacy, it is helpful to think of family dynamics as influenced by a number of factors:

- a. culture (based on history and a set of beliefs, attitudes and behaviors common to a broad group of individuals, across numerous generations)
- b. relationships (which can be between generations, branches, and informal or formal groups, as well as between individuals)
- c. and individual issues (involving the issues related to one or more family members, requiring intervention at an individual level to bring about change)



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | INTRODUCTION AND OVERVIEW | cont'd

- Family history and identity (“who we are...”)
- Culture (multi-generational) and values (often defined by nationality, religion, residence, friends, eco-system)
- **Relationships (within families, between branches and generations) and personal issues (individual)**
- **Rights and responsibilities**
- **Communication within and about the family**
- **Conflict avoidance and dispute resolution**
- Leadership and succession
- **Education and a common orientation**
- **Common engagement despite individual differences**

INDIVIDUAL FAMILY MEMBERS

- Who am I?
- What is important to me?
- What do I want to do?
- What do I want to be?
- What practical options do I have to pursue my chosen path?
- How can I best select between the available options?
- How can I best follow the path I have chosen?



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | INTRODUCTION AND OVERVIEW | cont'd

The approach taken here also addresses the family at different levels: the greater family, which would include in-laws and others, extending across multiple generations, and possibly even centuries, the current living generation(s), comprised of all living members of the family, the nuclear family, which has been described as 'the family I take with me on a Sunday drive in the country' and as a collection of unique individual members.

Checklist of Topics to be addressed include:

1. The Human Side of the Legacy Family: Examples and Challenges
2. Complexity and Evolution of the Modern Family and the Family System
3. Addressing Family Culture and its Discontents
4. Reinforcing Relationships, Avoiding Conflicts and Resolving Disputes
5. Understanding Individual Issues
6. Positive Psychology: Making Good Things Better
7. Your own greatest risk: educational and emotional readiness of the Next Generation

The Key Role of Family Culture in Preserving Family Wealth

What is family culture? Why is it so important in preserving family wealth? What can we do to understand, define and shape our own family culture to allow us to achieve our own long-term aspirations as a family and as investors?

These are questions that arise when any intelligent patriarch, matriarch or family member thinks deeply about the creation of a long-term family legacy or the preservation of family financial wealth.

Taking into account every major variable in the search for a successful equation is important. The history of family fortunes is replete with those whose wealth – and its attendant social status and political power – has come and gone.



The Importance of Family Culture

Given this observation, what can we learn from the world's wealthiest families in preserving our own, even if far more modest, wealth?

Some research completed by Professor Heinrich Liechtenstein of the IESE Business School in Barcelona for a private forum gathering of a group of family members of families benefitting from substantial multi-generational wealth. His research, inter alia, demonstrated that, among the three most important elements in achieving family success, family culture was more important than either formal governance - or even leadership - in importance along many dimensions.

This conclusion, even if derived from a relatively small sample, was fascinating since we know so little about family culture.

It is becoming far better known that 'culture trumps strategy' in many businesses, but what about family culture and its impact on broader family visions and specific investment objectives?

And then the logical issues highlighted above emerge: if culture matters, how can we best understand and shape it going forward to increase the likelihood of long-term family success – in wealth management and other aspects of family beyond money and business?

Definitions and Descriptions

There are many definitions of culture, but one of the most useful may be that culture is simply “the patterns of behaviors and beliefs characteristic of a particular group”.

Within a family, culture can manifest itself in many ways: how we communicate, celebrate, contemplate, relate, retaliate, and can embrace other terms that capture the essence of what we do – together and separately – and how we do it.



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | INTRODUCTION AND OVERVIEW | cont'd

The fabric of a family culture is based on DNA, a shared history and common memory, aspects of the present, relationships, national or ethnic identity, language, religion, values, and established beliefs, attitudes and behaviours. It can be linked to a particular source or place, and will, in any case, be in constant evolution as each passing generation makes its mark on family history and future.

A family culture, as a result of many factors and experiences, can be conservative or risk-taking by nature, predominantly commercial, spiritual, familial, physical, national, critical, supportive, inclusive or exclusive, kind or harsh, demanding or permissive. It can value inputs at different stages in different ways and respond as and when change is brought into the existing family approach to business, investment, and family matters.

In many countries, the dominant value system is that which represents the values of the first-class group to have accumulated a substantial amount of capital. Think industrial barons in America, landed gentry in the United Kingdom, and the royal families of the Middle East. In families it is somewhat the same, with a commercial patriarch more than anyone else having an influence on the future, achieving the kind of success, receiving the respect and setting the example of accepted values against which many future generations will be measured.

How to Keep Large and Increasingly Disparate families Together?

1. Commit to keeping the (defined) family together and define success (non-financial metrics)
2. Regular (Annual or up to every 5 years) Family Reunion inviting every family member, spouse/established partner and children
3. Structured approach to communications (digital platform), culture and values
4. Social programmes across generations and geographies
5. Education (inc business and wealth management skills), educational and career (internal and external) resources; lifelong learning for the larger family and its members
6. Family history, values and culture captured: 'Assets, archives, and artefacts'
7. Philanthropy and community engagement (fun projects and experiences!)
8. Inclusive Family Council membership and specific goal of preserving family unity and harmony (and common interest in the company...)



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | INTRODUCTION AND OVERVIEW | cont'd

*"Our definition of success is to keep what we have,
which will not be easy".*

Living Up to the Family Legacy

- Collaborating with cousins over distances
- Developing a new vision for staying together
- Balancing nuclear family and legacy family
- Finding meaning in a privileged life
- Developing long term multi-generational thinking
- Ownership, board, management engagement and control
- Diversity and flexibility
- Consensus on family and business matters
- Agreeing on a family philosophy of wealth and how to adapt it to differing individuals and personal priorities
- Refining representative governance
- Finding a proper role/ being a good owner and director
- Sharing ownership and/or control with siblings (business and wealth)
- Inheriting/living with financial complexity
- Simplifying operating structures
- Finding meaning in philanthropy and other family endeavors



Changing Culture

Once understood with clarity (and a solid dose of humility and reality...) it is possible to begin to understand the long-term demands and focus of effort to bring about positive change.

Psychologists will tell us that there is a three-stage hierarchy of elements which determine our behavior. Our specific behaviors are a product of our attitudes, which are in turn a product of our deeper beliefs. In an unfortunately badly managed situation, one child of wealth may be rude to others and lack respect, exhibiting behaviors that reflect an attitude of 'I can do whatever I want' based on a belief that money is the sole measure of a man or woman, and those at the top of the economic heap are, in some way, better than others.

Changing behaviors at an atomistic level is relatively easy: the application of sanctions or rewards can create incentives and disincentives as needed to influence behavior.

However, for long-lasting change to be created, an approach must be taken to address the basic beliefs, which in turn can influence attitudes which in turn naturally guide behaviors.

Although far more complex and requiring a far longer period of (non-financial) investment, changing beliefs and balancing attitudes education can have the biggest impact – and be the most important investment a family can make in preserving the financial wealth developed with so much effort and acumen.

Such programs require a defined framework for analysis (honestly assessed, modified and applied, sometimes with the assistance of a third-party advisor), understanding, courage, leadership, individual experience and development, and the willingness to design and implement a comprehensive program of education and response addressing the beliefs, attitudes and behaviors one would like to change.



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | INTRODUCTION AND OVERVIEW | cont'd

One such framework, for example, might assess the focus of the content of family interactions along one axis which assesses the family:

- a. from commercial to familial, and sets out along another axis the approach and nature of the culture from
- b. demanding/negative to supportive/positive.

Other frameworks can be designed to custom-tailor analysis, contribute to program design and measure success over time along other useful axes.

The Even Harder Stuff

Such programs, it must be said, are difficult to design and may take many years to implement. It is a long-term journey, not an easily reached nearby destination. Success is not guaranteed. A family's – and its members' – willingness to change will be essential. That willingness must be based on a shared view that the effort is worth the cost, and that the new family 'point of arrival' will be better than their current state of affairs.

In the end, preserving a family's wealth, stature, harmony and happiness can all benefit from a healthy review of its culture, and the understanding of the implications of that culture looking forward.



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | INTRODUCTION AND OVERVIEW | cont'd

Successful Practices often contain the same Elements in the Approach:

- Identifying and addressing **both 'hard' and 'soft' issues**
- Separating and addressing both **the immediate and fundamental issues**
- **Formal and/or informal approaches** need to be considered
- **Uninvolved family members or mutually respected third parties** can be the source of useful solutions
- **Timing:** almost always the sooner, the better
- **Structured and fair approach** to understanding and resolution
- **Creativity:** Think out of the box: *'...the solution to problems almost never arises at the level of the problem itself'*
- **Realism:** Understand and take into account what is really possible given the history, personalities and issues involved
- Surfacing, understanding and acting on the insights obtained in this 'even harder' area may well be the best investment a family leader can make in preserving and enhancing the family's wealth, in its fullest dimension.



7 Elements: An Approach to Avoid Conflict and Resolve Disputes

1. **Prior investment in family unity and harmony** (culture counts...) including a risk management review and individual feedback system
2. **Establish effective governance:** draft a Family Constitution *before you need it* with a pre-established process for dispute resolution, a respected Family Council and, possibly, a Family Board of Advisors who can act as informed mediators if needed
3. **Identify and address emerging (and even potential) risks and potential conflicts early** through an annual (and ongoing) **360-degree risk review** led by the head of the Family Council, surfacing all issues, setting priorities and defining actions to manage high priority internal (family) and external (e.g. market) risks
4. Create options for non-conflictual exit of shareholding in the family business:
'...the strongest grip is an open hand'
5. Resolve disputes fairly, considering both process and content
6. Manage the fallout from disputes, resolution and departures
7. Draw on family and non-family resources as necessary to identify and address risks in a timely fashion

Understanding and managing the elements of family culture, relationships, and the personal issues associated with individual family members may be the most complex task facing family leaders. One famed leader of a large and successful family enterprise once said:

"I don't know why they call these people issues 'the soft issues', because they are not at all easy to deal with... maybe we should call them the 'even harder issues.'"



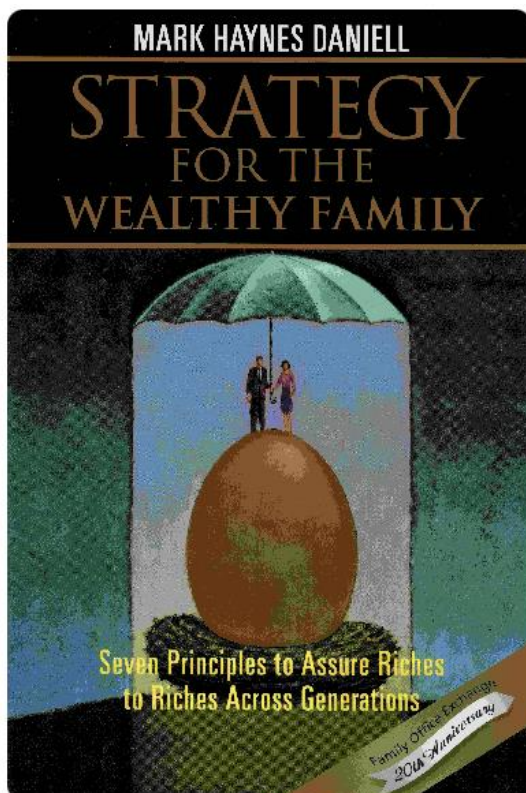
FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | KEY QUESTIONS |

- | | |
|---|---|
| 1 | Overall definition of success: what does it mean to be 'Successfully Wealthy' and what does it take to be a 'Flourishing Family'? |
| 2 | What is your Family Culture and how can it be addressed to support the long-term objectives of the family? How can you avoid 'the Dark Side of Wealth'? |
| 3 | How can the Family best Avoid Conflict and Resolve Disputes? |
| 4 | How can Family Relationships – between individuals, branches, generations and other groups – best fostered and reinforced? |
| 5 | What are the most important Individual Issues – positive and negative – that would benefit from the family's intervention and support? |
| 6 | What are the key factors in establishing family harmony and individual happiness? |
| 7 | What would be the best approach to family communications in pursuing the overall goals in this area? |



Strategy for the Wealthy Family



Principle 2: Family Organization and Leadership Pages 53 to 54

Chapter 12,
Pages 147 to 154

Principle 7: Living a Truly Wealthy Life
Pages 347 to 348

Chapter 32
Pages 349 to 360



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSON | CRI1001

01. Introduction |

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Key Takeaways

One key quote captures the essence of the issues here:

"I don't know why they call these people the 'soft issues'. They are not at all soft or easy. They should call them the 'even harder issues'. European Business Leader

We all aspire to create and perpetuate a flourishing family. Yet managing family dynamics, relationships and complex personal issues faced by individual family members may be the most complicated, but also the most important, task facing family leaders

Families need to address these 'harder' issues to stay together, work together and achieve results that are greater than the sum of its parts

We need to take a holistic look at all of the 'even harder' human issues of the legacy family, understanding the issues, managing risks and addressing opportunities to:

- Shape culture for the future
- Foster positive relationships
- Identify potential risks and challenges within and across the entire family system
- Avoid conflict and resolve family disputes
- Provide support to individual family members
- Capitalize on all 'hard' and 'soft' opportunities to build a better future for your family

Remember to consider in each area, that there are both 'hard' (technical) and 'soft' (culture and people) issues to take into consideration



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSON | CRI1001

01. Introduction | cont'd

Guidance

Issues to be considered in your own family wealth and legacy plans include:

- The human side of the legacy family: Examples and challenges
- Evolution of the modern family and the family system
- Addressing family dynamics and fundamental culture
- Reinforcing relationships, avoiding conflicts and resolving disputes
- Understanding individual issues
- Positive psychology: Making good things better
- Assuring the 'Educational and Emotional Readiness' of the Rising Generation



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSON | CRI1002

02. Conflict and Dispute Resolution |

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Lesson Summaries

Below you will find summaries for select videos within this module. Note that not every video in the module has a summary document.



Key Takeaways

Clarify the actual family and business issues

Correct issues within the existing governance and family structures if possible

Agree upon a process to engage external advisors to resolve issues such as strategy, values, relationships, risk appetite, profile, etc.

Define an approach to resolve immediate and fundamental issues – define and assess the range of options, including business restructuring or complete separation and the pros and cons of each

Consider “good leaver” and “bad leaver” policies

Establish critical corporate and family governance processes for major family disputes, especially the roles of independents and voting authorities

Create a plan to preserve family continuity even if there is discontinuity in the business

Remember to consider in each area, that there are both ‘hard’ (technical) and ‘soft’ (culture and people) issues to take into consideration



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSON | CRI1002

02. Conflict and Dispute Resolution | cont'd

Guidance

Common sources of conflict are money, family associations, entitlement, legal structures that create hierarchy within the family, cultures of judgement and criticism, individual self-interest and personal family member issues.

Sources of conflict can be identified early if proper systems are in place, and external expertise from counsellors, advisors, and psychologists can help resolve some of the fundamental issues.

Occasionally conflict can be avoided altogether through a council, informal communication and management systems and cultivating Family Unity and harmony. Family dynamics and individual relationships are potential sources of conflict as well, so a deliberate family and business structure can be designed to mitigate conflict.

A structured governance system with defined processes is essential to resolve conflicts that cannot be avoided.

Family members must be able to opt out of the family business—simply having the option can alleviate tension, even if no one chooses to leave. A formal exit system must be in place to properly manage departures from the family business.

Just as having an exit option is important, nurturing familial bonds can also strengthen the position of the company.

Remember to:

- Avoid conflicts when and where possible
- Address critical, urgent or fundamental issues immediately
- Leverage objective guidance from outside experts and intermediaries as needed
- Separate assets, people and activities in a manner that will allow you to keep your family together should a dispute arise
- Offer family members the ability to opt out of (and back into) the family business



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSONS | CRI1003

03. Building Trust, Harmony and Unity |

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Key Takeaways

Family Unity and Harmony are common objectives listed in the family statements of values, vision and purpose: What does it mean to you and your family? How do you accomplish it?

Address both the hard and soft elements of the strategy

Think long-term when establishing practices, institutions, belief systems, traditions and rituals to create a sense of identity for the family

A family's' past, present and future are important to Family Unity and Harmony

Reinforce your family's sense of identity and cultivate trust and harmony to build a strong foundation for the future

Get people involved in the family council and philanthropic efforts

Remember to consider in each area, that there are both 'hard' (technical) and 'soft' (culture and people) issues to take into consideration



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSONS | CRI1003

03. Building Trust, Harmony and Unity | cont'd

Introduction

Almost every family member lists unity as one of their greatest aspirations. But how do you create Family Unity and cohesion when families are so dynamic and compelled to change? How do you build a foundation of trust, respect and common interest that will help your family get through tough times?

Hard skills (business, legal, finance, etc.) and soft skills (communication, human resource management, etc.) both contribute to building Family Unity. Discuss your strategy, activities and institutions to involve the family and promote unity.

Addressing the soft issues—people's motivation, enthusiasm, engagement and activities—will help build unity and harmony as well. People tend to be drawn together when they have mutual goals and shared achievements. Think long term; find ways to bring young family members into the family enterprise.

Actively manage areas that may damage Family Unity and Harmony:

- Avoid conflicts
- Resolve disputes quickly and effectively



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSONS | CRI1003

03. Building Trust, Harmony and Unity | cont'd

To lay the foundation for Family Unity and Harmony, begin with ties from the past and present—and then decide where you'd like to take your family culture in the future:

The Past

- Celebrate your history, legacy stories and landmark events.
- Keep artifacts, archives and assets to connect with your past.
- Creating a “Family Museum” to display and physically connect with your history.

The Present

- Gather through family holidays, annual meetings or other coordinated events whenever possible. Use technology to stay in touch more regularly.
- Celebrate significant family events or dates (possibly through a newsletter).
- Establish a family fund for growth and improvement initiatives, such as education, travel, etc. Capture current stories as historical documentation and wisdom for future generations through 100 questions.

The Future

- Understand the roles that governance and philanthropy will play. Network the family and choose effective family ambassadors.
- Create a next generation (NextGen) group to pass down the family philosophies of harmony and trust.



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSONS | CRI1102

04. Family Culture |

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An effective culture of entrepreneurship in the family can be one of the most important elements of maintaining family wealth but can be challenging to implement. Having family members who pursue the creation of wealth and contributing to the family who also pursue their own goals will lead to a stronger family business.

Business-oriented families are keen to have the right culture and spirit of entrepreneurship in the family.

In order to have this culture, an approach that fosters entrepreneurship as an aspiration must be supported by specific activities such as:

- Teaching children the benefits of entrepreneurship
- Creating opportunities to learn and fail
- Reward effort
- Cultivating a spirit of adventure
- Being there for your children
- Teaching them how to understand and assess

How people understand their approach to risk is often developed in adolescence, and it is important for future family business members to have intellectual and structured views of risk and understand that there is no reward without certain amounts of risk. Using examples and shared experience is part of building and entrepreneurial culture.

It is also important to encourage experimentation and external experience, as broader experience outside the family translates to heightened confidence in running family business.



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | E-LESSONS | CRI1102

04. Family Culture | cont'd

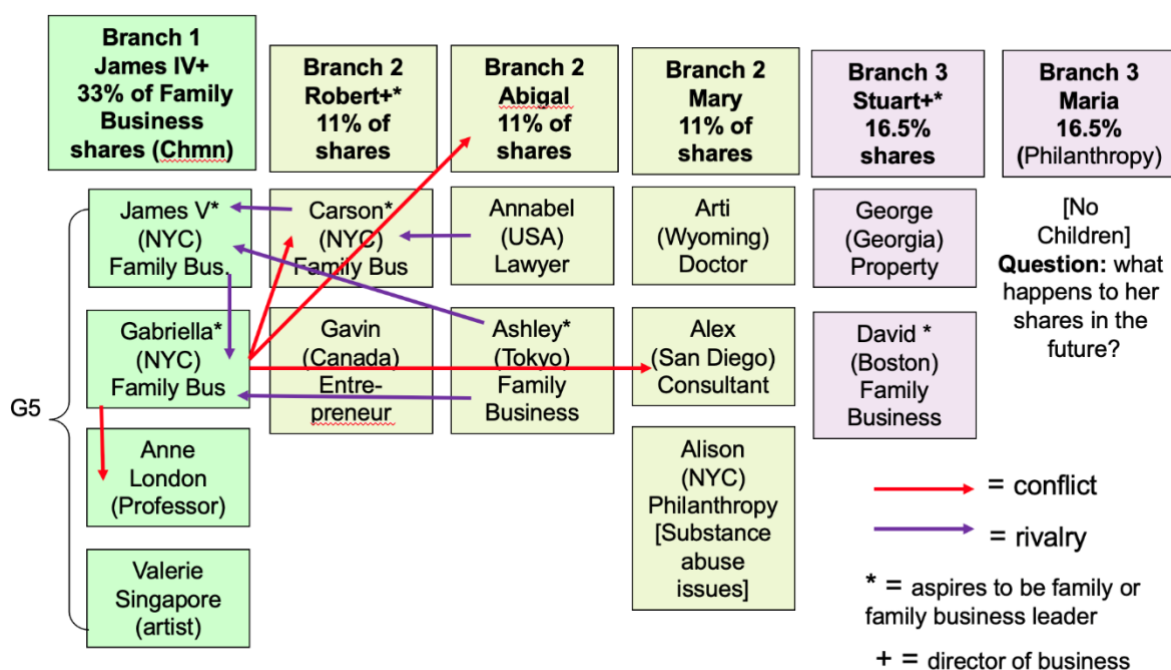
Being hard working is possibly the most important quality a person can have when maintaining family wealth. Without a good work ethic and appreciation of hard work for yourself and other people, you will not be an entrepreneurial success. A combination of hard work and accounting, marketing, distribution, and technology skills will allow the family member to be a successful entrepreneur.

While it is important to have specific skills and values, it is important to have a grasp on the big picture. Building the broad culture, support system, will for experimentation, and the ability to be loved in a family even in the event of a business failure as well as the ability to foster these values are hugely valuable to future generations.



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | KEY DOCUMENTS | FAMILY RELATIONSHIP “HEAT MAP” |



KEY DOCUMENT I: FAMILY RELATIONSHIP “HEAT MAP”

<< DOWNLOAD TEMPLATE [HERE](#) >>



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | KEY DOCUMENTS | FAMILY CULTURE ASSESSMENT TOOL |

As a result of the history and the people who shaped our family, our family's culture could be best described as:

1. Loosely together, we act as a **combination of small groups**
2. Overall, as a multi-generational family we are **getting further apart**; current relations between generations and branches can be described as **remote at best**
3. Common base in **Christian religion**
4. Identified with the **Scottish and Italian** cultures
5. Our family identity gives us a sense of **position/support**
6. Characteristics of our culture include **hard work, modesty, sporting accomplishment, generosity, critical of each other**; the most admired members of our family include **James Cuscaden II**
7. Other elements: High value placed on **formal education** and association with **Cuscaden Manor**

KEY DOCUMENT II: FAMILY CULTURE ASSESSMENT TOOL

<< [DOWNLOAD TEMPLATE HERE](#) >>



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | KEY DOCUMENTS | STOP/START/CONTINUE MATRIX |

Looking forward, after listening to all members of the family, it was agreed that we should consider:

STOP	START	CONTINUE
Informal process	Scheduled discussions	Friendly and open style
“Clique” mentality	More members engaged	Branch equality
Ad hoc approach	More formal structures	Listening to all attending
Limiting information	More active communication	Family events
Unclear knowledge needs	Family educational programs	Funding university degrees
Ambiguous retirement age	Planning for transitions	Setting age and term limits
Informal career discussions	Formal reviews and professional development programs	Informal mentoring

KEY DOCUMENT III: STOP/START/CONTINUE MATRIX

<< [DOWNLOAD TEMPLATE HERE](#) >>



FAMILY WEALTH AND LEGACY PLANNING

MODULE 07 | KEY DOCUMENTS |

EDITABLE TEMPLATES AVAILABLE FOR DOWNLOAD BELOW:

TO BE COMPLETED WITH YOUR OWN FAMILY WEALTH AND LEGACY PLANNING
CONTENT

KEY DOCUMENT I: FAMILY RELATIONSHIP “HEAT MAP”

<< DOWNLOAD TEMPLATE [HERE](#) >>

KEY DOCUMENT II: FAMILY CULTURE ASSESSMENT TOOL

<< DOWNLOAD TEMPLATE [HERE](#) >>

KEY DOCUMENT III: STOP/START/CONTINUE MATRIX

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