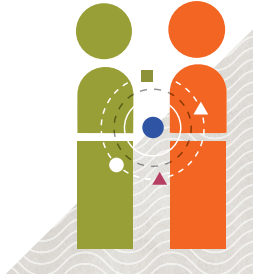


## FINANCIAL SOLUTIONS

## Family Engagement Services: Preserving your legacy through learning and communications



Your financial needs extend beyond your core wealth management solutions. As your resource for the additional services you need, we'll provide coordinated and convenient delivery of services from the team you know and trust.

Wealth brings vast opportunities to families, but also many challenges. Many families strive to overcome those challenges by creating and maintaining healthy family dynamics through an environment of learning and open discussion surrounding the family's legacy. Questions to consider:

- Have you prepared your family for the wealth they will inherit? Have you created learning opportunities for your family on the skills necessary to manage that wealth?
- Are you fostering independence, dependence, or interdependence among the generations within the family?
- How can you utilize philanthropy to create a lasting legacy and family cohesiveness?

Most families struggle to answer these types of questions—let alone think to ask themselves these questions in the first place. At Wilmington Trust, we have generations of experience helping families find the answers they need and creating solutions for even the most challenging issues.

Our goal is to help your family understand the important role that good communication and group decision-making plays in long-term wealth preservation, and to support and prepare you to be able to navigate complex issues together. We will assess individuals' unique family preferences and communication styles; align family members' expectations; and recommend a comprehensive family engagement plan. Our family engagement advisory services may include:

### **Financial education: Family learning opportunities, in person and online**

Our highly experienced and credentialed financial planners and wealth strategists, many of whom teach at universities and education associations, will provide customized classes for your family members to help prepare them to assume the responsibilities of managing and stewarding the wealth you've created.

We also offer an online financial education learning tool, Wealth Compass, which can be presented by an advisor, or explored on your own. Through Wealth Compass, your family will be able to begin their financial education at an introductory level on their own timeframe, with an overview of financial planning topics presented in an understandable and approachable way.

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As part of our integrated offering for families with complex needs, our family engagement services help foster communication and education, build a philanthropic vision, and plan for succession. Our goal is to give your family the tools it needs to sustain your legacy for multiple generations.

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We also have specialized experience guiding college bound family members and their parents not only on issues of educational funding and financial aid, but on issues involving the college selection process.

In addition, we can provide information to trust beneficiaries on their interests and responsibilities under trust instruments and better prepare them for working with a professional fiduciary.

### **Generational philanthropy: Creating family bonds through giving**

Shared values and culture create much stronger bonds than money alone, so it's critical that your family uses shared experiences, such as philanthropy, to strengthen them. Our philanthropic planning professionals can counsel your family on the benefits and best practices of establishing a multigenerational philanthropic program. We provide advice and guidance on creating and funding charitable trusts and family foundations, as well as provide the services to properly administer the philanthropic vehicles you establish.

### **Family synergy: Improving family relationships through communication**

Discovering and supporting the unique dynamics of your family and what dimensions of life are most important to them is key to the development of a family vision and mission. Our professionals will help your family communicate better on the tough issues through a communication and values assessment process. We can conduct a family meeting to assist in the creation of a family mission statement as well as take the opportunity to review and explain the estate plan you have created. This process will help engage the family and prepare them for their future roles within the family.

### **Family business continuity: Keeping “family” in the family business through planning**

A family's business is part of its legacy, and keeping it in the family is important to many family business owners. Our professionals can help you create and coordinate the implementation of an ownership succession plan that addresses all of the members of your family, including those who may not take an active role in your company. For families that decide the best option is to transition the business outside of the family, we can assist you with the creation of a family continuity plan post sale of the business, to be sure the family doesn't lose the cohesiveness that the business once provided.

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### Additional resources

Should your family require additional services from outside specialists such as counselors, conflict resolution specialists, human resource professionals, and others, we would be happy to assist in identifying such professionals for your engagement and can then work with them as an extension of our team.

### Fees

The above services are included as part of our integrated service offering to clients with a minimum of \$10,000,000 of assets under our management. Please contact your relationship manager to discuss your personal situation in more detail.

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