

A.D.'s PHILOSOPHY

1. To enhance client's wealth by providing and coordinating top class professional services proactively.
2. By relieving our clients of the strains and pressures of managing and preserving family wealth, we aim to help them to have an absolute peace of mind.

We believe that A.D.'s Family Office is well suited to serving your requirements if you have a sizable, broadly diversified private fortune or:

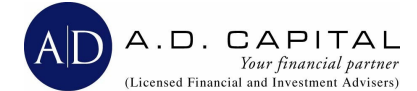
- ✓ are the owner of a family business (private or public).
- ✓ have a complex family situation.
- ✓ have an international family with multiple residences.
- ✓ require a highly personalised and proactive service.



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Family Office



PRESERVING & GROWING YOUR FAMILY'S WEALTH

Towards Achieving Generational Wealth Strategies

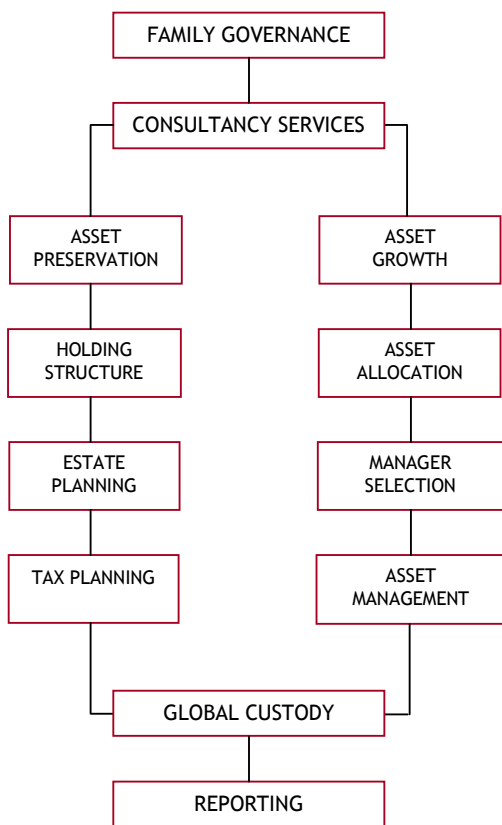
What is Family Office?

The aims of a Family Office

A Family Office is dedicated to providing a wealth management service in the fullest sense. Its aim is to preserve and grow family wealth for future generations.

The Family Office achieves this through a combination of successful investment strategies, careful tax planning, strategic planning for the continuity or transfer of the family business, ensuring a planned transfer of wealth to succeeding generations, and providing for the personal needs of the family.

The mission of a Family Office



A Family Office has two main objectives:

Preserving the Family's assets

The first purpose of a Family Office is to protect the family's assets. This objective is achieved by selecting and setting up appropriate legal structures for maintaining and transferring ownership of the assets taking into account, the tax considerations. Many families also form family councils to agree on family policies on succession planning and family "governance".

Developing the Family's assets

The Family Office's second task is to grow the family's assets. The starting-point is to understand the family's overall investment objectives and determine the appropriate strategic allocation of assets to achieve those objectives.

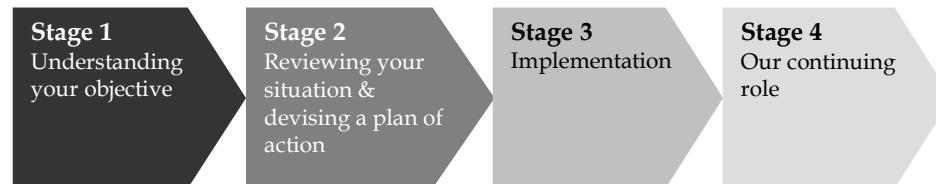
The next stage is the actual management itself - either directly by the Family Office, if it possesses the necessary technical expertise, or by delegating to specialized managers. The task of the Family Office team is to track down the best managers globally and to monitor the implementation of their management mandate.

A wide range of services for families

We select, co-ordinate and oversee a wide range of activities and services from our comprehensive global management resources.

We make it our business to understand your objectives and, together with you, decide on how best to achieve them. Above all, we want to share the benefit of our experience with you to avoid unnecessary costly mistakes.

Once a plan of action has been drawn up, we take care of the rest. We send you personalised reports on a regular basis, keeping you and your family updated on developments. We also review the structures in place to ensure that they meet your objectives at all times



Our range of services and activities:

