THE FAMILY PEOPLE OFFICE™

Human Capital Portfolio™ Management for UHNW Families

A Comprehensive Family Development Infrastructure

Discover Meaning – Assess Capacity – Strengthen Relationships – Align Purpose

Service Wheel Segment Definitions

THE CORE PROCESS: THE A.I.D. LEGACY MODEL

The inner ring represents the four-phase journey every client experiences. These phases flow continuously, reflecting the dynamic nature of legacy building. Each phase builds upon the others, creating a comprehensive approach to human capital development.

DISCOVER – Understanding the Foundation

The Discovery phase establishes the foundational understanding of who the family is, where they come from, and what drives them. This is the Analysis phase of the A.I.D. model; examining the past to inform the future.

- **Primary Focus:** Historical analysis, values clarification, and establishing the legacy foundation
- **Key Activities:** Family timeline construction, values archaeology, identifying patterns to repeat and patterns to avoid
- **Core Question:** "Who are we, and what do we stand for?"
- **Deliverable:** Historical Legacy Foundation document with identified strengths and risk patterns

ASSESS – Establishing Baseline Capacity

The Assessment phase creates a comprehensive inventory of current human capital assets. This is the Inventory phase of the A.I.D. mode, understanding present capacities, strengths, and areas requiring development.

- **Primary Focus:** Multi-dimensional profiling across all SPIES domains and well-being measurement
- **Key Activities:** Positive Forensic Profiling™, PERMAH Well-Being assessment, Gallup StrengthsFinder, VIA Character Strengths

- **Core Question:** "What Human Capital do we currently possess?"
- **Deliverable:** Individual Talent DNA Profiles™ and Combined Family Capital Portfolio

STRENGTHEN – Investing in Core Relationships

The Strengthening phase focuses on developing the relational infrastructure that enables legacy transfer. This involves targeted interventions to build communication, trust, and resilience within the family system.

- **Primary Focus:** Relationship development, conflict resolution, and building family cohesion
- **Key Activities:** Marriage and parenting coaching, communication training, family meetings facilitation, experiential programs
- **Core Question:** "How do we build relationships that can carry the weight of our legacy?"
- **Deliverable:** Strengthened family communication patterns and documented improvement in PERMAH scores

ALIGN – Purpose & Partnership

The Alignment phase is the Direction component of the A.I.D. model - strategically deploying human and financial capital toward a unified legacy vision. This includes integration with the Family Financial Office for Total Wealth Management.

- **Primary Focus:** Strategic legacy planning, FFO collaboration, and values-based decision frameworks
- **Key Activities:** Prime Directive development, philanthropy alignment, succession planning, governance design
- **Core Question:** "What can we accomplish with who we are and what we have?"
- **Deliverable:** Comprehensive Legacy Plan with integrated human and financial capital deployment strategy

TWELVE SERVICE SEGMENTS

The outer ring represents the twelve specialized service areas that support the core process. Each segment addresses a critical dimension of human capital management and legacy building.

1. FOUNDATIONAL HISTORY

Phase: DISCOVER | **Core Principle:** "Those who fail to learn from history are doomed to repeat it; those who identify and repeat the positive are destined to succeed."

The Historical Analysis establishes the legacy foundation by examining family patterns across generations. This dual-lens approach of identifying what to avoid AND what to repeat, provides the bedrock for intentional legacy building.

Delete the Negative: Analysis of Deficit

- Identify historical challenges, failures, and destructive patterns across SPIES domains
- Understand family trauma, relational breaks, values failures, and their ongoing impact
- Recognize behavioral risks that could repeat: addiction, relationship breakdown, financial recklessness, mental health patterns.
- Clarify what requires healing, repair, reconciliation, or intentional management
- Document "lessons learned" for future generations

Repeat the Positive: Analysis of Asset

- Identify historical strengths, successes, and generative patterns to cultivate
- Recognize family values that have proven resilient and life-giving across generations
- Understand what builds resilience, connection, and flourishing in this specific family
- Create the "best of" family history to intentionally celebrate, remind, and repeat
- Build a Historical Timeline documenting origins, wealth creation, key decisions, and pivotal moments
- **Key Tools:** Historical Timeline process, genogram analysis, narrative interviews, archival research

2. WEALTH PSYCHOLOGY

Phase: DISCOVER | **Core Principle:** Great wealth that is not infused with great values and virtues is often subject to erosion or self-destruction.

Wealth Psychology addresses the unique psychological dimensions of living with significant financial resources. This specialized expertise recognizes that UHNW families face challenges invisible to those outside this world and that these challenges directly impact legacy success.

- **Identity as an Individual:** Differentiating personal identity from family wealth; overcoming imposter syndrome; developing self-worth independent of net worth
- **Identity as a Family:** Understanding collective identity; navigating the "founder's shadow"; creating shared purpose beyond wealth preservation

- **Generational Identification:** Recognizing G1/G2/G3 dynamics; bridging generational worldviews; preparing for succession psychologically
- **Emotions Toward Wealth:** Processing guilt, entitlement, anxiety, isolation; developing healthy relationships with resources
- **Wealth and Relationships:** Navigating trust issues in friendships and romantic relationships; recognizing exploitation; building authentic connections
- **Legacy and Wealth:** Understanding wealth as tool vs. identity; shifting from "things" to "people" as legacy focus
- **Risk Management:** Addressing fear of loss, financial paralysis, "no investment" hoarding, and catastrophic thinking

3. FAMILY SYSTEMS IDENTIFICATION

Phase: DISCOVER / ASSESS | **Core Principle:** The family system is complicated and dynamic and requires professional expertise and management.

Family Systems work recognizes that individuals exist within an interconnected family unit where behaviors, beliefs, and patterns influence all members. Understanding these dynamics is essential for any intervention to succeed.

- **Self-Identity and Roles:** Mapping assigned and assumed roles within the family; identifying role flexibility and rigidity
- **Rules and Boundaries:** Documenting spoken and unspoken family rules; assessing boundary health (rigid, diffuse, healthy)
- **Triangulation Patterns:** Identifying third-party involvement in dyadic relationships; disrupting unhealthy triangles
- **Family Homeostasis:** Understanding the family's tendency to maintain equilibrium; predicting resistance to change
- **Intergenerational Communication:** Assessing communication patterns across generations; identifying translation gaps
- **Emotional Interaction Styles:** Mapping emotional expression norms; identifying suppression, enmeshment, or disengagement
- **Birth Order Dynamics:** Understanding position-based expectations and their impact on individual development
- **Risk Identification:** Using systemic patterns to predict potential crises before they emerge

4. COLLABORATION WITH FAMILY OFFICE

Phase: ALIGN | **Core Principle:** The FPO and FFO working in tandem creates the Unified Family Office (UFO); Total Wealth Management.

This service area facilitates the integration between human capital management (FPO) and financial capital management (FFO). The partnership model recognizes that neither can succeed alone. Financial strategies fail without behavioral capability, and prepared heirs need financial structures to steward.

- **Succession Management:** Advising on candidate readiness based on Talent DNA Profiles™; preparing heirs psychologically and practically

- **Family Governance:** Designing governance structures that match family dynamics; creating functional decision-making systems
- **Philanthropy Integration:** Aligning giving vehicles with values; connecting tax-efficient structures to family purpose
- **Family Meetings:** Facilitating productive family meetings using knowledge of individual personalities and values
- **Trust Fund Design:** Providing beneficiary assessments to inform trust structures; assessing current capacity for distribution decisions
- **Values Communication:** Helping wealth creators articulate values for integration into estate planning documents
- **Strengths Alignment:** Mapping individual talents to family enterprise opportunities; optimizing role assignments

5. LEGACY FORUM PROGRAMS

Phase: ALL PHASES | **Core Principle:** An enduring legacy is never created by chance, it requires intentional effort and expert guidance.

The structured programs represent the primary engagement vehicles through which families experience the full A.I.D. methodology. Each program combines retreats, ongoing advisory, and access to specialized resources.

- **Foundations of Legacy™ (12 months):** Flagship program for individuals, couples, and families. Includes 4-5 day initial retreat, two mini-retreats, Legacy Capstone, ongoing advisor access, and full A.I.D. process.
- **The Legacy Nexus™ (12 months):** Rising Generation signature program combining Positive Psychology Interventions, experiential challenges, financial literacy, Wealth Psychology, and the 12 Gifts from The Ultimate Gift.
- **The Legacy Conversation™ (7 days):** Trans-Atlantic legacy conversation aboard Cunard's Queen Anne or Queen Mary II for individuals or couples seeking deep, thoughtful reflection. A senior Legacy Advisor will accompany you to guide the exploration of significant issues and decisions you are seeking wisdom for.
- **Nexus Embark™ (3 months):** Intensive Rising Generation program culminating in a Discovery Pilgrimage (El Camino or equivalent) for resilience-building and self-discovery.
- **Legacy Retreats – Building Legacy Marriages:** Focused retreat for couples addressing communication, roles, shared vision, and marital strengthening.
- **Legacy Retreats – Building Legacy Families:** Multi-generational retreat for whole-family alignment, communication, and shared legacy visioning.
- **Legacy Retreats – Parenting:** Specialized retreats addressing UHNW parenting challenges, teen parenting, and special topics as needed.

6. PHILANTHROPY AND LEGACY

Phase: ALIGN | **Core Principle:** Wealth as a tool for change, not just security. Connecting giving to deeply held values over time.

Philanthropy work goes far beyond tax-efficient giving structures. We help families discover what they truly care about at a level worthy of their resources, then align their giving with their authentic values and virtues.

- **Vehicles for Giving:** Understanding foundations, trusts, and other structures, not for tax advice (FFO domain) but for alignment with family mission
- **Donor Advised Funds:** Strategic use of DAFs for values-based giving; engaging next generation in giving decisions
- **Values and Virtues Deep Dive:** Extended values clarification using VIA Profile, SPIES™, historical virtues, and stakeholder interviews
- **History of Personal Giving:** Documenting giving patterns to identify authentic passions versus social expectations
- **Individual Influence:** Helping individual family members find their voice in family philanthropy governance
- **Personal Service Integration:** Connecting giving of money to giving of time and talent, finding meaning through service

7. MARITAL / PRIMARY RELATIONSHIP

Phase: STRENGTHEN | **Core Principle:** The primary relationship is the keystone of the family system; its health determines legacy success.

Marriage and partnership work addresses the unique stressors that wealth places on primary relationships while building the communication and teamwork essential for effective family leadership and legacy transmission.

- **Identification of Roles:** Clarifying spoken and unspoken role assignments; addressing role conflicts; creating intentional partnership
- **Communication Patterns:** Assessing current communication health; building productive conflict resolution skills; creating safety for difficult conversations
- **Risk Management:** Identifying relationship stress points; early intervention for emerging issues; preventing wealth-related relationship erosion
- **Teamwork and Playfulness:** Building shared experiences; maintaining connection amid busy lives; preserving joy and partnership
- **Expert Coaching:** Access to marriage and family counselors, communication coaches, and relationship specialists through the FPO network

8. PARENTING UHNW FAMILIES

Phase: STRENGTHEN | **Core Principle:** The profound challenges of great wealth require intentional parenting that instills values and virtues.

UHNW parenting faces unique challenges: children grow up in environments their peers cannot understand, with access that can undermine motivation, and pressures that can damage identity formation. Expert guidance helps parents navigate these challenges intentionally.

- **The Challenges of UHNW Parenting:** Entitlement prevention, motivation development, identity formation, social isolation, realistic expectations, privacy management
- **Parental Roles:** Defining mother/father roles intentionally; coordinating parenting approaches; presenting unified values

- **Rules and Boundaries:** Creating developmentally appropriate boundaries despite resource availability; building delayed gratification
- **Values Transmission:** Intentionally teaching and modeling family values; creating experiences that reinforce virtues
- **Expert Coaching:** Access to parenting coaches, educational consultants, child psychologists, and adolescent specialists through the FPO network

9. LEGACY NEXUS™ / RISING GENERATION

Phase: ALL PHASES | **Core Principle:** High Tech + High Touch: transforming heirs from passive recipients into active architects of family legacy.

The Rising Generation faces a unique challenge: they are often "the most educated, least experienced" generation. Our approach combines technology-enabled discovery with intensive personal experiences that build character, resilience, and genuine capability.

- **High Tech + High Touch:** Balancing AI and technology with intensive personal engagement; fighting tech-induced disconnection with human connection
- **The Embark – Discovery Pilgrimage:** "The Way" journey (El Camino or equivalent) as experiential assessment and development, revealing inherent strengths through real-world challenge
- **Life Scene Investigation™:** Proprietary software (mylifescene.com) creating comprehensive talent profiles for college, career, and life direction
- **The Ultimate Gift Integration:** Experiential curriculum based on the 12 Gifts: Work, Money, Friends, Family, Giving, Gratitude, A Day's Work, Learning, Laughter, Problems, Dreams, and Love
- **Serving and Giving:** Connecting service experiences to meaning and purpose; developing stewardship identity
- **Intergenerational Communication:** Building bridges between G1/G2/G3; creating mutual understanding; preparing for succession conversations

10. WELL-BEING PERMA-H PROFILE

Phase: ASSESS / ONGOING | **Core Principle:** Continuous well-being monitoring is like wearable health technology for the family system.

The PERMAH Profile, developed by Dr. Martin Seligman and refined by Dr. Peggy Kern (a Legacy Forum Advisor), provides both baseline assessment and ongoing monitoring of individual and family well-being. This serves as an early warning system for emerging concerns.

- **Positive Emotions:** Hope, Interest, Joy, Gratitude, Compassion, Amusement, Personal Pride, the right balance of heartfelt positivity to boost resilience
- **Engagement:** Being in "flow," using innate talents at high levels, human flourishing through absorbed activity
- **Relationships:** Feeling loved, supported, and valued by family, friends, and colleagues; authentic connection quality
- **Meaning:** Serving something greater than ourselves; connection to purpose; linked to health and longevity
- **Accomplishment:** Mastery and dedication toward goals with passion, GRIT, and perseverance; sense of achievement

- **Health:** Physical foundation, eating well, exercising regularly, sleeping deeply; the body's support for flourishing
- **Complementary Assessments:** Satisfaction with Life Scale, Meaning in Life Scale, Optimism Scale, Approaches to Happiness Profile, Hope Scale, GRIT Assessment

11. MENTAL HEALTH INTERVENTIONS

Phase: RISK MANAGEMENT | **Core Principle:** 71% of UHNW families report direct impact from mental health or addiction. Proactive management is essential and neglect is malpractice.

Mental Health services provide both proactive intervention and crisis response capabilities. The FPO maintains a network of vetted professionals and can mobilize in-home support within 24 hours when crises emerge.

- **Positive Psychology Interventions:** Evidence-based approaches building GRIT, resilience, optimism, and immunity to anxiety and depression
- **Substance Abuse Services:** In-home detox, tailored rehab selection, transportation companions, sober companions, in-home aftercare
- **Depression and Anxiety:** Expert assessment, treatment coordination, ongoing monitoring; strengths-based focus rather than deficit-only approach
- **Serious Mental Health Issues:** Access to board-certified psychiatrists, clinical psychologists, and specialized treatment resources
- **Psychoeducation:** Family education about mental health conditions by qualified providers; reducing stigma; building support capacity
- **Strengths-Based Focus:** Integrating talent discovery into recovery. Addiction often signals talents not discovered and lived
- **Crisis Intervention:** 24-hour response capability for in-home crisis support; coordination with existing mental health providers

12. HUMAN CAPITAL PORTFOLIO™ CURATION

Phase: ASSESS / ALIGN | **Core Principle:** Human Capital must be treated as an asset class requiring expert management, just like financial capital.

The Human Capital Portfolio represents the comprehensive documentation and strategic deployment of family members' talents, strengths, values, and potential. This is the tangible output of the assessment process and the foundation for strategic legacy planning.

- **Family Talents and Strengths Wealth:** Comprehensive mapping of individual and collective capabilities; identifying synergies and complementary strengths
- **The SPIES Model™:** Multi-dimensional profiling across five domains: Spiritual (Faith, Values, Motivations), Physical, Intellectual, Emotional, and Social
- **Positive Forensic Profiling™:** Evidence-based discovery using forensic methodology to identify hardwired talents and predictable success patterns
- **Analysis of Assets:** Comprehensive inventory of human capital resources, what the family possesses for legacy building
- **Risk Management:** Identifying vulnerabilities, capability gaps, and potential failure points in the human capital portfolio

- **Mission-Oriented Statement:** Developing the family's Prime Directive, a guiding body of virtues that defines the Family DNA and provides a sovereign decision-making framework

INTEGRATION: THE UNIFIED FAMILY OFFICE

When the Family People Office (FPO) works in tandem with the Family Financial Office (FFO), the result is the Unified Family Office (UFO), a complete system for Total Wealth Management that addresses both financial capital and human capital with equal rigor.

The Critical Equation:

Human Capital Portfolio ≥ Financial Capital Portfolio = Sustainable Legacy

This wheel represents a comprehensive family development infrastructure. Each segment connects to the others, all flowing through the core process of Discover-Assess-Strengthen-Align. Together, they provide the framework for building enduring, multi-generational legacy.

The statistics are clear: 70% of UHNW families lose their wealth by the second generation, 90% by the third. The causes are primarily human failure, not market volatility or bad investments. The Family People Office exists to change that equation by giving human capital the professional management it deserves.

The Legacy Forum™
"Where Wealth Meets Wisdom"