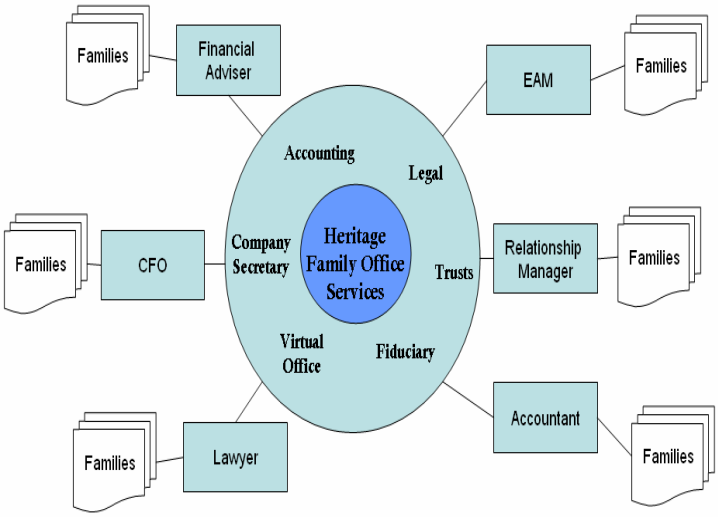
HERITAGE
TRUST GROUP

Heritage Family Office Services

What is a Family Office?

Whilst there is no standard definition, a family office can be described as an entity that supports the complex commercial and corporate needs of a family group and acts as their "chief adviser" or "family coordinator."

A family office integrates the execution of investment management, tax planning, succession strategy and personal services.



A New Way to Look at Family Affairs

Life may be complex, but family affairs can be organized and simplified.

For the adviser of high net worth individuals and families who turn to *Heritage Family Office Services*, whether your clients are successful entrepreneurs or well-established individuals managing the financial ramifications of life events, one thing remains constant: Your clients are busy people who need timely access to accurate information and unbiased advice to help them achieve their goals.

If you are seeking a team with the expertise, objectivity and administrative skills to relieve you of some of the myriad tasks associated with managing their wealth and corporate affairs, you need to consider *Heritage Family Office Services*. Financial reports delivered in a simple, easy to understand format, organized around personal goals, can make you and your clients' time more productive.

As your adviser, we will listen, help you define a strategic plan, objectively implement it, and then measure results as they relate to your goals. As part of this process, much like a personal CFO, we can coordinate the activities of your other professional advisers so that their counsel is aligned with your strategies and clients' goals.

About Heritage Family Office Services

Heritage supports the financial management needs of wealthy families and individuals. We understand the challenges and complexities of preserving and growing assets and accomplishing the efficient intergenerational transfer of wealth.

Our team has formed lasting relationships with family advisers and their clients. We will use our professional and personal understanding of your clients' goals to assist in developing and implementing targeted, sophisticated wealth management solutions that are aligned with the overall affairs of the family.

- September 2011-

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HERITAGE FAMILY OFFICE SERVICES
– SUMMARY MENU OF SERVICE CHOICES –

Estate Planning

- Wills & trusts
- Trust administration
- Family business succession
- Powers of attorney

Financial Reporting

- Bill paying
- Income distribution
- Consolidated accounting & reporting

Professional Services

- Accounting services
- Tax planning
- General legal review

Family Meetings

- External and Internal investment reviews
- Meetings with other external professionals
- Minutes and formal recordkeeping
- Scheduling, coordination, preparation and facilitation

An Ongoing Planning Process

Throughout the year, our Relationship Managers will coordinate to organize and host meetings in accordance with your clients' financial calendar and affairs. For example:

April	Semi-annual investment performance, tax and wealth planning review
October	Meeting with Family CFO and CPA
	Semi-annual investment performance, tax and wealth planning review
December	Adviser Conference (year-end planning meeting with third-party tax, legal and other advisors)

We invite you to contact us to learn more about how we can support your family's wealth management needs.	Please contact: Dr Angelo Venardos at +65 6533 0774 Email: angelo@heritagetg.com or info@heritagetg.com

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