

Wisdom *across* generations

*blending ours with yours*



CHAMBERLAIN GROUP  
FINANCIAL SERVICES

*Value for Generations*

# Shared Wisdom

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*“To be effective advisors, it’s more valuable to ask all the right questions than to have all the right answers.”*

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***Here’s an example....** The owner of a very substantial family business engaged our firm to help reduce his estate tax exposure and develop a funding solution that maximizes value for the next generation.*

*Soon after that he also asked for a solution for some underperforming investment commitments. But we were surprised when we sensed his resistance to planning for succession in his company.*

***It was only when we asked** the right questions that his unwillingness became clear. In his wisdom, he saw selecting a family successor as a straight road to family disharmony.*

*But we had some wisdom to help him, learned repeatedly over decades. It is how to recognize when equal and fair are not the same. When there is an imbalance between the value of business and nonbusiness assets, equal and fair can be in conflict. And can bring conflict to the business and the family.*

***We solved the dilemma** by planning succession around how not who. Building liquidity now would assure at the time of transition the plan would meet all the business needs and the family goals no matter who the successor would be.*

*We integrated risk management products with capital accumulation products, and the client has now stockpiled cash and insurance protection, so that the succession commitment has developed wisely over time.*



# Business Growth Strategies

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## **What have we learned in four decades of earning the trust of our business owner clients?**

That our inspiration comes from admiration for your vision, knowledge, and hard work. That our role is to bring analysis and insight about the current business, economic, and tax environment, so you can act decisively.

**But equally important** is learning how to discover your unique perspective—the whys behind what you have accomplished and how you do it. That understanding is what sustains relationships.

- What got you started as founder—what keeps you going as CEO today and for the future?
- Think about the real value drivers in your business—how would you leverage them to maximize its worth?
- Are there hidden risks waking you up at night—would you like strategies to resolve them?
- After decades of success, what next mountains do you think about climbing?

Once we are certain we have really heard your goals and concerns, we apply our unique interplay between investment and insurance expertise.

We understand and serve the needs of business owners, the super affluent and their families. With over 35 years of experience helping them accomplish their objectives and realize their dreams, we play a critical role on the advisor team.

Our charge is to help build and protect net worth. Whether you are considering a liquidity event, crafting a business continuity plan or designing a retirement plan, our company is structured to guide and direct you.

### **Executive Benefit Plans**

- Incentives
- Deferred Compensation
- Supplemental Retirement
- Pension, Profit-sharing, 401(k), Cash Balance

### **Succession Planning**

- Estate Tax Liability Funding
- Buy/ Sell Funding
- Wealth Transfer

### **Captive Insurance Co. Advisory Services**

- Alternative Risk Mitigation
- Captive Optimization
- Asset Management

# Hard Won Wisdom

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*“Entrepreneurs are famous for the power of their intuition—but they still want to see the analysis.”*

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***Here’s an example....** A few years back a longtime Chamberlain Group investment client became very attracted to a “hot” local investment opportunity.*

*Why not? Besides the dramatic returns, several trusted peers were urging him not to miss out. So in that spirit he decided to make the plunge.*

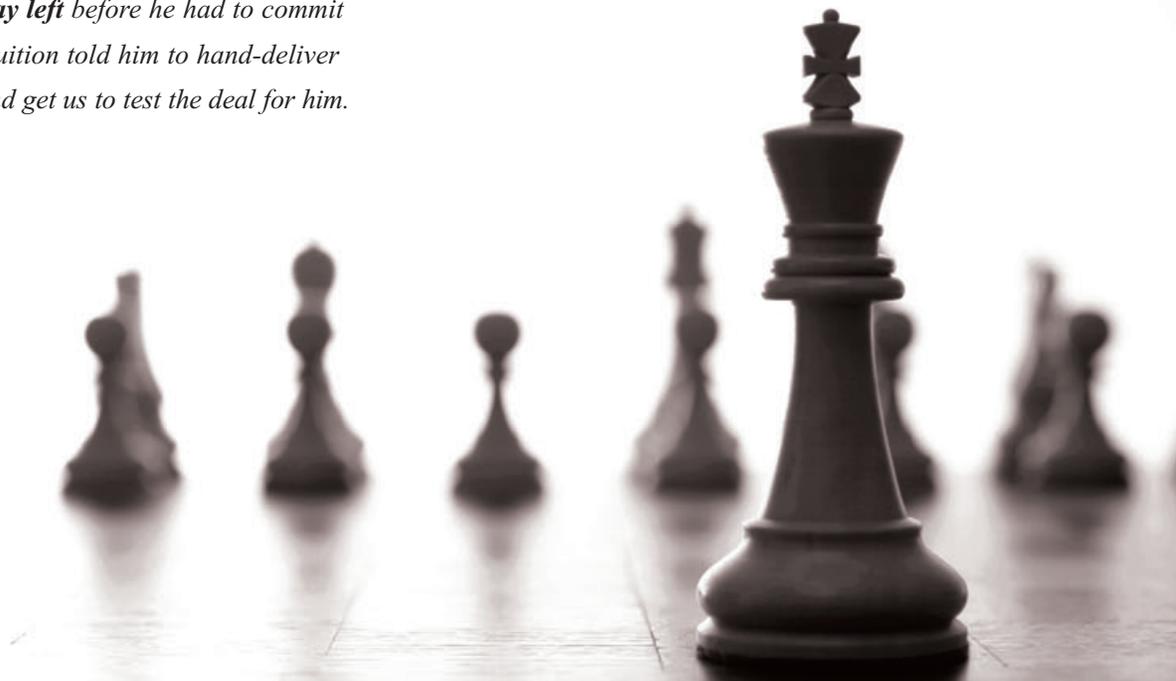
*But at the last moment he wondered, “If it sounds too good to be true...?”*

***With only one day left** before he had to commit his funds, his intuition told him to hand-deliver the documents and get us to test the deal for him.*

*We put our analysis and wisdom to work, and although in a rush we uncovered a very dangerous clause buried deep in the fine print. We strongly discouraged him from investing.*

***His initial letdown was** replaced by relief when the investment later turned into a fraud case.*

*And thanks to his wise hesitation, we were able to safely extract others from the investment as well.*



# Investment Consulting

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## **Sound and reliable investment advice is not a prediction—it's a process.**

**Our process explores every client's** investment philosophy and goals, risk history and risk temperament, financial resources and performance expectations. We test your answers and probe your reasons so we can lead to responsible strategies and contingencies.

- What is the best investment decision you ever made—what you were thinking and feeling?
- What about the worst decision? Why? How did you recover?
- What are your aspirations for the wellbeing of your family? Your business? Your community?

The process includes our continuous research of the investment landscape—assessing strategies, benchmarking performance and suitability, measuring fee and tax erosion, developing responses to change.

**There is one more critical value component** our process delivers. Few investors are aware of how traditional lines between investment and insurance products have been redrawn in recent decades.

Now you have interplay possibilities across product types—a rare value component in financial services firms. Structural features can be integrated to expand accumulation performance and risk management results.

## **Investment Consulting Process**

- Investment Portfolio Design and Implementation
- Investment and Insurance Integration Analysis
- Investment and Strategy Review
- Risk Management
- Manager Research, Monitoring, and Due Diligence
- Performance Measurement and Attribution
- Tax Management

# Applied Wisdom

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*“Knowledge and experience are very valuable, but tapping the imagination to put them to work is invaluable.”*

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***Here’s an example...** Because of the magnitude of a very wealthy family’s future estate tax liability, their advisor team approached Chamberlain Group for an objective analysis of their client’s life insurance portfolio.*

*While highly qualified in their own fields, they recognized that analyzing policies requires detailed knowledge of how life insurance products and life insurance companies work.*

*Our analysis shone a light on two critical issues.*

***First, some policies were unsuitable** for performance reasons and would not achieve the plan results. Others were suitable but ownership mistakes made them subject to estate tax.*

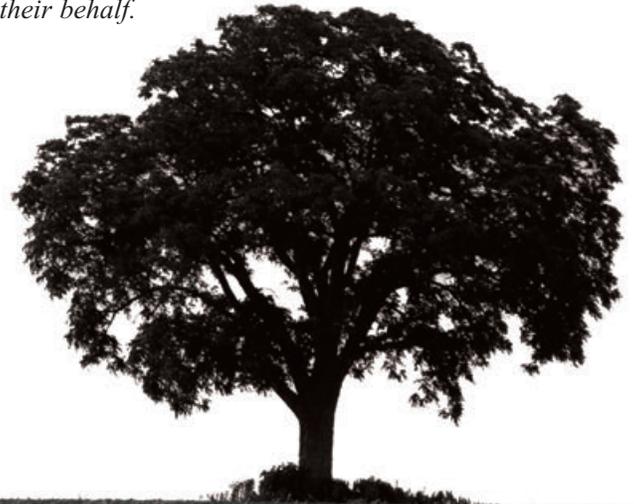
*Together the portfolio weaknesses put the estate at risk of a liquidity shortfall in the high tens of millions of dollars.*

*These revelations were a big surprise to both the client and the advisors, but the second issue was a complete unknown.*

***Wealthy families with large insurance needs** possess serious buying power in the life insurance marketplace. When they have a firm that can advocate for them, they can secure much greater value at a much more attractive cost.*

*We were able to resolve the shortfall and correct the ownership flaws without encountering resistance or obstacles. Then we negotiated with financial institutions to leverage the value of the family’s product purchases.*

*The advisor team’s wisdom was to know when to dig deeper. Ours was to work smart on their behalf.*



# Personal Growth Strategies

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## How brilliant was American Express in the 1960s when the company issued its Gold Card?

It was the first taste of “leveling up”. Now the satisfactions of gold, platinum, titanium, sapphire are deeply imbedded in our culture. It is also a very useful way to think about leveling up your estate plan.

**The base level estate plan** can assure that multigenerational assets will reach the right people, at the right time, and in the right manner. That’s no small goal, but the next levels hold so much more promise.

- Minimize tax erosion on multigenerational wealth.
- Preserve your family capital for generations.
- Increase the value and control of your family and business assets.
- Share your prosperity with the larger commonwealth.
- Perpetuate principles and beliefs as a family legacy.

**Each level brings more** sophisticated tax, trust, legal, accounting, and funding strategies.

Each level enhances your ability to preserve, expand, manage, transfer, and distribute multigenerational assets.

Yet, anyone looking back at a long life of success realizes that the real measure of a lifetime lies in its meaning. Its significance. Its goodness.

Our role is to make sure your estate plan reaches that highest level.

## Evolving Wealth

- Estate Planning
- Estate Tax Liability Funding
- Multigenerational Wealth Transfer
- Asset Protection
- Financial Planning
- Strategic Philanthropy

## Innovative Insurance Solutions

- Life Insurance Portfolio Design
- Proprietary Insurance Products
- Insurance Portfolio Administration & Reporting
- Insurance Consulting



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