

## BIRCH WEALTH CARE CONCEPT

Our Birch Wealth Care concept is designed for those families who want to make a bigger impact with their wealth. It's you-driven, not market-driven. It's about living the life you want to live towards the values your family share and want to sustain. It's about what your family stands for. It's about you and your family's dreams.

We at Birch are convinced this is the way investing should work and how we would want to work with you. And with the help of our Wealth Care concept, an integrated investment-, financial - and engineering planning concept, this is the way investing now can work for you and your family.



*Our Wealth Care consultancy process is your compass*

As a committed investor, you have goals you want to be confident of achieving. As a human being, you have hopes and dreams and want your family to live the best life possible. So how can we do both: invest with impact and live well with a conscious mind?

The Birch Wealth Care consulting process shows you how. It addresses your family's financial needs *and* your dreams, your estate *and* your special interests, your investment risk *and* the children and grandchildren you love – what you and they value in life. And it shows how to make smart tradeoffs among these different, often conflicting priorities to achieve a unique balance.

Imagine that each priority you have is a fulcrum, which you slide back and forth between two possible outcomes: ideal and acceptable.



*One generation plants the trees; another gets the shade*  
-- Chinese Proverb

Ideal represents your greatest aspirations; acceptable, a lesser but still very satisfying result.

To address each priority, you would simply slide its fulcrum one way or the other, in effect creating a financial lever. Sliding all fulcrums – your priorities – to the ideal side would be unrealistic.

You would give yourself no financial leverage anywhere, hoping the financial markets would perform miracles for you. Choosing only acceptable outcomes would be no better. That might expose you to excess investment risk, may require you to make needless compromises, to lower the impact of your investments or your family life style.

Our Birch Wealth Care consulting process shows you how to adjust your financial levers to achieve a balance that avoids unnecessary compromises and needless risks, while maintain making an impact with your investments.

Where should you invest, how to make a satisfying impact? Before we can answer that, tell us this: what are the priorities you and your family have defined in life? You want to move things, set mile stones, make a *global impact* with your investments, fight imbalances, but also have enough liquidity for you and your family to support their future.



You want to be assured that you'll be okay, and your family will be okay. In our Wealth Care consulting process, it's all one and the same!

Analyzing the various priorities and goals from the standpoint of how they relate to sustainable investing is the distinct advantage our Wealth Care process brings you. It's a huge one!

The slightest adjustment – nudging the fulcrum of any priority a little one way or the other – can reveal options that interest you, possibilities that intrigue you, and alternatives that surprise you. Maybe lowering your level of investment risk means only a minor adjustment of your future estate. Maybe leaving a slightly smaller estate means realizing more impact of your investments today.

With the help of our Wealth Care process, you arrive at investment decisions relative to your family's priorities, not decisions only relative to uncertain financial markets. Looking at investing from the perspective of your family's priorities is an altogether different and invigorating process. After you set your families priorities, our Wealth Care colleagues design your plan to reflect them and present it to you.

The Birch Wealth Care plan defines your family's *Wealth Care comfort zone*, the place where your life and investing goals meet in perfect balance.



*We welcome you to your Wealth Care comfort zone!*

Outside it are two places you can avoid: *uncertainty* – asking too much of the markets; and *sacrifice* – making needless compromises in your family's life.



Now your investment plan – tied to your family's values and designed to realize pre-defined goals (impact, cash flow, performance etc.), to protect your assets (legal/fiscal), to optimize taxes (income/inheritance) etc. can be implemented.

Unfortunately life is seldom certain; markets however never are.

But you can be certain about what to do thanks to our ongoing dedicated assistance and advice. If an unexpected or unfortunate market performance threatens to push you out of your *Wealth Care comfort zone*, prompt adjusted advice to these new circumstances will bring you back in it.

If market performance is stable, advice may still refine your choices. If fortunate performance rewards you, you could increase your sustainable allocation or reduce your investment risk. Of course, our Wealth Care plan is a living plan, continuously optimized to help your family to fulfill defined goals.

Family Wealth Care is our ongoing consultancy process based wholly on your family's goals and necessities. Our tailored Wealth Care plan make these and your investments a dynamically matched set, with you and your banker as its management team, talking, discussing options, making adjustments if needed.

At the same time, you are in that place of perfect balance your- *Wealth Care comfort zone* - confident of achieving your family's goals; and comfortably achieving them.

You're also free of uncertainty about what to do when confronted by change, expected or otherwise.

Of course your life and that of your family members will change. Of course your families' priorities will change over time. But whatever happens, your Wealth Care plan will adapt to it or thrive on it as the opportunity presents itself. Our Family Wealth Care plan is as full of life as you are. And it will always see the world of investing through the lens of your family's objectives and the priorities your family values most.

Simply put, our Wealth Care process helps you manage your Family's goals and investment targets together.

*And of course a Family Wealth Care plan can change right along with them!*

Our Wealth Care consulting process is the way financial services should be submitted: from *your perspective* and fully in your family's behalf, transparent without conflicts between your best interests and any involved third party. Indeed, it's an easy process to start - just contact us at any time.

We feel honored to evaluate with you your life's priorities, pull the right financial levers, help you to define and achieve your goals and find that place of perfect balance your - *Wealth Care comfort zone* - where you and your family members can live the lives they want today and tomorrow in harmony with your family values.

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*We are not just another Family Office; you are not just another client!*

*My fathers planted for me,  
and I planted for my children.  
-- Hebrew Proverb*

