Governing Body and Grantor of the Professional Designation

CHARTERED FAMILY OFFICE ADVISOR

ChFOA

Online Ten-Class Online Curriculum Summary

A Synthesis of the Wealth Engineering Process Framework

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Program Overview

Governing Body

The Chartered Family Office Advisor (ChFOA) designation is granted alongside the Chartered Wealth Engineer (ChWE),Chartered Family Business Advisor (ChFBA) and Chartered Charitable Capital Advisor (ChCCA) designations by The Wealth Engineering Institute and powered by The Wealth Engineering Family of Companies.

Program Philosophy

The curriculum is built on the Wealth Engineering Hub’s founding premise: a 1979 Stanford Research Institute survey of more than 37,000 business owners found that high-net-worth clients were frustrated by prepackaged products, sales-intensive delivery, fragmented advisor relationships, inconsistent competency, and unnecessary complexity. Wealth Engineering — the Hub's core methodology — responds by fusing broad financial knowledge, multi-disciplinary teaming, and custom-designed solutions into what the program calls the Fusion *Powered* Advisor model: a fee-based “mall of capabilities” that helps advisors move from an AUM/product orientation to a holistic, fee-based solutions practice.

Delivery Format

- Ten sequenced classes, each pairing technical instruction with case design and implementation tools.
- Each class is supported by training manuals, client-facing brochures and booklets, presentation decks, application kits, and prototype legal documents drawn from the Hub's modular program library.
- Coaching, marketing, and case-design support are layered on top of technical instruction, consistent with the Hub's “Concierge Approach.”
- Access to the Hub's Expert Sourcing network of accounting, legal, banking, insurance, and investment specialists for case collaboration.

Eligibility Framework (per the Hub's chartered-designation standard)

- A minimum of ten years of relevant professional work experience.
- Completion of the chartered advisor institute curriculum and a passing score on the comprehensive examination.
- Adherence to the governing body's Code of Ethics and Standards.
- Completion of 40 hours of continuing education within WealthEngineering™ disciplines every two years.
- Good standing with any applicable Self-Regulatory Organization.

Code of Ethics & Standards

Designees are expected to exhibit the highest standards of honesty and integrity, and to be dedicated to the protection of the financial health, safety, and welfare of their clients. In fulfilling their professional duties, designees shall:

- Hold paramount the financial safety, health, and welfare of clients by providing services with integrity.
- Issue advice in an objective and truthful manner.
- Perform services only within their area of competence, and seek knowledge and skill where deficient.
- Avoid deceptive acts and disclose conflicts of interest when providing services.
- Conduct themselves honorably, responsibly, ethically, and lawfully so as to enhance the reputation and usefulness of the designation.

No designee may render advice outside the area of expertise for which they have been licensed and trained.

Designation Benefits

- Adds new tooling to a family wealth practice, elevating the advisor's level of value to clients.
- Helps clients deal more effectively with their financial life-support systems.
- Helps clients avoid the boilerplate solutions offered elsewhere in the marketplace.
- Differentiates the advisor from competitors still operating on a product/AUM-only basis.
- Adds new family wealth engineering strategies and tactics to the advisor's toolbox.
- Builds skill in the psychology of motivating clients to act in their own best interest.
- Signals the consistency of integrity, competency, and professionalism associated with Wealth Engineering.

Online Curriculum at a Glance

The ten online classes below total approximately 41 online contact hours and progress from family office structure and methodology, through technical engineering disciplines, to a capstone integration class.

Class	Title	Curriculum Domain	Hours
1	Family Office Architecture & Structure	Family Office Foundations	4 hours
2	The Wealth Engineering Process & The Fusion Powered Advisor	Practice Methodology	3 hours
3	Business Entity Design & Engineering	Business & Compensation Engineering	4 hours
4	Executive & Employee Compensation Design	Business & Compensation Engineering	4 hours
5	Tax-Qualified & Retirement Plan Engineering	Tax-Qualified & Retirement Planning	5 hours
6	Charitable Capital & Planned Giving Strategies	Charitable Capital & Planned Giving	5 hours
7	Asset Protection & Risk Management	Asset Protection & Deferred Compensation	3 hours
8	Deferred Compensation & Executive Benefit Strategies	Asset Protection & Deferred Compensation	4 hours
9	Business Succession & Estate Preservation	Estate Preservation & Business Succession	5 hours
10	Family Wealth Psychology, Governance & Capstone Case Design	Family Wealth Psychology & Client Dynamics	4 hours

CLASS 1 Family Office Architecture & Structure

Curriculum Domain: Family Office Foundations | **Suggested Contact Time:** 4 hours

Learning Objectives

- Distinguish single-family, multi-family, and hybrid family office models and the circumstances that favor each.
- Map the full set of services a family office must coordinate, from lifestyle support through risk management.
- Evaluate the legal/operational “infrastructure” options available to a family establishing or restructuring an office.

Topics Covered

- Main infrastructure options: the Family Corporation, the Private Family Trust, and Multi-Family Office utilization.
- Family Office design options and how scale, complexity, and privacy preferences drive the choice of structure.
- Key Family Office components: Lifestyle, Expense Management, Document Management, Taxation, Charitable Capital Planning, Investments, Estate Distribution, Governance, Capital Sourcing, Asset Protection, Security, Strategic Business Planning, Risk Management, and Mergers/Acquisitions.
- Mapping client needs to the appropriate combination of in-house staff, outsourced specialists, and the Hub's Expert Sourcing network.

Proprietary Frameworks & Modular Programs Referenced

- Family Office Component Model (14-component framework)
- Key Structure Options framework (Family Corporation / Private Family Trust / MFO)

CLASS 2 The Wealth Engineering Process & The Fusion Powered Advisor

Curriculum Domain: Practice Methodology | **Suggested Contact Time:** 3 hours

Learning Objectives

- Articulate the historical and research basis for the Wealth Engineering methodology.
- Apply the Fusion Powered Advisor model to reposition a practice from product sales to fee-based solutions delivery.
- Use the Hub's Knowledge Center and Expert Sourcing network to fill capability gaps in client engagements.

Topics Covered

- The 1979 Stanford Research Institute survey and the five core client frustrations that shaped the methodology.
- Bridging the “client offering GAPs” identified in Spectrem Group research between what HNW clients want and what they receive.
- The Fusion Powered Advisor: building a fee-based “mall of capabilities” and converting from “checkers to chess” in practice strategy.
- Coordinating with regional WEH Chapters and Expert Sourcing (ES) Firms across accounting, legal, banking, insurance, and investment disciplines.
- Open-option “dream engineering™”: structuring custom blueprints that are monitored and refined over time.

Proprietary Frameworks & Modular Programs Referenced

- Wealth Engineering Process
- Fusion Powered Advisor model

CLASS 3 Business Entity Design & Engineering

Curriculum Domain: Business & Compensation Engineering | **Suggested Contact Time:** 4 hours

Learning Objectives

- Compare entity structures used by closely held and family-owned enterprises.
- Identify how entity choice affects later succession, compensation, and estate-preservation planning.

Topics Covered

- Entity selection: Sub-S Corporation, C-Corporation, LLC, PLC, and Family Limited Partnership (FLP).
- Tax, liability, and control trade-offs across entity types for family-owned operating businesses.
- Sequencing entity design decisions ahead of compensation engineering and succession planning (Classes 4 and 9).

Proprietary Frameworks & Modular Programs Referenced

- Business Entity Design strategy set (Sub-S / C-Corp / LLC / PLC / FLP)

CLASS 4 Executive & Employee Compensation Design

Curriculum Domain: Business & Compensation Engineering | **Suggested Contact Time:** 4 hours

Learning Objectives

- Design non-qualified and fringe-benefit compensation arrangements that retain key employees without disrupting qualified plan economics.
- Apply modular, private-labeled compensation programs to closely held business clients.

Topics Covered

- Group Carve-Out plans, Executive Bonus arrangements, and Educational Assistance programs.
- Medical Expense Reimbursement, Achievement Awards programs, Dependent Care, and flexible Spending Accounts.
- The Shadow Equity Incentive Program: ownership-style motivation without transferring equity.
- The EBenefitsHub™ Program for Businesses as a centralized benefits-delivery solution.

Proprietary Frameworks & Modular Programs Referenced

- The Shadow Equity Incentive Program
- The EBenefitsHub™ Program for Businesses

CLASS 5 Tax-Qualified & Retirement Plan Engineering

Curriculum Domain: Tax-Qualified & Retirement Planning | **Suggested Contact Time:** 5 hours

Learning Objectives

- Match qualified retirement plan designs to the demographics and goals of family-owned businesses.
- Apply advanced plan design techniques to maximize owner/key-employee benefit while remaining compliant.

Topics Covered

- Pooled Employer Plans, Money Purchase/Pension plans, SIMPLE plans, SEP, and 457 arrangements.
- Profit Sharing, 401(k), and 401(a) plan design.
- Age-Weighted and Cross-Tested allocation formulas; Cash Balance plan funding.
- Distribution planning and the IRA Tax-Free Bailout strategy.

Proprietary Frameworks & Modular Programs Referenced

- Tax-Qualified Planning strategy set (Pooled Employer / Cash Balance / Cross-Tested design)

CLASS 6 Charitable Capital & Planned Giving Strategies

Curriculum Domain: Charitable Capital & Planned Giving | **Suggested Contact Time:** 5 hours

Learning Objectives

- Design layered charitable strategies that satisfy both philanthropic intent and family tax/liquidity goals.
- Select among the Hub's modular giving programs based on a client's income, asset, and legacy objectives.

Topics Covered

- Charitable Capital Planning fundamentals: Charitable Remainder and Lead Trusts, Gift Annuities, Donor Advised Funds, Supporting Organizations, Pooled Income Trusts, and Private Foundations.
- The CharitableCapital™ Gift Annuity Program and the reinsurance of charitable gift annuities.
- The CharitableCapital™ Planning Program for elevated planned-giving design.
- The ManagedIncome™ Trust Program (a Charitable Remainder Unitrust variant) for managing income and taxation while generating a deduction.
- The Private Income Trust™ Program, the Managed Lead Annuity Trust, the Leveraged IRA Giving Program, and the Private Giving Fund Program™.

Proprietary Frameworks & Modular Programs Referenced

- CharitableCapital™ Gift Annuity Program
- CharitableCapital™ Planning Program
- ManagedIncome™ Trust Program
- Private Income Trust™ Program
- Managed Lead Annuity Trust
- Leveraged IRA Giving Program
- Private Giving Fund Program™

CLASS 7 Asset Protection & Risk Management

Curriculum Domain: Asset Protection & Deferred Compensation | **Suggested Contact Time:** 3 hours

Learning Objectives

- Identify exposure points across a family's business, investment, and personal asset base.
- Layer asset-protection structures appropriately within applicable legal and disclosure limits.

Topics Covered

- Accounts Receivable financing as a protective and liquidity tool for operating businesses.
- Offshore planning considerations and Asset Protection Trusts.
- Coordinating Security and Risk Management as standing Family Office components (see Class 1).

Proprietary Frameworks & Modular Programs Referenced

- Asset Protection strategy set (AR Financing / Offshore Planning / Asset Protection Trusts)

CLASS 8 Deferred Compensation & Executive Benefit Strategies

Curriculum Domain: Asset Protection & Deferred Compensation | **Suggested Contact Time:** 4 hours

Learning Objectives

- Design non-qualified deferred compensation arrangements that align executive retention with family business cash flow.
- Apply the Hub's split-dollar alternative to current deferred compensation regulatory constraints.

Topics Covered

- Wrap 401(k) and salary/bonus deferral arrangements.
- SERPs and Excess Benefit Plans; SAR (Stock Appreciation Rights) Plans.
- BOLI and COLI (Bank- and Corporate-Owned Life Insurance) funding structures.
- The Leveraged Executive Loan™ Program as a split-dollar alternative addressing recent deferred compensation rule changes.

Proprietary Frameworks & Modular Programs Referenced

- The Leveraged Executive Loan™ Program ("the Split $$$ Alternate")

CLASS 9 Business Succession & Estate Preservation

Curriculum Domain: Estate Preservation & Business Succession | **Suggested Contact Time:** 5 hours

Learning Objectives

- Build a coordinated succession plan that addresses valuation, ownership transfer, and estate liquidity together.
- Apply advanced estate-preservation structures to multi-generational family wealth transfer.

Topics Covered

- Business succession: ESOPs, valuation methodology and IRS Chapter 14 compliance, restrictive and incentive stock options, cross-purchase and stock-redemption agreements, Qualified Small Business Stock, Private Annuities, and GRATs.
- Estate preservation: Multiple Power Liquidity Trusts, A-B-C Marital Trusts, Family Limited Partnerships, Generation-Skipping strategies, and Spousal Lifetime Access Trusts.
- TaxEngineered Accredited Investing™: applying an investment-taxation and risk-management paradigm shift to portfolios supporting succession and estate liquidity needs.

Proprietary Frameworks & Modular Programs Referenced

- TaxEngineered Accredited Investing™

CLASS 10 Family Wealth Psychology, Governance & Capstone Case Design

Curriculum Domain: Family Wealth Psychology & Client Dynamics | **Suggested Contact Time:** 4 hours

Learning Objectives

- Apply the Hub's client-psychology principles to motivate families toward decisions that serve their long-term interests.
- Integrate the prior nine classes into a single, presentable family wealth blueprint.
- Internalize and apply the governing body's Code of Ethics and Standards in practice.

Topics Covered

- Family governance structures, multi-generational decision-making, and the hopes, fears, and pain points that shape family financial behavior.
- Dealing effectively with the psychology of motivating clients to act in their own best interest.
- Code of Ethics and Standards: integrity, objectivity, competence boundaries, conflict-of-interest disclosure, and professional conduct.
- Capstone exercise: assembling a full “open-option dream engineering™” blueprint integrating structure (Class 1), methodology (Class 2), entity and compensation design (Classes 3–4), tax-qualified and charitable planning (Classes 5–6), protection and deferred comp (Classes 7–8), and succession/estate preservation (Class 9).

Proprietary Frameworks & Modular Programs Referenced

- Open-Option Dream Engineering™ blueprint methodology
- Chartered Advisor Code of Ethics and Standards

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