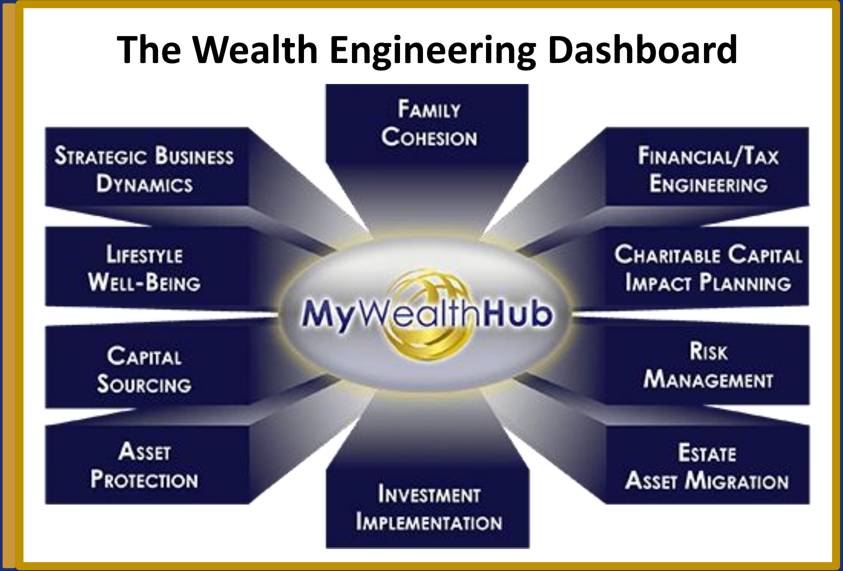
AN OVERVIEW

THE CHARTERED FAMILY OFFICE ADVISOR PROGRAM

Powered by The Wealth Engineering Institute

In Partnership with The WE Family of Companies



The Wealth Engineering Family of Companies Encompasses

43+ Yrs.	2,170+	$480+ Billlion	$11.4+ Trilion
Organization Established 1983	Consult with UHNW Wealth Advisory (RIA), Legal and CPA Firms	Cumulative Assets Under Management	Accessing Client Total Net Worth

PROGRAM OVERVIEW

- A professional designation for family wealth advisors
- Comprehensive multi-disciplinary curriculum
- Governed by The Wealth Engineering Institute
- ChFOA — recognized credential for HNW family service
- Lifetime community & continuing education support

What is the ChFOA Program?

The Chartered Family Office Advisor (ChFOA) designation is a premier professional credential designed for wealth advisors, attorneys, accountants, and financial professionals who serve high-net-worth families and their complex wealth ecosystems.

The program equips practitioners with the specialized knowledge, tools, and strategies required to design, manage, and coordinate all dimensions of a family's total wealth — from governance and investments to lifestyle, philanthropy, and multi-generational legacy planning.

Knowledge	Tools	Network
Master the full spectrum of family wealth disciplines	Leverage the Wealth*Engineering*™ platform and resources	11,400+ Top*Tier* *Wealth* Advisors

HIGH TOUCH WEALTH ADVISORY
Digitally Synchronized ▪ Harmonized Interaction

THE WEALTH ENGINEERING PHILOSOPHY

The Foundation of the ChFOA Curriculum

In 1982, Nick Gregory set out to structure a wealth engineering firm combining a landmark 1979 Stanford Research Institute survey (37,000+ business owners) with basic engineering principles. HNW clients demanded: competitively priced, understandable, custom-designed solutions delivered by competent, honest, multi-faceted advisors — not prepackaged products sold in a sales-intensive atmosphere.

The Wealth*Engineering* Process fuses advanced knowledge, deep experience, and human dynamics with sound engineering principles — helping families engineer all forms of capital in alignment with their needs, concerns, and objectives.

01

Broad Knowledge

Using a wide swath of multi-disciplinary financial knowledge across legal, tax, investment, and planning domains.

02

Strategic Teaming

Teaming with competent, honest, multi-faceted accounting, legal, banking, insurance, and investment professionals.

03

Custom Engineering

Providing custom-designed financial engineering tailored to each client's specific needs, concerns, and objectives.

04

Simple Practicality

Making the confusing and complex understandable enough to motivate clients to act in their best interest.

05

Ecosystem Sync

Proper coordination of all wealth engineering areas surrounding the full wealth ecosystems of client families.

ELIGIBILITY REQUIREMENTS

I

10+ Years of Relevant Experience

Candidates must have a minimum of ten years of relevant professional experience

II

Complete the ChFOA Institute Program

Attend and successfully complete the corresponding Institute curriculum, subsequently passing a comprehensive examination.

III

Adhere to the Code of Ethics

Commit to and abide by the Chartered Family Office Advisor Institute Code of Ethics and Professional Standards.

IV

Continuing Education — 40 CE Hours / 2 Years

Complete 40 hours of continuing education within corresponding disciplines every two years to maintain the designation in good standing.

V

Good Standing with Regulatory Bodies

Be duly registered and in good standing with any applicable Self-Regulatory Organization (SRO) and relevant regulatory authorities.

Equipping advisors to navigate the human side of family enterprise and legacy planning.

SAMPLE CURRICULUM MODULE 1 of 10

Family Office Foundations and Structure

01

Family Corporation

A private corporate entity owned and controlled by the family, used to hold assets, centralize management, provide liability protection, and create a formal governance structure for wealth stewardship.

02

Private Family Trust

A trust structure established to hold and protect family assets across generations, enabling tax-efficient transfer of wealth, privacy, and alignment with the family's estate and legacy goals.

03

Multi-Family Office (MFO)

A shared-services model where multiple families pool resources to access institutional-quality advisory services — investments, legal, tax, philanthropy — at a fraction of single-family office cost.

Key Family Office Components Covered:

Lifestyle Management - Expense Management - Document Management - Taxation - Charitable Capital Planning – Investments - Estate Distribution – Governance - Capital Sourcing - Asset Protection – Security Strategic Business Planning - Risk Management - Mergers & Acquisitions

SAMPLE CURRICULUM MODULE 2 of 10

Wealth Engineering - Strategic Planning Strategies and Consepts

Business Entity Design

- Sub-S, C-Corp., LLC,
- Partnership, General Partnership, etc.
- PLC, FLP Structures
- Entity selection and optimization

Compensation Design

- Group Carve-Out
- Executive Bonus
- Medical Expense Reimbursement
- Educational Assistance
- Achievement Award Programs

Tax-Qualified Planning

- 401k / 401A / 403b
- Cash Balance Funding
- SIMPLE / SEP / 457 Plans
- Age Weighted & Cross-Tested
- Distribution Planning & IRA Bailout

Planned Giving

- Charitable Capital Planning
- Remainder & Lead Trusts
- Donor Advised Funds
- Private Foundations
- Pooled Income Trusts
- Leveraged IRA Giving

Deferred Compensation

- Wrap 401k Plans
- SERPs & Excess Benefit Plans
- SAR Plans
- BOLI and COLI
- Salary & Bonus Deferral

Business Succession

- ESOPs and M&A
- Stock Options (Restrict/ Incentive)
- Cross Purchase/Stock Redemption
- GRATs & Private Annuities
- Qual Small Business Stock

Asset Protection

- Accounts Receivable Financing
- Offshore Planning
- Asset Protection Trusts
- Structural shielding strategies

Estate Preservation

- MLP Trusts
- A-B-C Marital Trusts
- Family Limited Partnerships
- Generation Skipping Trusts
- Spousal Lifetime Access Trusts

SAMPLE CURRICULUM MODULE 3 of 10

The Wealth Ecosystem Platform – Multi-Generational Planning

ChFOA candidates master the Wealth Engineering platform — a proprietary, high-touch wealth technology dashboard that synchronizes a family's total wealth ecosystem. Advisors learn to engineer custom dashboards for HNW families integrating every dimension of their wealth.

Financial Control
Centralized oversight of all family financial activities

Investment Design
Custom portfolio architecture aligned to family goals

Family Cohesion
Governance tools that strengthen multi-gen communication

Business Dynamics
Enterprise strategy integration for family businesses

Knowledge Center
Curated research, case studies & strategy library

Expert Sourcing Hub
Access to vetted, best-of-breed specialist network

Platform Capabilities

- ❑ Wealth Blueprinting & Scenario Modeling
- ❑ Private Family Dashboard Portal
- ❑ Regional Chapters & Peer Networking
- ❑ Synchronized Tax & Estate Planning
- ❑ Charitable Capital & Philanthropy Tools
- ❑ Risk Management Dashboards
- ❑ Document Vault & Management
- ❑ Family Governance & Education Portals
- ❑ Real-time Expert Sourcing Access
- ❑ Lifestyle & Concierge Services

SAMPLE CURRICULUM MODULE 4 of 10

The Expert Sourcing Ecosystem – Dealing with Family Dynamics

Advisors gain mastery of the WealthEngineering Expert Sourcing network — a curated community of best-of-breed specialist firms organized by discipline, enabling advisors to deliver institutional-quality multi-disciplinary solutions to families of wealth. Advisors can fuse advanced knowledge, experience, services, technology and products with sound engineering principles to create a synchronized hub for family and business total wealth building.

International Trust Services	Lifestyle Services	Family Office Legal Structures	Taxation & Accounting
Risk Management	Private Banking	Asset Protection	Philanthropic Planning
Investment Management	Mergers & Acquisitions	Estate Asset Migration	Citizenship & Residency
Technology	Art Advisory	Strategic Business Dynamics	Alternative Asset Solutions

Recalibrating advisory practice ecosystems to enhance success

Future-Proofing Wealth Advisory Practices in the New Age

CODE OF ETHICS

Chartered Family Office Advisors are expected to exhibit the highest standards of honesty and integrity.

Services require honesty, impartiality and fairness, dedicated to the protection of the financial health, safety and welfare of their clients.

ChFOA STANDARDS

Governing Body: The Wealth Engineering Institute

I. Hold paramount the financial safety, health and welfare of clients by providing services with integrity.

II. Issue advice in an objective and truthful manner at all times.

III. Perform services only in areas of competence; seek knowledge and skill where deficiencies exist.

IV. Avoid deceptive acts; disclose conflicts of interest when providing services to clients.

V. Conduct themselves honorably, responsibly, ethically, and lawfully to enhance the reputation of the ChFOA™ designation.

ChFOA DESIGNATION BENEFITS

1

Retrofit New Capabilities

Install new tooling into your Family Wealth practice — elevating your level of value to HNW families beyond traditional AUM advisory.

2

Bridge Client Offering Gaps

Help clients deal more effectively with their financial life support systems while avoiding the boilerplate solutions offered by competitors.

3

Competitive Differentiation

Separate yourself from the 'AUM herd.' Become a true wealth solutions provider and convert from checkers to chess in client engagements.

4

Expanded Strategy Toolkit

Add new family wealth engineering strategies and tactics — from estate and tax planning to lifestyle, philanthropy, and business succession.

5

Client Psychology Mastery

Deal more effectively with the psychology of motivating clients to act in their best interest — closing the gap between advice and implementation.

6

Professional Integrity

Gain the consistency of integrity, competency and professionalism of the ChFOA designation— backed by a rigorous code of ethics and CE requirements.

WHO SHOULD ENROLL?

Ideal Candidates

- Multi-Family Office (MFO) Professionals
- Wealth Management Firm Advisors
- Estate Planning Attorneys
- CPA & Accounting Firm Partners
- Financial Planners & Investment Advisors
- Insurance & Risk Management Professionals
- Family Business Advisors & Consultants
- Private Bank & Trust Officers
- Retirement Plan Specialists
- High-Net-Worth Client Service Teams

Organizations Served

Multi-Family Offices
Design and manage complete family office solutions

Wealth Management Firms
Elevate HNW service offerings beyond AUM advisory

Law & Accounting Firms
Expand into holistic wealth engineering services

Insurance Organizations
Add advanced planning depth to client relationships

Broker / Dealers
Move advisors up the value chain with fee-based solutions

Custodians & Trust Companies
Differentiate with family office capabilities

BEGIN YOUR ChFOA JOURNEY

Elevate Your Practice. Serve Families at the Highest Level.

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