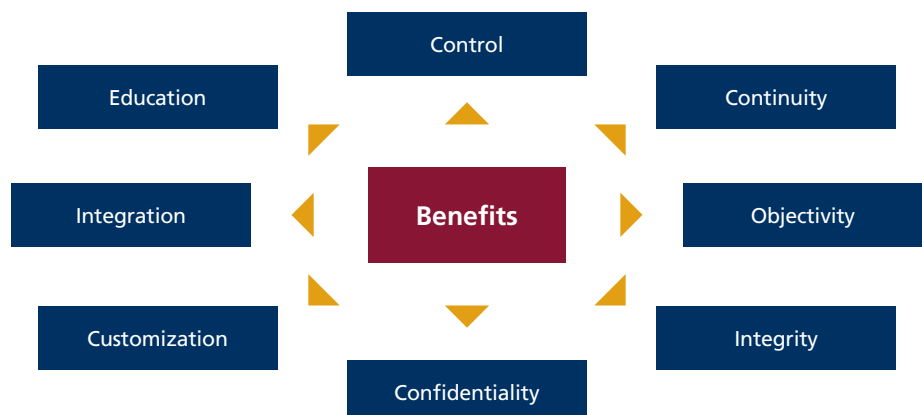


The Wealth Strategies Group

at Atlantic Trust integrates estate, financial and investment planning through sophisticated assessment of goals with the objective of multigenerational capital preservation, family business continuity and strategic philanthropic objectives.

Reasons to Form a Family Office

- The advice of financial advisors is centralized so that family members have access to address critical financial issues.
- Family members benefit on individually specific financial issues, but they maintain the ability to operate collectively when there is greater benefit in doing so.
- Financial services (insurance, tax advice, banking, etc.) can be purchased for a more economical price than a family member can obtain individually.
- An experienced professional will be on hand to address and coordinate estate matters and taxes if something were to happen to a family member.
- Individually specific issues can be researched and coordinated for family members.
- Family financial matters and educational programs will be managed cohesively, and the family office will manage a consistent communication process on the family's behalf.

Benefits of a Family Office**ATLANTIC TRUST**

PRIVATE WEALTH MANAGEMENT



Family members benefit on individually specific financial issues, but they maintain the ability to operate collectively when there is greater benefit in doing so.

- **Control** – The family is able to direct and oversee the decisions about family financial matters.
- **Continuity** – The family has a dedicated team of resources who understand the responsibility of caring for the family and its assets for generations.
- **Objectivity** – The advice of the various financial advisors is included in the financial plan and digested by the family office professionals who understand the needs of each family member.
- **Integrity and Confidentiality** – The family's integrity and privacy are guarded above all and are guaranteed through a private structure.
- **Customization** – The services, educational offerings and financial reports are developed based on the preferences of each family member.
- **Integration** – The family office will consider the impact of each decision from bookkeeping to philanthropy of the entire family's strategic objectives as a whole.
- **Education** – The family office will surround family members with information they need in order for them to become qualified decision-makers and responsible stewards of wealth.

Investment Management Function

- Creation of the investment policy
- Process of new manager selection and review
- Asset performance monitoring
- Periodic communications with managers
- Portfolio review and rebalancing

Financial Administration Function

- Individually prepared educational programs on the current allocation plan
- Individual investment philosophy
- Documented tax compliance process
- Financial control
- Project management
- Quarterly review of personal financial statements and current asset allocation

Trustee Function

- Education and mentoring of family members
- Trust administration and estate plan review
- Communication facilitator for the family
- Philanthropic management

Back Office Function

- Data collection, accounting and reporting
- Technology platform
- Knowledge base management
- Compliance

Personal Family Wealth Management

- Business-owning families face the simultaneous challenges of operating a business while managing personal family assets.
- Convenience and economy often motivate families to manage private family financial and administrative matters inside the operating company.
- A change in ownership of the operating company places the family in the position of transitioning from the resources of the company to a different family wealth management organizational structure.
- Atlantic Trust offers the depth, experience and resources of a full range of wealth management services to provide a dedicated focus on the personal needs of family members for:

Investment Management

Wealth Transfer Planning

Philanthropic Planning

Risk Management

Administration

The family office will surround family members with information they need in order for them to become qualified decision-makers and responsible stewards of wealth.

Investment Management

- Set asset allocation ranges that allow for market fluctuation before rebalancing occurs in order to maximize efficiency
- Select investments from proprietary or external offerings in a full array of asset classes
- Analyze the tax implications associated with your investment plan
- Consider the needs of several generations invested in multiple entities in developing an overall family investment strategy

Wealth Transfer Planning

- Develop a plan to transfer wealth to future generations in a way that fosters responsibility and stewardship of family wealth
- Create strategies to minimize estate and income taxes
- Work with other advisors to implement and administer strategies
- Balance the needs of current and future beneficiaries through experienced professional fiduciary administration



Philanthropic Planning

- Develop a plan of strategic charitable giving to carry the family's philanthropic legacy from generation to generation
- Assist with implementation through trust and foundation vehicles that foster family involvement in the family's culture of charitable giving

Risk Management

- Analyze risks associated with various family asset holdings and develop an appropriate property and casualty insurance program
- Work with insurance professionals to implement the most comprehensive and cost effective program

Convenience and economy often motivate families to manage private family financial and administrative matters inside the operating company.

Administration

- Provide master custody services
- Provide consolidated reporting and record keeping
- Coordinate bill paying

Atlantic Trust Private Wealth Management includes Atlantic Trust Company, a division of Invesco National Trust Company (a limited-purpose national trust company), and Stein Roe Investment Counsel, Inc. (a registered investment adviser), both of which are wholly-owned subsidiaries of Atlantic Trust Group, Inc. This document is intended for educational purposes only and the material presented should not be construed as an offer or recommendation to buy or sell any security. Concepts expressed are current as of the date of this newsletter only and may change without notice. Such concepts are the opinions of our investment professionals, many of whom are Chartered Financial Analysts® (CFA®). The CFA designation is a globally recognized standard for measuring the competence and integrity of investment professionals. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

There is no guarantee that these views will come to pass. Past performance does not guarantee future comparable results. To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein. Atlantic Trust does not provide legal advice, and the information contained herein should only be used in consultation with your legal, accounting and tax advisers. To the extent that information contained herein is derived from third-party sources, although we believe the sources to be reliable, we cannot guarantee their accuracy.

Investment Products Offered are Not FDIC-Insured, May Lose Value and are Not Bank Guaranteed.
For Public Use 02/11

Atlanta 404 881 3400	Chicago 312 368 7700	New York 212 259 3800
Austin 512 651 7800	Denver 720 221 5000	San Francisco 415 433 5844
Baltimore 410 539 4660	Houston 713 214 7640	Washington, D.C. 202 783 4144
Boston 617 357 9600	Newport Beach 949 660 0080	www.atlantictrust.com

ATLANTIC TRUST
PRIVATE WEALTH MANAGEMENT