

A black and white photograph of a hand touching the surface of water, creating ripples. The hand is positioned in the upper right quadrant, with fingers slightly curled. The water's surface is highly reflective, showing a clear, dark reflection of the hand below it. The overall tone is serene and contemplative.

live
life
deliberately

the quadrant living Wealth
Optimization System™



introducing the quadrant living wealth optimization system™

*The Quadrant Living Wealth Optimization System focuses on **preserving, protecting, empowering** and **perpetuating** your wealth for the benefit of future generations. We analyze the components of wealth and assist you in identifying what constitutes your “**True Wealth**.” This system recognizes that wealth planning in its proper role is truly **family leadership**. It is a step-by-step process that defines your values regarding True Wealth, helps to instill those values in your posterity, and creates a system for your values to be internalized.*

Traditional planning focuses first and foremost on **financial assets** and creates a system that **divides, defers, and dumps** wealth on ill-prepared heirs and often it quickly **dissipates**. This method frequently brings about one of the greatest fears of affluent individuals – having their wealth ruin their children. Tragic results occur because traditional planning transfers wealth without a system that encourages and rewards accountability and stewardship.

tenets of the quadrant living wealth optimization system

“True Wealth”

A guiding principal of the *Quadrant Living Wealth Optimization System* is the recognition that True Wealth is the combination of **Core Assets**, **Experience Assets**, **Contribution Assets**, and **Financial Assets**. The *Quadrant Living Wealth Optimization System* planning process assists families and family offices in discovering, enhancing and optimizing all the assets that comprise their True Wealth.

Most planners and advisors focus exclusively on Financial Asset solutions and products. The *Quadrant Living Wealth Optimization System* focuses equally on the enrichment of your Core Assets and on the introduction of systems to capture and enhance your Experience Assets. The *Quadrant Living Wealth Optimization System*'s unique and cutting-edge proprietary strategies are then employed to optimize your Financial Assets and Contribution Assets. **The underlying objective of this planning is to maximize the health, happiness and**

well-being of each family member. The experience begins with identifying and documenting your underlying core values and how they relate to your overall objectives. This process facilitates your understanding of the role that each True Wealth asset plays in the enrichment of the family.

***True Wealth** is made up of your Core, Experience, Contribution and Financial Assets*

core assets are those personal qualities and characteristics that enhance the individual health, happiness and well-being of each family member.

experience assets consist of the capture and empowerment of life's experiences, both good and bad, and the formal education of each family member.

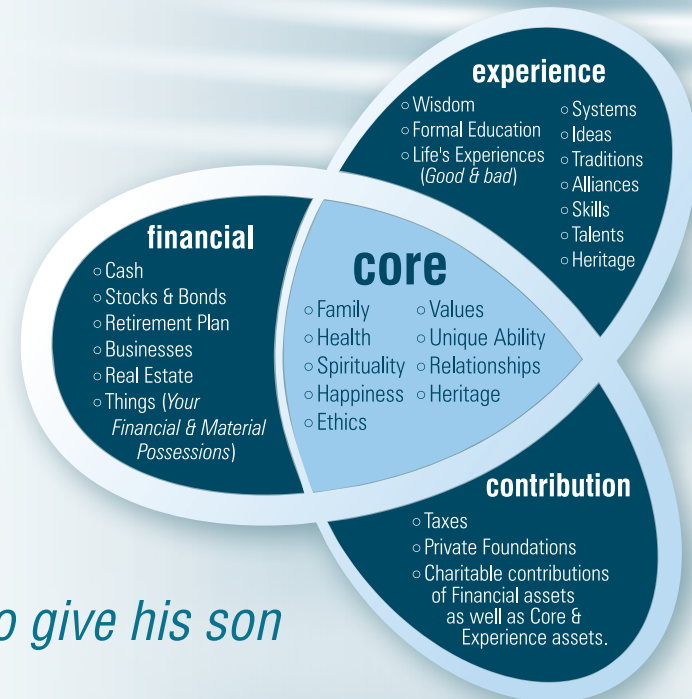
contribution assets are those assets placed back into society for the good of all; they include time, experience, and money.

financial assets are those tangible assets that insure financial independence, provide for family legacy and facilitate philanthropic involvement.

the empowerment of true wealth

The Empowerment of True Wealth is the process of optimizing Core Assets, Experience Assets, Contribution Assets, and Financial Assets to maximize value for current and future generations. This process is focused on **growing**, **protecting** and **perpetuating** your True Wealth. The empowerment planning process recognizes that the transfer of True Wealth is not focused on material assets, but is centered on **family leadership**, **stewardship**, and **accountability**. Quadrant Living identifies your values and beliefs regarding your True Wealth and creates a system for these values to be internalized in future generations.

“Every affluent father wishes he knew how to give his son the hardships that made him rich.” – Robert Frost



executing your wealth design plan through the empowered quadrant-bank™

The **enrichment** of Core Assets, the **capture** of Experience Assets, the **implementation** of Contribution Assets, and the **optimization** of Financial Assets are perpetuated through the structure and management provided by a comprehensive concept we call the Empowered Quadrant-Bank.

The Empowered Quadrant-Bank legal structure is a unique combination of inter-linked entities that are expertly drafted to facilitate the optimization of your family's True Wealth. This structure provides ultimate choice and control of your wealth, while simultaneously creating an environment in which **family stewardship** and **values internalization** can be accomplished.



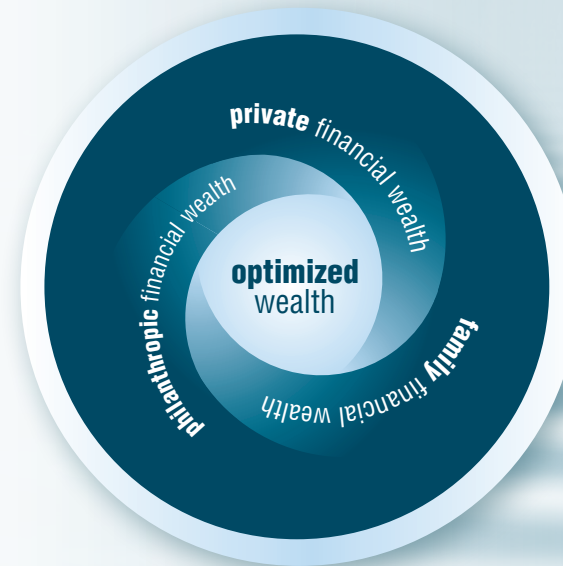
optimized financial wealth

At Quadrant Living we have pioneered an approach that optimizes the relationship between Private Financial Wealth, Family Financial Wealth and Philanthropic Financial Wealth to develop:

- ☞ Consistency in your vision for financial independence.
- ☞ The leaving of an appropriate family legacy.
- ☞ The fulfillment derived from the creation of your philanthropic legacy.

It has been our longstanding experience that by addressing the issues, needs and priorities of these three aspects of our clients' financial affairs, we are able to identify and then act in accordance with a clear financial philosophy.

The simple diagram on the right illustrates the focus of our Financial Wealth Optimization model. As one moves through the various life stages, the scale of, and emphasis on, each area will change. Our planning model recognizes this dynamic and is able to respond accordingly. You will find it to be a unique tool for understanding your Financial Assets.



private, family and philanthropic financial wealth

Private Financial Wealth is comprised of assets and earnings over which you inherently have control and use to ensure lifetime personal financial independence.

Family Financial Wealth is the legacy you make available to your heirs. It is important to ensure that the structure through which Financial Assets are made available to future generations creates stewardship and accountability based on your values and vision.

Philanthropic Financial Wealth is comprised of assets and earnings given back to society, which are either government-directed (in the form of taxes) or self-directed through contributions made to your choice of philanthropic organizations.

the empowerment of your financial wealth design plan results in:

- ☞ Your values, virtues and desires being passed to future generations.
- ☞ Family significance creation through teaching current and future generations the value of giving back.
- ☞ Social significance creation through involvement with organizations promoting your charitable causes.
- ☞ Facilitation of the health, education, maintenance and support of future generations through the provision of grants.
- ☞ Assisting future generations to obtain worthy wants and needs through the provision of loans.
- ☞ The continuation of the family's Financial Assets by allowing the Empowered Quadrant-Bank™ to partner in worthwhile business ventures.
- ☞ Your Financial Assets being protected from unscrupulous creditors and frivolous lawsuits.
- ☞ Maximizing the Financial Assets available to future generations by minimizing, and sometimes eliminating, inheritance tax and minimizing income taxes.

“*The Empowered Quadrant-Bank architecture is the ultimate ‘family office’ which provides the structure for the enhancement of your Core Assets, the capture and utilization of your Experience Assets and the optimization of your Financial Assets to increase the individual health, happiness and well-being of every family member now and in the future.*”

– Lee Brower