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Part of the *Wealth and Legacy in Motion* series, from Lipman Burgon

Partner-led wealth advisory and Private Office stewardship

Wealth and Legacy in Motion

A philosophy for enduring stewardship

Wealth and Legacy in Motion is the foundation of the series: The philosophy beneath our Wealth, Private Office and For Purpose work.

LIPMAN BURGON

The challenge: Why wealth and legacy require continuous attention

Wealth and legacy are not created once and preserved in amber. They move, shaped by markets, decisions, relationships and values that evolve across generations.

The families we see thriving are not those with perfect plans locked in filing cabinets. They are the ones who understand that effective stewardship requires continuous attention. Capital compounds or erodes based on oversight and discipline. Structures age or adapt to changing tax and legal environments. Family relationships strengthen through clear communication or fracture under the weight of ambiguity. Values transmit through deliberate practice or fade through neglect.

The question is not whether things will change. Markets will move. Tax laws will evolve. Family dynamics will shift. Priorities will mature. The question is whether you have the governance, advice and partnership to move forward with clarity rather than drift.

Where complexity fails

Investment success is rarely lost in spreadsheets. It is lost in critical moments: When markets fall and coordination breaks down, when roles are unclear and decisions stall, or when family dynamics overwhelm rational planning.

Complexity rarely fails because advice is unavailable. It fails when advice is fragmented across advisers who do not operate from a shared understanding: When the investment adviser does not know what the accountant is planning, when the lawyer structures something the family does not understand, when no one is looking at the whole picture and nothing moves forward with conviction.

This is the problem we help families solve. Not through more advice, but through better integration. Not through complexity, but through clarity. Not through rigid plans, but through governance that adapts as circumstances evolve.

What 'motion' really means

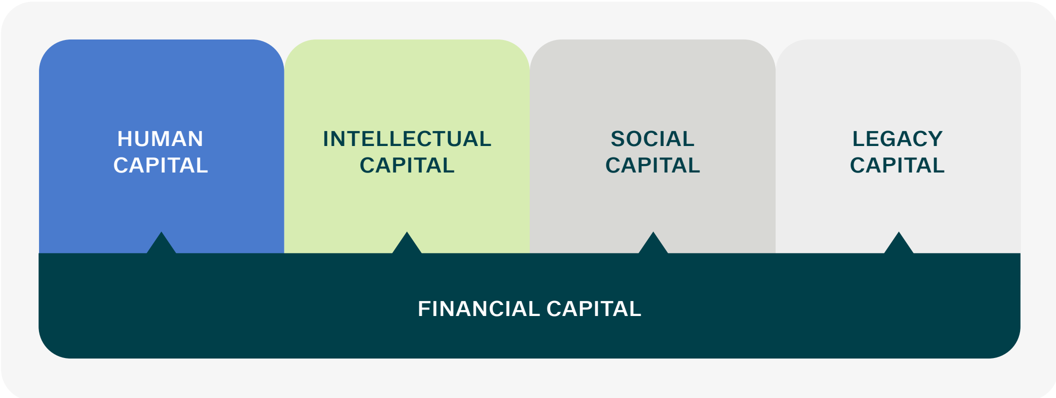
Wealth and Legacy in Motion is not aspirational language; it is literal. It describes what we help families navigate: The continuous evolution of capital, decisions and relationships across generations.

As a partner-led wealth governance firm, our role is to bring structure, oversight and disciplined investment thinking to that evolution, so families move forward with confidence rather than drift. We help them make better-governed decisions: More coherent, more accountable, and made with the whole picture in view, across investments, structures and family. We measure success accordingly, not by investment results alone but by the quality of decision-making, the readiness of the rising generation and the alignment of the family over time.

Beyond financial capital

Wealth in motion recognises that effective stewardship is an ongoing practice, not a one-time event. Investment decisions must respond to changing market conditions. Liquidity planning evolves as spending needs and major events unfold. Tax coordination adapts to legislative changes and family transitions. Risk management adjusts as exposures shift and priorities mature. What worked at the time of a business sale may not work five years later. What makes sense for one generation may need reimagining for the next. This is not a failure of initial planning; it is the nature of stewardship in a world that does not stay still.

The five forms of capital



Legacy in motion extends beyond financial capital. We often view family wealth through a capital lens, recognising that families steward five forms of value across time. We draw here on the framework articulated by James E. Hughes Jr., in which financial capital is the engine that grows and protects the other four, not wealth in itself.

Human capital includes the health, capability, confidence and preparation of family members. Are rising generations equipped to make sound decisions? Do family members have the capacity to engage thoughtfully with advisers and complex decisions?

Intellectual capital represents knowledge, judgement, governance fluency and decision-making capacity. Has the family developed the ability to think institutionally about wealth? Do members understand how decisions compound over time?

Social capital encompasses relationships within the family, reputation in the community, professional networks and connection to purpose beyond the family unit. These relationships matter, both for family cohesion and for the broader impact wealth enables.

Legacy capital includes family principles, shared purpose, unity of understanding and clarity about what matters most. In Hughes' sense it is the family's shared intention that each member helps to enhance the others' flourishing, transmitted across generations. This is what holds everything together when financial capital alone cannot.

Financial capital encompasses investment portfolios, wealth structures, liquidity reserves and mechanisms for wealth transfer. In Hughes' framing it is the engine that grows the other four, not wealth in itself. This is where most advisers focus, and where we begin. But it is not where we stop.

Done well, stewardship protects and grows all five forms of capital, not just the first one. Done poorly, families optimise for financial returns while other forms of capital erode, leaving wealth without purpose and relationships without foundation.

The governance imperative

The thread connecting all five capitals is governance: The quality of decision-making, the clarity of roles, the discipline of review and the continuity of stewardship across generations.

Good governance does not mean perfect decisions. It means decisions are made with appropriate context, are clearly documented, regularly reviewed and improved over time. It means someone is accountable for outcomes. It means the family has a sustainable rhythm that maintains momentum without creating fatigue.

This is why our approach emphasises governance as the central organising principle. Investment excellence matters enormously, and we bring institutional discipline to portfolio construction and manager oversight. But investment excellence without governance creates fragility. Governance creates the conditions for investment discipline to compound, for family alignment to strengthen and for stewardship to continue across generations.

How we work, and what makes us different

ARCHITECTURE, GOVERNANCE, STEWARDSHIP

We engage in three connected stages designed to improve decision quality across the whole family system. These stages are not sequential projects that end; they are rhythms that sustain stewardship over time.

We begin with comprehensive discovery and assessment, building a shared view of objectives, constraints, structures, risks and priorities so decisions can be made in context and with confidence.

We establish clear decision rights, tailored meeting cadences and rigorous documentation so families stay aligned and momentum is sustained across generations.

We provide ongoing investment oversight and coordination, with disciplined review cycles, defined renewal triggers and capability-building for family members over time.

What makes this approach different

Partner-led integration: One senior partner owns each client relationship with clear accountability across all workstreams. This is not symbolic; it is structural.

Multi-disciplinary depth: Our team holds professional credentials across investment, financial planning, accounting and family office governance, enabling integrated thinking where investment, planning, tax and governance decisions are considered together from the outset.

Expert orchestration: Our operating model is based on orchestration, not replacement. We work alongside your existing advisers where appropriate, integrate specialist workstreams and maintain accountability for overall strategy.

Family systems discipline: Our work is organised using a comprehensive family systems view to ensure nothing important is missed.

Living governance: Regular review cycles ensure strategy remains relevant as family circumstances, market conditions and priorities evolve.

Who we serve, and an invitation

Families we work with

We work with individuals and families who value calm judgement, institutional discipline and continuity. We are at our best when decisions carry weight: A business transition, an inheritance event, a generational handover, or a defining moment when family priorities evolve.

The same approach extends to our For Purpose work, where we support the boards and committees of foundations, charities and other mission-led organisations to steward an investment corpus with the same discipline we bring to families.

WHAT OUR CLIENTS TYPICALLY SEEK

Our clients seek partners who can:

- Provide investment oversight with endowment-quality discipline.
- Coordinate effectively across multiple advisers and complex structures.
- Establish clear decision-making frameworks and a sustainable rhythm.
- Prepare rising generations with capability building.
- Ensure alignment between capital decisions and family values.
- Maintain continuity of partnership across market cycles and generations.

An invitation

If you are seeking a thoughtful, expert partner to guide capital and decisions over time, we welcome a confidential conversation. The best way to begin is simply to reach out. We will arrange a time to speak, understand your circumstances and determine whether our approach makes sense for your family.

Wealth and legacy in motion.

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