

## Family Wealth Services

*Multi-Generational Investment Management & Fiduciary Capabilities*

October 2022

Chevy Chase Trust Family Wealth Services offers multi-generational wealth advice designed to achieve uncommon results. Our services extend beyond investment management into every facet of financial life for individuals and families with significant wealth and complex situations.

### What We Do

Utilizing the depth and experience of our firm, we help our clients navigate through a broad array of challenging financial issues. Our work begins with understanding the unique circumstances of every client and considering all of the possibilities. With a careful and thoughtful approach, we collaborate with your existing advisors and other outside experts to ensure a well coordinated and personalized plan. From financial and estate planning to investment management, we are dedicated to performing as your family office and delivering comprehensive, sophisticated wealth services today and for generations to come.

### Our Services

As of November 9, 2022, our staff of more than 110 professionals averages 17 years of experience managing the financial affairs of individuals and families. Each client has a dedicated core team who work together to provide world class service and attention to detail. This includes managing disparate assets, focusing on planning as a guide to better decisions, facilitating communication among clients and their heirs, promoting awareness and understanding across generations, consulting with individual advisors and coordinating with trusted external experts.

CCT Investment Management	CCT Family Wealth Services	External Resource Integration
<ul style="list-style-type: none"><li>• Global Thematic Equity</li><li>• Taxable Fixed Income</li><li>• Tax-Exempt Fixed Income</li></ul>	<ul style="list-style-type: none"><li>• Financial &amp; Estate Planning</li><li>• Fiduciary Services</li><li>• Custodial Services</li><li>• Aggregated Reporting</li><li>• Philanthropic Advice</li><li>• Family Meetings</li><li>• Legacy Consulting</li></ul>	<ul style="list-style-type: none"><li>• Risk Management</li><li>• Insurance</li><li>• Real Estate Advice and Property Administration</li><li>• Facilitation of Banking Services</li><li>• Accounting &amp; Tax Planning</li><li>• Bill Pay Administration</li><li>• Specialty Investments</li></ul>



Family Wealth Services provides a comprehensive advisory relationship and integration with external experts.

#### **Investment Management**

- Customized Global Thematic Portfolios
- Taxable Fixed Income
- Tax-Exempt Fixed Income
- Investment Manager Search, Selection & Oversight
- Specialty Investments

#### **Financial and Estate Planning**

- Balance Sheet Preparation
- Cash Flow Analysis
- Retirement Planning
- Educational Planning
- Monte Carlo Simulation and Stress Testing
- Restricted Stock and Option Oversight and Analysis
- Corporate Executive Services
- Estate Plan Document Review and Advice
- Estate Plan Flow Charting
- Gifting Strategies
- Generation Skipping Transfer Advice

#### **Fiduciary Services**

- Trust Management
- Estate Administration
- Custodial Services & Safekeeping
- Account Reporting
- Online Access and Download

#### **Tax and Accounting Services**

- Fiduciary Return Preparation
- Tax Advice and Management
- Bill Pay Administration

#### **Risk Management**

- Derivative and Options Strategies
- Debt & Interest Rate Protection

#### **Insurance**

- Advice & Oversight
- Life, Health & Long Term Care
- Property & Casualty
- Excess Liability (Umbrella)

#### **Real Estate Advice**

- Transactional Advice
- Financing
- Appraisals
- Property Administration

#### **Banking Introductions/Facilitation**

- Mortgages
- Asset-backed Lines of credit
- Commercial and Small Business Lending

#### **Philanthropic Advisory**

- Legacy Planning
- Foundation & Endowment Creation and Management
- Charitable Gifting

#### **Legacy Consulting**

- Family Meetings
- Generational Transitions
- Family Business Succession Planning
- Next Generation Education