

# Custom-fitted:

The prospective client's guide  
to Aspiriant services



ASPIRIANT

Our services  
are organized into  
three boxes.  
You won't fit neatly  
into any of them.

At Aspiriant, you get true customization and personalization, drawing on an immense range of services. The specific blend is dictated 100-percent by you.

Every client gets institutional-grade investment management, masterminded by our deep in-house research team. From there, we add some of the most meticulous and invigorating financial planning you can find, performed by your own dedicated team of caring specialists. There's much more, if and when you need it — bill paying, tax management, estate planning, philanthropy. The list goes on and on.

All our services fall into three broad categories:

- Investing
- Investing and Wealth Planning
- Family Office

It's likely you'll use something from each of these. The situation is fluid. What we do for you evolves as you and your life evolve. But the underlying structure and support you receive remain constant. That's real wealth management.



# Investing

## Rely on your very own team of heavy hitters



All of our clients are focused on investment strategy and performance. We give them the full brunt of our innovative, world-class investment operation. Here's what you can expect.

### Incisive in-house research

Our in-house research and strategy operation features a prodigious roster of investment talent. These folks work tirelessly to create tailored strategies for you. They're seasoned veterans with vision and intellectual horsepower — and they're not afraid to recommend an unconventional approach when it's to your advantage. Every two years, our team looks out 10 years to identify trends and opportunities which they then integrate into your portfolio. We are ever vigilant on your behalf.

Our research and strategy team features something else rare and valuable — our very own in-house risk management specialist. Risk is a fact of life. Our risk manager acts as a kind of shock absorber, developing solutions calibrated to our clients' risk tolerance and needs.



## Serious rigor

Investment strategy is a lot more than picking stocks or gaining access to the latest red-hot IPO. Long-term capital preservation and growth requires strategy, diversification and discipline. To inform our work, we answer all your questions, plus a few you may not have considered. Things like:

- What should I invest in?
- What should I invest in besides stocks and bonds?
- How should I think about my house? Is that my real estate allocation?
- How should I think about risk?
- What the heck are alternative investments? Are they right for me?
- Why should I care about China or Brazil?

## Access to a world of opportunities

At Aspiriant, we manage \$8 billion in assets. Having that level of resources behind you can be a tremendous advantage. Especially when it comes to alternative investments for which access is limited or expensive. Our ground-breaking approach pools our clients' capital to open up investments rarely available to qualified investors — and make them affordable. These include funds that invest in mid-market services businesses, focus on energy initiatives, target food production in emerging markets and many more typically restricted by minimum investment requirements or heavy fees.

## Total commitment to innovation

Unlike the big banks, we are obsessed with doing everything we can to eliminate any conflicts of interest. We select investments on your behalf from the entire universe of vehicles. Sometimes we envision a great investment vehicle that doesn't exist yet — so we create it. That's the impulse behind our innovative family of Aspiriant funds. To preserve our precious objectivity, we don't profit from them.

Our investment operation puts a staggering amount of resources and intelligence at your disposal. The same people you work with are featured regularly in the world's most authoritative financial media. You're in very good hands.

# Investing & Wealth Planning

## Where exactly do you want to go?



For most people, wealth in itself is not the destination. It's just the vehicle. So where exactly do you want to go?

When we ask that simple question, it kicks off an invigorating process of digging and dreaming and definition. With our expert guidance, the result becomes a custom strategic plan that creates the context for your long-term financial strategy. It provides the structure for every financial decision you make.

The caliber of plan we create encompasses a lot. It anticipates and answers questions like:

- Can I leave my lucrative career and pursue another passion?
- If I do, will my standard of living or investment profile need to change?
- If I live to be 105, will I have enough money?
- If the market tanks, will I have enough money?
- How do I keep taxes from taking a big bite out of my assets?
- Will my family be OK if I get hit by a bus?
- How will I fund my kids' education?
- How can I leverage my stock options and 401(k)?
- How can I transfer my wealth to the next generation?

Your plan reflects the combined professional expertise of our wealth managers, accountants, tax planners, and estate attorneys. It's rich and rigorous. And when it's in place, with us guiding you through every step of its implementation, you're going to feel an incredible pressure release. Food will taste better, the sky will look bluer.

# Family Office

## Welcome a team of expert implementers into the family.

For our family office clients, we perform bona fide magic. We become your chief financial optimizers, plugging you into the world of access and ease your wealth opens up. Suddenly, tasks that seemed complex or overwhelming become simple and streamlined.

Buying a home? We take care of everything, including mortgage and insurance. Remodeling one? We run the project, managing expense to budget and variance, insurance, cash flow.

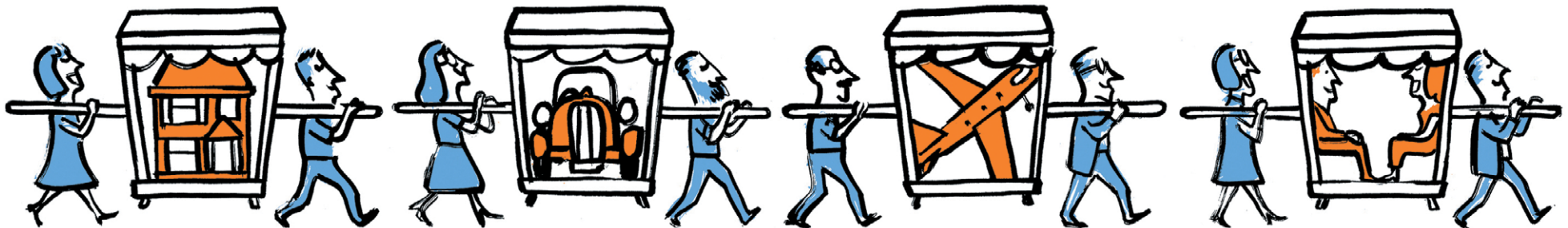
Considering buying into a jet? We know all the companies and all the options — ownership, charters, hourly. We lay them out for you and the right decision becomes easy to make.

Prepping your kids for college and beyond? We train them to manage a portion of an investment portfolio, select health insurance, maintain a check book.

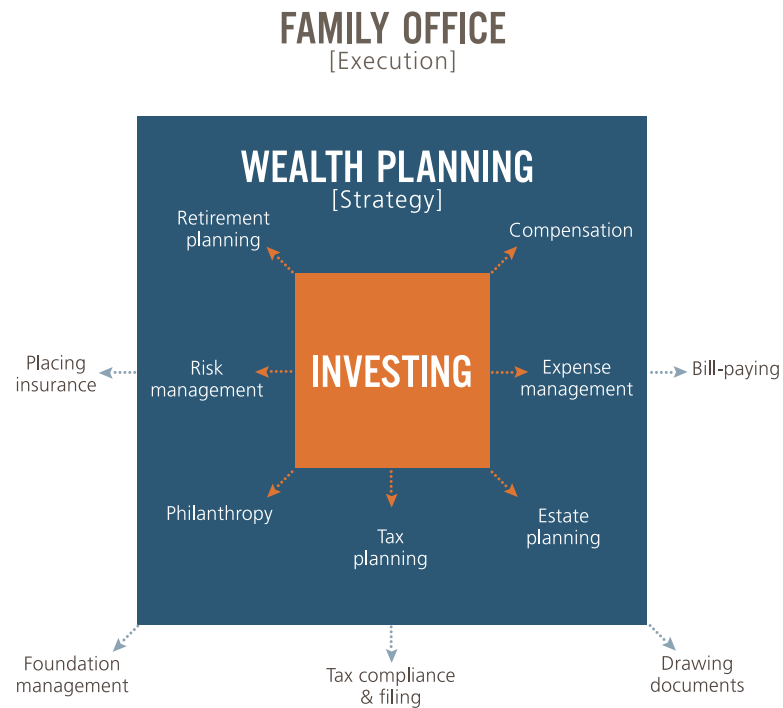
Planning philanthropy? We help you align your giving with your values, decide between a simple structure or private foundation, distribute control strategically.

These examples are just the tip of the iceberg. Where most firms are geared toward one discipline, our team includes 35 experts in tax, estate planning, retirement, investments, philanthropy, real estate, budgeting, bill pay. Most of them have been doing this work for 10 to 20 years. So no matter what you need, chances are very high we've done it before.

Many firms offer some version of family office, but Aspiriant defines the new standard. You'll love how it feels to have us in the family.



# The big picture



This graphic illustrates the range of services we customize to your situation. As we move from the center out, we move from our investing core into wealth planning at a strategic level. In the family office realm, we take ownership of the hands-on execution and coordination of your family financial plan.

Like we said at the outset, though, these are generalizations. If people fit neatly into boxes, our services would, too. As we get to know you intimately, we combine the services you need from all three categories, then evolve the mix as your life evolves. It all revolves around you.



Here are some of the many exceptional people involved in custom-fitting our services to your situation. You're going to enjoy working with them.

Rob Francais  
Principal, CEO,  
innovator



Song Park  
Principal, family office leader,  
expert listener



Michael Weissman  
Principal, investment advisor,  
basketball nut



Sandi Bragar  
Principal, wealth planning virtuoso,  
facilitator of client dreams







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