

# Maintaining Family Harmony

L U C I A D E K L E I N  
PRIVATE OFFICE

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The International Family Office Summit  
The Forum Embassy Hill  
20 – 22 May 2025



**THE RISE OF FEMALE-LED OPPORTUNITIES**

**THOUGHTFUL CONVERSATIONS | INSPIRED ACTION**

Anne Klein | 2025

**FAMILY | OWNERSHIP  
| MANAGEMENT**



**Pro-active governance  
structures and  
expanding the family  
office value  
proposition**



A Harvard Business Review article by Stark and Foley found that 70% of wealthy families lost their wealth by the second generation, and 90% by the third.

# LEGACY | HELP CHANGE THE NARRATIVE



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**Numbers tell us it matters; however, it is more than numbers:**

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It is about impact and sustainability.

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**Significant wealth transfer:**

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Inheritance and wealth distribution.

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Collectively rewrite the legacy scripts for a better world,

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one that is shaped by thoughtful multi-generational planning

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and impactful family philanthropy.

# INTRODUCTION

## YOUR LEGACY | CHANGING THE NARRATIVE

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Each family is unique, but in many ways, they have similar dreams.

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Generational transition brings new ideas for business, investment, and philanthropy.

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Importance of multi-generational planning, asset consolidation, diversification, family governance, and philanthropy.





# RESEARCH – FAMILY-OWNED ASSETS

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**According to the latest research by the Family Business Network, family-owned assets account for 70% of the Global GDP**

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## **Things generational families do**

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Ensure they are benefiting from the scale of the family's assets

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They share a common vision and objectives

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Respect the privacy of individuals

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Understanding risk profile/appetite for risk

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The  
Family



The Family  
and Business  
Charter



Family  
Training



L U C I A D E K L E I N

P R I V A T E   O F F I C E

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# THE FAMILY

Family  
Governance

Family Charter  
(also known as  
Family  
Constitution)

Why?

Professionalization  
of the family  
legacy.

P R I V A T E   O F F I C E

# FAMILY GOVERNANCE

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- ✓ Often referred to as 'constitutions' or 'protocols,' they serve as a key element for agreements within established families and enterprises.
- ✓ Although its purpose and origin vary among families, it offers several benefits, including education, improved communication, and guidance towards a shared future based on common values and vision.



# WHY CREATE A CHARTER?

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- Focus on your vision, it is easier to survive in a competitive environment
- Streamline business and family decisions and relationships
- Track impact and progress
- Ongoing improvement and evolution of your family story





# CHANGING THE SCRIPT

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1

Shared Values

2

Define your  
mission, and  
vision

3

Roles and  
Responsibilities  
Communication

4

Education  
Succession

5

Management  
Philanthropy  
Changes

# THE FAMILY TREE: UNDERSTAND THE FAMILY

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1

PARENTS

2

CHILDREN

3

DESCENDANTS

4

SPOUSES

5

OTHER FAMILY  
LINKS

# THE ROLEPLAYERS

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1

PARENTS

2

CHILDREN

3

DESCENDANTS

4

SPOUSES

5

OTHER FAMILY  
LINKS

# THE QUESTION

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1

WHY

2

WHAT

3

HOW

4

WHEN

5

WHO

# OTHER ROLEPLAYERS

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1

EACH FAMILY

2

ADVISORS

3

ASSOCIATES

4

THE MARKET

5

THE WORLD

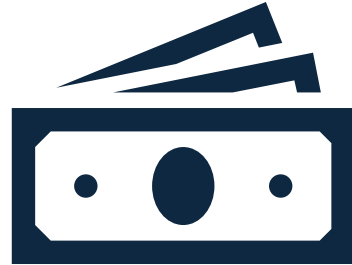
# WOMEN'S ROLE IN SHAPING THE WORLD

Exceeding the 10.9 Trillion Dollar wealth ladder for women signifies a magnificent milestone and a countdown.

Affluent women are more likely to have a financial advisor and are willing to pay higher fees for in-person advice than men.

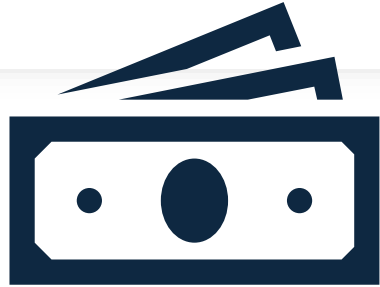


# TRANSFORM FAMILIES?



Families drive their stories forward  
based on principles/shared values.

# HOW DO WE HELP TRANSFORM THE FAMILY OFFICE LEGACY?



help ask the right questions, capture background, formalize objectives, enhance family governance, define key members, unpack the holding structures and core assets.





# FAMILY GOVERNANCE FRAMEWORK

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- To ensure a better family outcome, follow three steps: understanding the current situation, creating a plan, and helping implement and track the family's progress.
- Goal is to establish and sustain intergenerational values, missions, and visions, including your personal and social legacy.
- Better outcome for family offices, faster decisions, more aligned and accurate actions: save time, money, and relationships
- # Harmony





# THANK YOU

Contact us to discuss Family Offices, Family Governance, Legacy Planning, and more!

“Parents can only give good advice or put them on the right paths, but the final forming of a person’s character lies in their own hands.” —Anne Frank

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