


# Family Wealth



FIRST REPUBLIC  
It's a privilege to serve you®

A large, leafy tree stands in a field under a cloudy sky. The tree is the central focus, with its branches spreading out. The background shows a horizon line with some distant trees and a field.

## What matters to you, matters most.

At First Republic, we take the time to understand your complete financial picture and assemble a team of experts who are there to support you, your family and your unique financial goals.

While wealth can lead to a legacy of financial strength and lasting impact, it's not without its share of complexities. We help simplify your life so you can focus your time and energy on what matters most to you.

# Gain peace of mind.

Our goal is to take care of your financial world — and we accomplish this first by listening.

We're fully committed to understanding your family values, aspirations and concerns — taking your vision and interests to heart. After careful evaluation, we'll design a plan for you, assembling a team of experts who can provide you with personalized guidance, as well as confidence that your goals are being met.

With timely and transparent communication from your trusted team, you'll have the freedom to take a step back or stay as involved as you'd like — with the knowledge that the right plan, your plan, has been put in place.





## Simplify your financial experience.

Time may be your most valuable asset. We strive to help you gain back more of your time so you have more opportunities to focus on doing what you love.

Coordinating with your outside providers, keeping track of a multitude of investment types and creating comprehensive reporting are just a few examples of common challenges that can create complexity in your life.

Your First Republic advisor will serve as your primary point of contact with the ability to lead your entire team and oversee every detail.

Understanding that a single transaction can require coordination with many specialists, we thrive at being at the center and orchestrating the entire process on your behalf.

# Access the expertise you need.

Our wealth management and banking professionals bring collective knowledge, industry experience and thought leadership to you and your family.

In addition to our robust investment management offering, clients have access to our trust company, advanced planning team, estate and business planning specialists, family dynamics consultants and premier private banking partners. Whether you're planning to sell a company or hire a household employee, we're here to help.

The result? A comprehensive, full-service approach to helping you protect and expand upon what you've worked to build.






## Experience seamless coordination.

Our client service culture fosters collaboration across your whole team.

Whether you have long-standing advisors or are looking for a referral to a new specialist, we can be your liaison to coordinate and extend your team.

In need of a new resource? From accounting and legal services to philanthropic advisors and security specialists, we're able to tap trusted resources across a broad ecosystem — allowing us to anticipate and address your unique needs accordingly.

The key to holistic wealth management is seamless integration with your entire team — and your First Republic advisor can lead the charge.



## Realize your values.

Your unique story is connected to a lifetime of experiences and traditions. At First Republic, we're dedicated to supporting the successful transfer of your wealth by translating your vision into actionable planning and communication.

We'll help you design a family mission statement to identify and reflect your family values and ambitions, memorialize your family story, navigate difficult conversations with beneficiaries about wealth and intentions, and more.

# Full-service Private Banking and Private Wealth Management



Our client-focused holistic approach

We have the expertise and resources to manage your complete financial world and meet your needs with customized solutions.

Additionally, we're here to help you find qualified resources — such as bookkeeping, philanthropic consultants, attorneys and CPAs, and family historians — to support your family.

## BANKING SERVICES

### Private Banking

- Full-service private banking
- Residential lending
- Commercial real estate lending
- Secured and unsecured personal lending
- Specialty financing for aircraft and marine insurance
- Cash courier service

### Private Business Banking

- Full-service private business banking
- Business lending with industry expertise
- Specialized services across industries, including private equity and venture capital funds/firms, real estate investors, family offices, investment management firms, professional services firms, nonprofits and wineries

## PRIVATE WEALTH MANAGEMENT SERVICES

### Investment Management

- Consolidated reporting
- Customized portfolio management
- Liquidity management
- Alternative investments
- Endowment management
- Environmental, social and governance investing
- Capital call management

### Planning

- Comprehensive financial planning
- Wealth protection strategies
- Advanced estate planning
- Business presale and succession planning
- Risk management planning
- Insurance planning for buy/sell agreements, business succession and estate liquidity

### Family Dynamics

- Family history and values discussion and documentation
- Family mission statement design
- Facilitation of family meetings
- Financial readiness education
- Family communication assessment

### Legacy

- Trust administration
- Estate settlement/executor
- Successor trustee
- Charitable trust administration
- Delaware and Wyoming trust situs
- Real estate asset management
- Closely held business asset management

### Philanthropy

- Charitable values and mission statement planning
- Charitable entity evaluation and modeling
- Charitable tax planning
- Charitable asset management

### International

- International wires
- Foreign currency accounts<sup>1</sup>
- Spot, forward and options contracts
- Customized hedging solutions
- Foreign currency courier service

### Advisory Services

- Insurance coverage assessment and advice
- Cybersecurity assessment and personalized training
- Aircraft and marine consulting
- Retirement plan advisory services
- Assistance with sourcing and ongoing coordination with outside providers

<sup>1</sup> Foreign currency accounts (FCAs) are offered by First Republic Bank, Member FDIC. FDIC insurance does not cover FCAs (or Foreign Exchange transactions such as spot or forward contracts) for losses due to devaluation of foreign currency.

Investment Advisory services are provided by First Republic Investment Management, Inc. Trust and Fiduciary services are offered through First Republic Trust Company, a division of First Republic Bank; and First Republic Trust Company of Delaware LLC and First Republic Trust Company of Wyoming LLC, both wholly owned subsidiaries of First Republic Bank. Brokerage services are offered through First Republic Securities Company, LLC, Member FINRA/SIPC. Insurance services are provided through First Republic Securities Company, DBA Grand Eagle Insurance Services, LLC, CA Insurance License # 0113184, and First Republic Investment Management, DBA Eagle Private Insurance Services, CA Insurance License # 0K93728.

**Investment, Insurance and Advisory Products and Services, and Foreign Exchange Transactions, are Not FDIC Insured or Insured by Any Federal Government Agency, Not a Deposit, Not Bank Guaranteed and May Lose Value.**



# Discover a client-first culture.

First Republic was built on extraordinary client service and an entrepreneurial culture. Our primary source of new clients is through referrals from satisfied existing clients.

Through the years, our consistent growth and stability have been the result of our commitment to clients and our desire to build long-term relationships. We focus on ensuring your financial well-being and doing what it takes to earn your complete confidence.



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