

Jack and Jill Jones

Family Love Letter

This document expresses our values and intentions regarding the preservation, protection, and transfer of our wealth. It outlines our values and financial philosophy. We want to use this letter as a personal guide for planning decisions. We also intend to share it with our children and our professional advisors so that everyone has an understanding of our intentions regarding our estate plan.

Family Legacy

Our wealth has primarily come from building a business, successful investing and teamwork, all enabled by provision from God. We feel a sense of responsibility to each other, our parents, and our children when considering the distribution of our wealth.

Our top priority is to be sure that planning decisions provide financial independence. The second most important priority for us is to seek to maximize the inheritance we pass on to our heirs.

As we impart our philosophy of financial stewardship to our children and other heirs, it is our hope that they will understand the value of focusing on long-term growth, proper diversification, tax minimization, assessing and taking appropriate risk, and strategically managing debt. It is our belief that we should leave an inheritance to our children that enables them to do anything they want, but encourages productivity.

We believe our children do not yet possess the skills necessary to manage wealth, and we feel a responsibility to prepare them to do so. We feel a particular responsibility to conserve assets for heirs and to plan our estate in a manner that will increase their inheritance.

Social Capital Legacy

To this point in our lives, we have been active with charitable organizations and we plan to continue at our current level of involvement. Our charitable interests include health and wellness, education, and human rights. Our views regarding philanthropy are based upon our desire to model philanthropic giving so that younger generations will involve themselves with their own causes and interests.

We want to ensure that our philanthropic activities align with our values. The values that are most important to us are those related to ethics and personal character. Ideals that are reflective of these values would include: honesty, justice, loyalty, faithfulness, compassion, and kindness.

Summary

This document is intended to serve as a guideline that will help to preserve our family's heritage and facilitate the financial well-being of future generations. We hope that the values outlined above will remind our children that personal growth and fulfillment can be most effectively realized through sharing our good fortune with those who are less fortunate.