



INDIVIDUAL FAMILY ADVISORY SERVICES

Independent guidance for individuals and families navigating complex fiduciary relationships and trust structures.

Why Clients Engage MARKHAM

Trust and estate planning continues to evolve from relatively simple wealth transfer structures into sophisticated multigenerational governance systems. Today's trusts often involve multiple fiduciaries, directed trust arrangements, private businesses, concentrated assets, and beneficiaries located across multiple jurisdictions. As these structures become more complex, many individuals find it difficult to understand how their wealth structures or financial arrangements work. MARKHAM provides practical education and objective guidance tailored to each client's circumstances. These services draw on fiduciary principles, governance best practices and in-depth experience to support a clearer understanding of trust structures, professional relationships and important wealth transitions.

Beneficiaries Often Ask:	Grantors Often Ask:	Family Members Often Ask:
- Why was this trust established? - What rights do I have? - Can I request information from the trustee? - How are distribution decisions made? - Who is responsible for investments? - Can a trustee or other advisor be removed or replaced? - Is the trust being administered appropriately?	- Is my trustee fulfilling my intentions? - Is my investment manager or advisor performing with market conditions? - Does the current fiduciary structure still make sense? - Should independent fiduciary roles be added? - How can future family conflict be minimized?	- How do all these advisors work together? - Are all of the advisors communicating with each other? - Who should we contact with questions? - What happens if a fiduciary or other advisor resigns or retires? - Who is maintaining copies of all of the legal documents and historical activities reports?

WHO THESE SERVICES SUPPORT

- ◇ **Beneficiaries:** Seeking clarity regarding rights, distributions, and fiduciary relationships.
- ◇ **Grantors:** Evaluating fiduciary structures and succession plans.
- ◇ **Family Members:** Attempting to understand trust administration and governance.
- ◇ **Family Offices:** Requiring objective fiduciary guidance.
- ◇ **Attorneys & Advisors:** Seeking a trusted independent resource for clients.



MARKHAM

Advisory & Independent Fiduciary Services, LLC

Advisory Services Tailored to the Client

Each engagement begins with understanding the client's circumstances, priorities, and questions, then defining a scope of support that reflects those needs. Services may include reviewing governing documents, providing individual education, developing family stewardship and governance practices, supporting communication among beneficiaries, or evaluating professional advisors. Support can focus on a specific decision or continue as the client's needs evolve, with the client retaining decision-making authority throughout the relationship.

What the Client Receives

GOVERNING DOCUMENT REVIEW

Review governing documents and summarize their terms in plain language to help clients understand their trust and estate plan structures.

BENEFICIARY EDUCATION

Provide ongoing one-to-one education and individualized support for beneficiaries, grantors and other interested parties.

FAMILY STEWARDSHIP

Help families develop a Governance Plan to clarify shared values, define roles and decision-making responsibilities, strengthen communication across generations, and prepare beneficiaries to manage wealth responsibly through a shared understanding of the family's long-term goals.

FIDUCIARY & ADVISOR EVALUATION

Provide an objective review of current trustees, fiduciaries or other professional advisors considering the client's circumstances and objectives.

ALTERNATIVE PROVIDER SEARCH

When a change is recommended, coordinate requests for proposals, conduct due diligence interviews, compare and present recommended alternatives and provide transition support to new provider.

FINANCIAL LITERACY

Develops knowledge and skills in saving, borrowing, investing, budgeting, understanding credit, and long-term planning to support goals; such as, education, homeownership, business ownership, and retirement while reducing vulnerability to debt traps and financial fraud.

"Independent By Design"

MARKHAM builds advisory relationships around each client's objectives and preserves client decision-making authority. These services complement the work of attorneys, accountants, investment advisors and other professionals. Its role is to provide objective observations, education and practical guidance that help clients understand their situation and available options. MARKHAM does not provide legal opinions, investment management services, custody of assets or tax advice.

START A CONVERSATION

Contact Erin Markham to discuss independent guidance for your family's trust structures, fiduciary relationships and educational needs.

Erin Markham, AEP®, CTFA, TEP, MCIT

Principal & Chief Visionary Officer

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