

ELITE FAMILY OFFICE

Subscription Investing | Family Office Access | Financial Literacy

Subscription Overview

Members enjoy access via a premium monthly subscription:

- All-inclusive subscription for access to our Model Portfolio and any/all updates;
- Members have complete control of their assets in their own personal/corporate brokerage accounts;
- We don't take custody of your capital, so it is safe and secure in your own account;
- Our initial subscription term is one (1) year, renewable on an annual basis;
- No variable or hidden costs, commissions or management fees; and
- We work with all financial institutions

Family Office Access

- Our members enjoy access to our professional network for support when it comes to buying/selling your business, managing and planning your taxes, strategies to help you build generational wealth and pass it on to the next generation in a tax-preferred manner.

Elite Member Update - Fall 2025

Protection.

Our members all enjoy the profits we generate and seeing our portfolios growing nicely over time. Behind our focus on profit, is our primary goal of "protection", which relates to our guiding principal of, "don't lose my money." We are in complete alignment with our members, both in what we own in the Elite Portfolio and desire to grow and preserve our wealth and the freedoms and options that come with it. While we know that we will not get timing right every time, our focus on quality and diligence helps us achieve the returns we all enjoy. I note that selling out of one of our holdings in January of 2025 helped us sidestep a -32% downfall ever since. Protection and preservation of our wealth is always at the forefront of our work, while helping us generate the gains we all value.

The Seduction of Negativity.

Being negative is easy...it just takes a piece of negative news and the machine starts. Optimism takes time and proves itself over time.

There is no shortage of "bears", or gloom merchants in the market, from billionaires and politicians, to economists and analysts. One thing they all have in common, is that they have absolutely no interest our wealth or our growth. While our companies have gains in the 20, 30, 50% or more, others want to separate us from our ownership. They try to scare us to let go of our companies so they can purchase our shares at lower prices. Rest assured that we continue to be focused and diligent, absent of any emotion. This is truly one of our superpowers.

Welcome New Members

Elite Family Office is, first and foremost, a private members investment club and our members were graciously either introduced by existing members or our valued partners. Being of service and value are at the heart of what we do and we continue to welcome introductions from our valued members to their friends, colleagues, business partners. Please feel free to contact us directly to set-up an initial consultation if you would like to introduce a potential new member. Let's continue to grow and prosper together...thank you.



Health Update

While Financial Wellness is our dominant area of practice, we care very much about Physical Wellness and the following are reminders to our members and their families:

- look into tele-health services offered for free;
- consider private, proactive health care service provides in your area;
- Dr. Peter Attia's book, "Outlive" provides excellent perspectives on longevity and wellness; and
- just as we consider our financial goals and objectives, there's benefit in doing the same for our physical and cognitive objectives.

Shifting Priorities

It only makes sense that as we grow and learn, we see risks and opportunities differently. Many of the things we learned in school, from our parents or others simply aren't the best course of action all the time. "Don't put all your eggs in one basket." What if it's a terrific basket, capable of providing for us now and for generations to come? Our careers, businesses and investments are all baskets and concentrating, or "focusing" on developing the best baskets may, in fact, be the best thing for us. What may have seemed prudent and practical years ago, may just not be the best way, anymore.

Financial Literacy

Our members know our level of commitment to financial literacy for them, their families and friends of our practice. I hope you find some value in the items below, as I did.

"Psychology of Money" by Morgan Housel

You may think of money as just numbers, spreadsheets, math or an equation that needs to be solved, but the real financial decisions are made away far from calculators, around dinner tables - with ego, pride, fear and personal history.

The true nature of money is the dance between the cold arithmetic of a spreadsheet and human nature. When it comes to money we are complicated creatures and financial success is not so much about how much you know but how you behave.

Video Link: https://youtu.be/_5ecgEXLoCA?feature=shared

"Outlive" by Dr. Peter Attia

Outlive presents a guide to preventing age-related diseases and promoting longevity through lifestyle changes, emphasizing the importance of managing physical and emotional health. He sees longevity as encompassing two aspects: the length of life and the quality of life.

For all its successes, mainstream medicine has failed to make much progress against the diseases of aging that kill most people: heart disease, cancer, Alzheimer's disease, and type 2 diabetes. Too often, it intervenes with treatments too late to help, prolonging lifespan at the expense of healthspan, or quality of life. Dr. Attia believes we must replace this outdated framework with a personalized, proactive strategy for longevity, one where we take action now, rather than waiting.

Video Link: <https://youtu.be/Qd75zEnkVp0?si=NcVs8u8dHCeX-kPc>

"The Laws of Human Nature" by Robert Greene

We are social animals. Our very lives depend on our relationships with people. Knowing why people do what they do is the most important tool we can possess, without which our other talents can only take us so far. Drawing from the ideas and examples of Pericles, Queen Elizabeth I, Martin Luther King Jr, and many others, Greene teaches us how to detach ourselves from our own emotions and master self-control, how to develop the empathy that leads to insight, how to look behind people's masks, and how to resist conformity to develop your singular sense of purpose. Whether at work, in relationships, or in shaping the world around you, The Laws of Human Nature offers brilliant tactics for success, self-improvement, and self-defense.

Video link: <https://youtu.be/uhWzVdGmX2w?si=votzhuLOj15VMYim>