

ELITE FAMILY OFFICE

Subscription Investing | Family Office Access | Financial Literacy

Subscription Overview

- All-inclusive subscription for access to our Model Portfolio and any/all updates;
- We don't take custody of your capital, so it is safe and secure in your own account;
- Members have complete control of their assets in their own personal/corporate brokerage accounts;
- Our initial subscription term is one (1) year, renewable on an annual basis;
- No variable or hidden costs, commissions; deferred sales charges, cross-selling; daily commission calculations;
- Complete alignment with our members' goals and objectives, with zero conflicts of interest; and
- We work with all financial institutions.

Family Office Access

- Our members enjoy access to our referral 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 - January 2025

Gratitude Edition.

To say it's been an incredible year is an understatement. Our members have enjoyed tremendous appreciation in the value of their retirement funds, passive income accounts and net worth in general. This contributes to an increased level of freedom for themselves, for their children and for generations to come. Freedom to move about the world and travel; freedom to help children with their goals and dreams; freedom to do what adds meaning to our lives.

This abundance comes against the backdrop of local and global conflicts, financial uncertainty for many and a lack of financial literacy for the majority of our population. We truly breathe "rarefied air" and have many, many reasons to be grateful. Many of you have heard my approach in the presence of abundance and good fortune: 1. be grateful; 2. keep doing what you're doing; and 3. try to stay out of the way. I find the third one to be the most challenging and try to focus on being thoughtful, diligent and patient. I look forward to discussing these matters with you in the weeks and months ahead.

From a business perspective, we fulfilled our mandate to exceed the S&P's 23% gain in 2024 by a healthy margin, while protecting our capital from erosion by inflation, cost of living increases and over-diversification. To non-members, our gains may seem fanciful and only achievable by taking on an inordinate amount of risk. Our members know better, and understand that quality, diligence and consistency are truly ingredients in our, "secret sauce." From a membership perspective, we added a number of amazing families to our practice in 2024 and commit to maintaining our premium service level, while accepting a limited number of new members. I personally thank all of our members and partners for their introductions over the past year.

As we begin a new year, suggest we all think about how to prepare ourselves for the challenges and opportunities 2025 may present. How can we strengthen ourselves, our families and our businesses to continue to thrive? We are committed to elevating the level of financial literacy of our members and their families and I hope you find value in items on the next page. I thank you all for your continuing trust and confidence and look forward to being of service to you and your families in 2025 and beyond. All the best, Adil.



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.

The True Luxury of Time

As we reflect on the year that just passed and the one we are entering, suggest it is instructive to think about where we put our time and whether this was our decision, or the allocation by others. A true attribute of "luxury" is the ability to allocate our precious time with purpose or direction, of our choosing. How can we take more control of this commodity, which is fleeting by design, in 2025? Where have we found the most joy and value and how can we bring more of this into our lives?

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 do.

"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

"Why We Sleep" by Matthew Walker

You will spend nearly one third of your life in the realm of sleep. That's ~26 years of your life for the average human. Yet, for most people sleep is a mystery. They don't know the first thing about what is actually happening when they sleep. I have read sleep attributed as a, "superpower" and a way to heal and prepare for whatever life holds

A good night's sleep can brighten the world with endless possibilities. A bad night's sleep can turn simple tasks into overwhelming challenges. And overall "The better you sleep the longer you live." This Video was mainly Inspired by Matthew Walker's Amazing Book - "Why We Sleep"

Video Link: <https://youtu.be/ZvS1KDT4ObM?feature=shared>

"Rich Dad Poor Dad" by Robert Kiyosaki

Rich Dad Poor dad gives you the right mindset to become financially free. It shows you how the Rich get richer and why the poor and middle class struggle through life. Robert's poor dad taught him to get a job and work his way up the corporate ladder. His Rich father guided him on another path that turned him into a multi-millionaire.

Rich dad was Robert Kiyosaki's best friend's father who guided him on the path to financial freedom.

Part 1 Video Link: <https://youtu.be/eDa1U9qJKxo?feature=shared>

Part 2 Video Link: https://youtu.be/Qxc_uS7R1CY?feature=shared