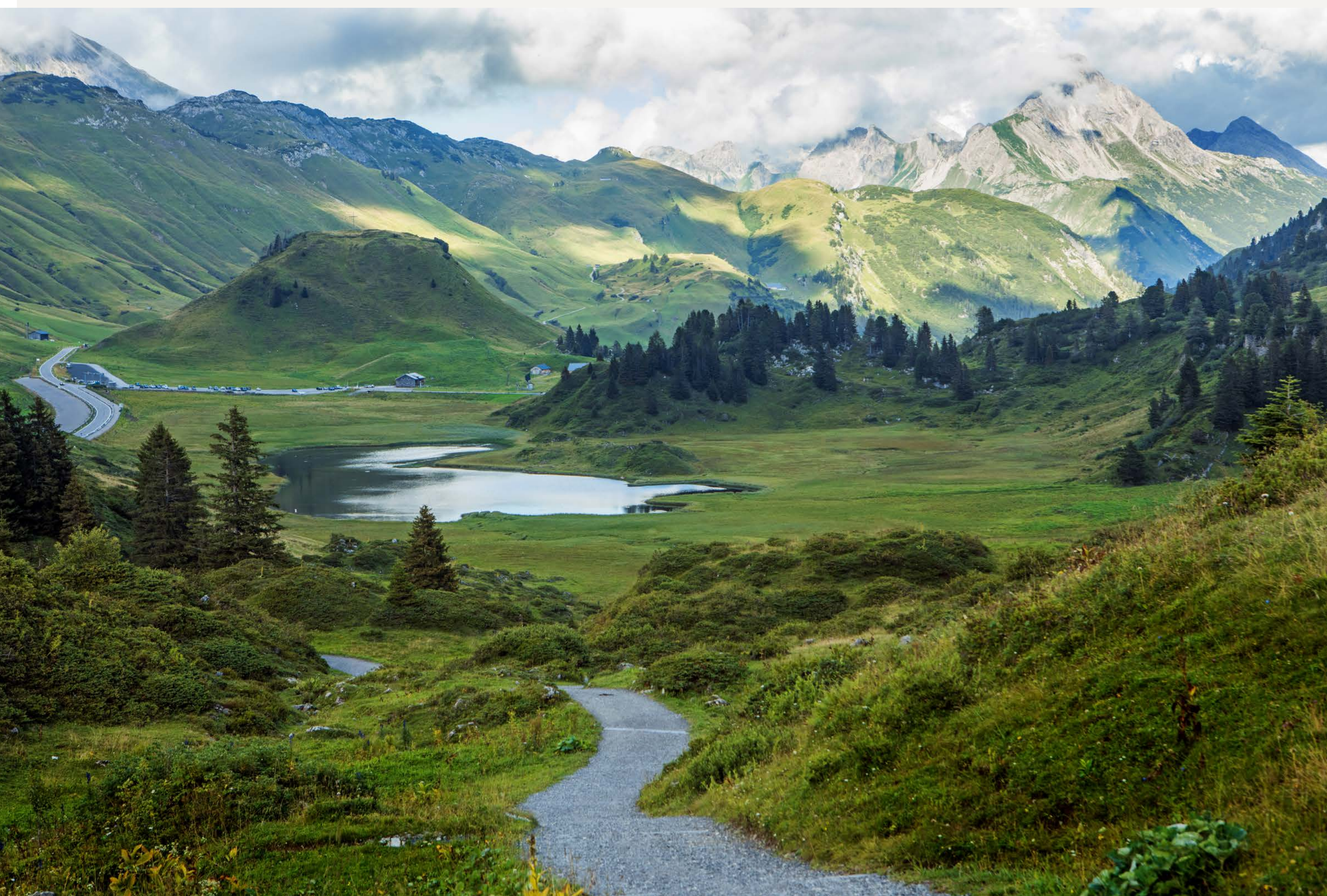
May 2026 Roundtable

Navigating Complexity

How Coordinated Advisory Teams Help Families Make Better Decisions

A collaborative research effort created by Euclid Harding



Executive Summary

The latest Euclid Harding roundtable in May of 2026 brought together a cross-disciplinary group of professionals from beyond the world of traditional wealth management, including specialists in estate planning, accounting, psychology, healthcare, household management, executive coaching, education, and personal development. The group convened to explore one increasingly common challenge that faces successful individuals and multi-generational families today: **complexity.**

As the discussion unfolded, participants emphasized that financial, operational, legal, emotional, and personal challenges rarely appear in isolation. Instead, they overlap, compound, and often surface simultaneously — especially during major transitions or when families are forced to make high-stakes decisions with long-term consequences.

In this environment, clients increasingly benefit from coordinated, multidisciplinary guidance that helps connect the dots across the full picture of their lives and supports more intentional decision-making.
While each perspective offered valuable insights, one theme, summed up neatly by Brian Lasher, became clear:

"Families facing this level of complexity often don't struggle from a lack of advice or information — they struggle from a lack of coordinated problem-solving, accountability, and a clear path forward."

The goal is not simply more information or more recommendations, but a practical framework that helps families identify their most immediate challenge, clarify priorities, and translate insight into action with consistency over time.

Meet the Roundtable

- **Brian Lasher, Managing Director of Euclid Harding Investments**, opened the discussion by focusing on how complexity isn't only financial — it also shows up in how families allocate their time, energy, attention, and resources. He emphasized the value of stepping back to clarify what matters most, then aligning financial strategy with broader goals so decisions support the life a family is trying to build.

- **Dr. Miki Lasher, psychologist and financial behavior specialist at Euclid Harding**, brought a behavioral lens to the conversation, exploring how stress, beliefs, emotional patterns, and communication dynamics shape real-world decision-making. She highlighted that sustainable planning often depends not just on sound strategy, but on understanding the human factors that influence whether families can follow through over time.

- **Dan Levine, CPA and advisor to closely held businesses**, highlighted the importance of proactive accounting partnerships, strategic tax planning, and helping business owners align financial decisions with broader family and business goals.

- **Dr. Robert Brody, board certified naturopathic physician in gastroenterology,** brought a whole-body perspective to the discussion, emphasizing root-cause medicine, wellness, stress reduction, and the interconnected relationship between physical health, emotional wellbeing, and lifestyle.

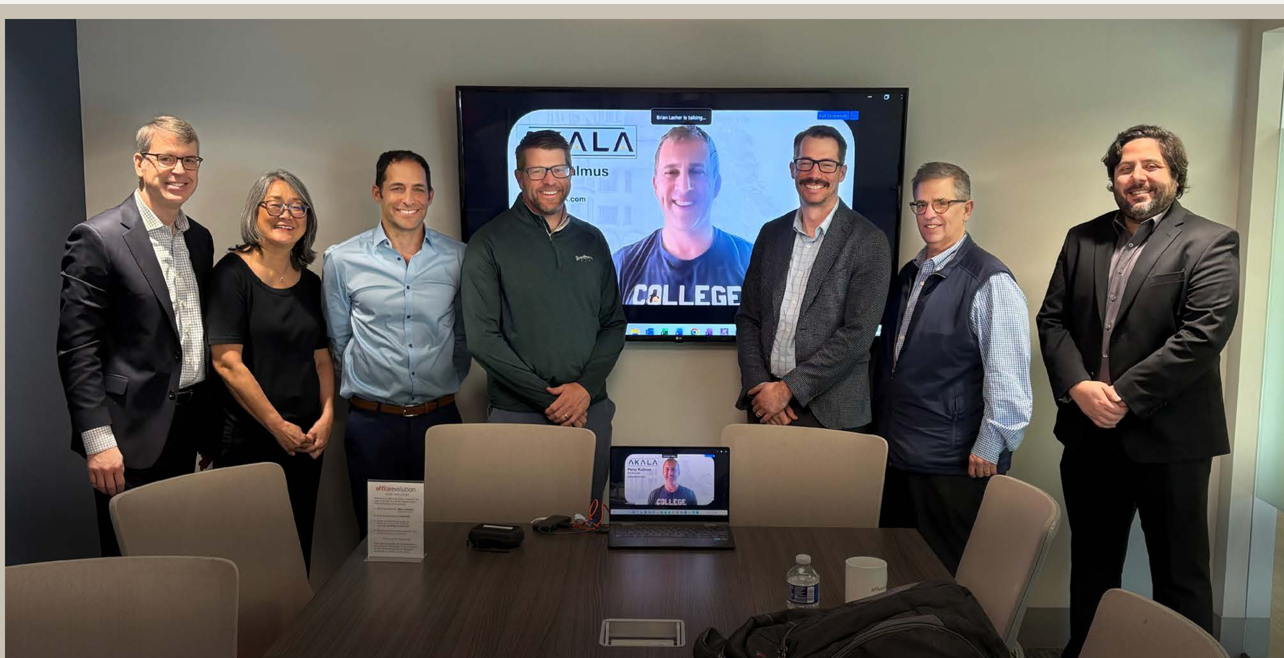
- **Jeffery Glick of OCFO** discussed helping business owners "become bankable" by strengthening financial infrastructure, reporting systems, operational controls, and strategic planning. His work focuses particularly on preparing businesses for growth, succession, acquisition, or sale.

- **Michael Clear, estate planning attorney at Wiggin and Dana**, shared insights into the legal realities that emerge when family dynamics intersect with wealth, succession, and long-term planning. His work focuses on trusts, wills, estate structures, and helping families navigate complexity across generations.

- **Matan Cohen-Citron, movement specialist, mindset coach, and hypnotist,** discussed the relationship between physical wellbeing, mindset, trauma, limiting beliefs, and long-term behavioral change. His work spans both performance coaching and helping individuals overcome anxiety, stress, and deeply rooted behavioral patterns.

- **Perry Kalmus, founder of AKALA and longtime college admissions advisor**, shared his experience helping families navigate the increasingly emotional and financially complex world of college admissions, educational planning, and long-term decision-making for younger generations.

- **Teresa Leigh, founder of Teresa Leigh Home + Family Office, a nationally recognized advisory firm serving ultra-high-net-worth clients**, shared her expertise in helping families manage the operational complexities of households, properties, staffing, and personal infrastructure. Her work focuses on solving highly specialized personal and household management challenges across generations.



The Roundtable Participants

From left to right:

Brian Lasher — euclid harding

Dr. Miki Lasher — euclid harding

Matan Cohen-Citron — MOVEMENT LABS

Michael Clear — WIGGIN WIGGIN AND DANA

Perry Kalmus — AKALA

Dr. Robert Brody

Jeffrey Glick — ocfo.

Dan Levine — TK &Co.

Not pictured: *Teresa Leigh* — TL

Navigating Complexity

How Coordinated Advisory Teams Help Families Make Better Decisions

What happens when a multidisciplinary group of advisors comes together to explore how individuals and families make decisions in an increasingly interconnected world?

The latest Euclid Harding roundtable in May of 2026 brought together a cross-disciplinary group of professionals from beyond the world of traditional wealth management, including specialists in estate planning, accounting, psychology, healthcare, household management, executive coaching, education, and personal development. The group convened to explore one increasingly common challenge that faces successful individuals and multi-generational families today: **complexity.**

Wealth Creates Complexity

There is an assumption shared by many successful people that greater wealth will lead to simplicity; that with money comes more freedom, more convenience, and more security. To a certain degree this is true — not having to worry about paying bills, being able to take that vacation, fixing your car without financial concerns — these are all positives. Yet, as the roundtable discussed, with greater financial success, an entirely new layer of operational, emotional, and logistical complexity is often introduced.

Teresa Leigh, whose firm advises UHNW clients and Single Family Offices on household operations and staff, notes that even a single household can involve an enormous number of moving parts.

"When we think about a UHNW household, there are over 185 different service vendors that may come into a service role within the operational cycle of the house." she explained. "That is a lot of different companies and relationships for clients to successfully manage."

According to Leigh, clients often underestimate how quickly complexity compounds over time.

"Every time you add a house," she said, "You add complexity."

The sheer number of service vendors reinforced a common observation among the group: in the pursuit of simplicity, clients often build layers of support that ultimately create greater complexity. Multiple participants observed that successful individuals often remain in a constant state of motion — managing multiple properties, overseeing business interests, coordinating across advisors, and navigating increasing family responsibilities — while struggling to slow down enough to evaluate whether those decisions are truly aligned

> *"Every time you add a house, you add complexity."*
>
> Teresa Leigh

with what they want their lives to be. In many cases, the challenge is not the presence of resources, but the absence of a structured way to evaluate priorities, coordinate decisions, and move forward with clarity.

Matan Cohen-Citron reflected on the psychological side of this dynamic, suggesting that, in fact, many people become trapped in patterns of stress, pressure, and constant forward motion without pausing to reassess their priorities.

“We live in a world right now where many people are stressed and many people are sick,” he noted.

The challenge, he put to the group, is to help people change their environment and understand the beliefs driving their behavior.

This pressure to move ever forward can impact decision-making not just in financial matters, but in all other aspects of life. Dr. Robert Brody noted that many of the health issues he sees in his gastroenterology practice are deeply connected to stress, overload, and the inability to step back from unhealthy patterns.

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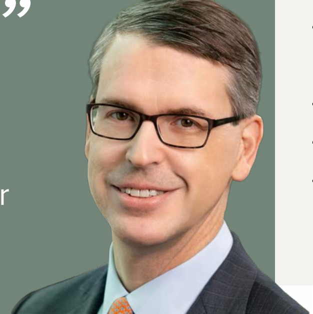
> Brian Lasher



“We try to ask why this is happening.” He said, “The diagnosis is often actually only the surface layer of what’s going on.”

Families experience complexity the same way. Challenges rarely arrive in neat categories; financial decisions often collide with health concerns, family dynamics, business pressures, and emotional strain.

Michael Clear observed that estate planning conversations frequently expose these overlapping tensions.

“Estate planning,” he said, “is often the first time family dynamics hit legal structures.”

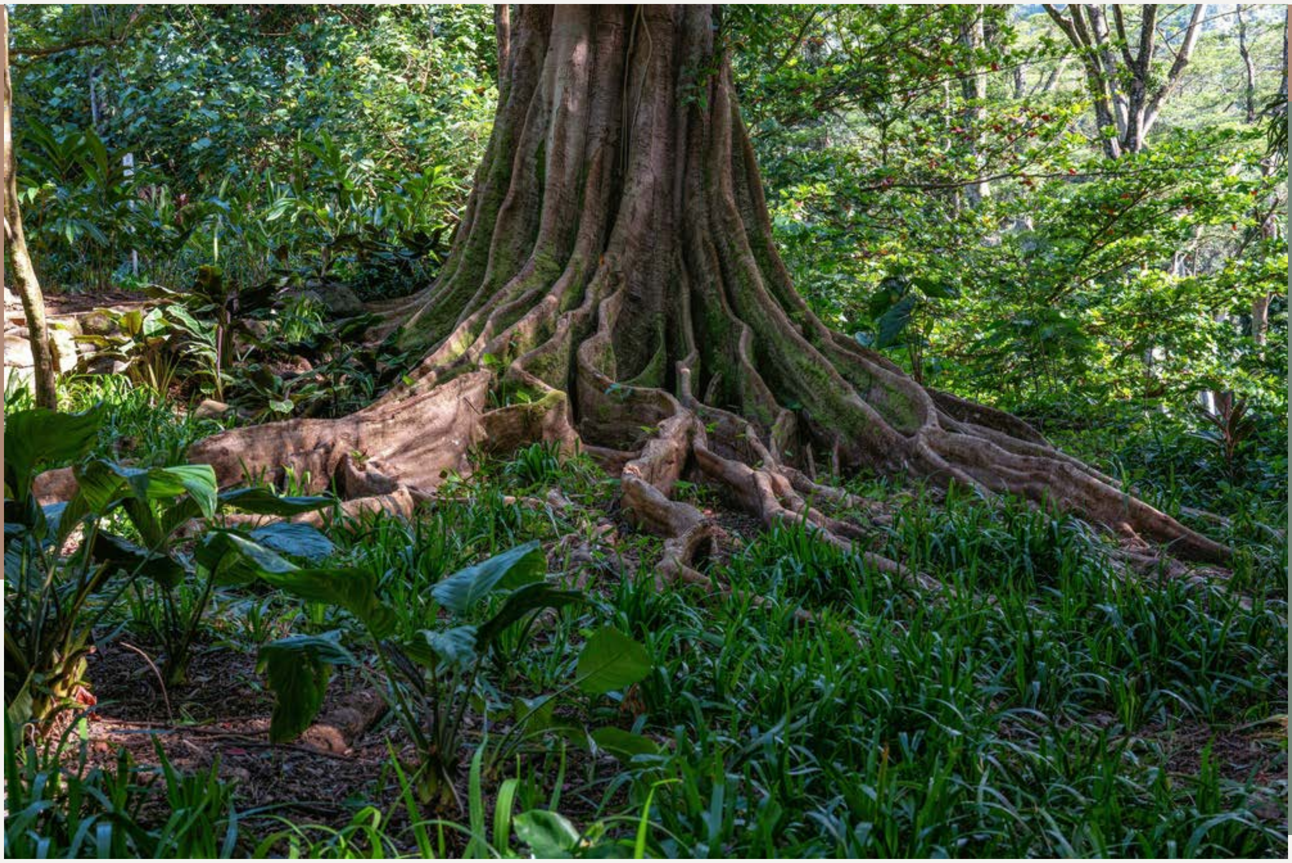
When important decisions need to be documented legally, topics families may have avoided for years can quickly become unavoidable. Questions of inheritance, succession, caregiving, and responsibility move from implied to explicit — often surfacing long-standing tensions and unspoken expectations. In that moment, the conversation is rarely “just” financial. It becomes about relationships, communication, and emotion, and families can find themselves needing help not only with the documents, but with the decisions behind them. This is often where traditional advisory models begin to fall short — providing technically sound recommendations, but without the structure to help families work through decisions, align stakeholders, and take action.

> *“The challenge lies instead in helping clients create clarity within that complexity.”*
>
> Dan Levine

Dan Levine echoed this theme through an accounting lens, emphasizing that as businesses and personal lives evolve, proactive planning and clear communication become increasingly important. Without that discipline, families can end up reacting to immediate issues rather than following a coherent strategy — especially when they’re moving fast and complexity is compounding. As Levine put it:

“You have to find a strategy that aligns with what you’re actually trying to accomplish.”

As the conversation developed, it became clear that complexity itself isn’t the problem. It seems, in fact, to be inevitable. The challenge lies instead in helping clients create clarity within that complexity — prioritizing what truly matters and what they hope to achieve, and building coordinated support systems that can navigate not only the practical side, but also the very human side of modern wealth.



Problems Are Rarely Just Financial and Technical

> *“The diagnosis is often actually only the surface layer of what’s going on.”*
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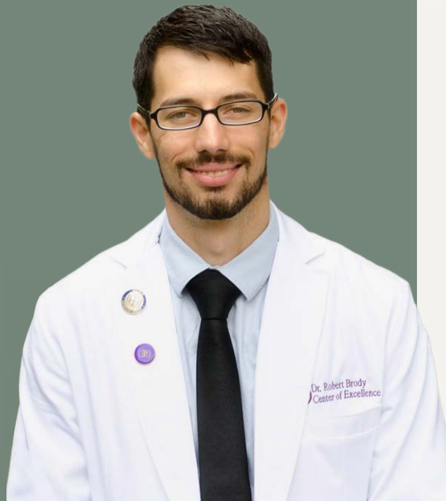
> Dr. Robert Brody



As with the discussion around estate planning, roundtable participants noted that clients often approach them seeking solutions to specific technical problems, but that it often quickly becomes clear that these issues don’t exist in isolation. Often, technical problems are connected with questions of identity, relationships, stress, communication, and emotional wellbeing.

A business succession problem, for example, may in fact prove to be a fear of mortality, or loss of control. A college funding conundrum may be about perception and prestige, and even healthcare concerns may be strongly linked to stress, overload, and the pressures of modern living.

Dr. Robert Brody explained that many patients who arrive at his practice seeking help for gastrointestinal issues are struggling with far more than physical symptoms alone.

“The diagnosis is often actually only the surface layer of what’s going on.” he explained. “IBS, for example, is often a name we put on a collection of symptoms. It’s not necessarily the disease.”

Dr. Brody’s work involves stepping back and looking more broadly at a patient — incorporating lifestyle, stress, and environmental factors, rather than simply treating the obvious symptoms.

Jeffery Glick, whose firm helps business owners prepare companies for growth, acquisition, and sale, noted that many entrepreneurs become so focused on running and expanding their businesses that foundational planning just doesn't happen until problems arise.

"A lot of people," he observed, "just don't know what they don't know."

This lack of preparation can lead to significant stress, particularly when business owners begin considering succession, sale, or retirement. The group discussed how deeply many founders tie their identities to the companies they have spent decades building, making objective decision-making difficult.

Teresa Leigh shared a generalized example of how quickly complexity can become personal. In a major household project, her team was asked to step in only after costs had escalated dramatically — at which point they uncovered serious gaps in oversight and warning signs that something was not right.

Leigh emphasized that situations like this rarely remain purely financial or operational. Even when evidence points in a clear direction, emotions and existing relationships can make objective decision-making difficult. That's where coordinated guidance becomes essential — not just

"A lot of people just don't know what they don't know."

Jeffrey Glick

to identify the issue, but to help families work through decisions and follow through, while maintaining strict confidentiality and ensuring any collaboration with outside professionals occurs only with the client's knowledge and consent.

Emotional and lived reality were repeatedly touched upon during the roundtable, with the group frequently commenting that facts and expertise are not always enough to create change. The client must also be emotionally ready to confront difficult realities and make decisions that may challenge their sense of identity, security, or control.

As Dr. Miki Lasher observed, "If you just tell them what to do, they might not do it. In fact, they're probably not going to do it."

Instead, she emphasized the importance of helping clients fully understand the patterns and beliefs influencing their decisions so they can begin to develop genuine internal motivation to change.

Perry Kalmus brought a story to the group of a student with acceptances to two Ivy League schools, but with little to no financial aid, while another university offered a full scholarship. The prestige and pull of the Ivies were very real to the student and their parents, but would have saddled the young person with enormous debt before even undertaking a postgraduate degree. Ultimately, after extensive discussion about long-term debt, the student, who wanted to become a doctor, chose the scholarship route for undergraduate.

This story highlighted how some of the most important decisions families face are rarely purely financial calculations. Instead, they often involve navigating aspiration, perception, fear, identity and competing visions of success.

"If you just tell them what to do, they might not do it. In fact, they're probably not going to do it."

Dr. Miki Lasher

Clarity Before Strategy

The fast pace of modern life and people's desire to have answers and act quickly was also a topic of conversation. In a world of increasing complexity as well as a wealth of available information, Matan observed that many people move too quickly towards perceived solutions without first fully understanding the underlying beliefs, pressures, and motivations driving their decisions.

"It's more important to find clarity before we go into strategy," he noted.

The rise of AI tools able to offer seemingly complex and personalized solutions, combined with social pressure and online commentary, often encourages many people to adopt completely the opposite approach to the one Matan recommended. Though access to information has never been greater, it was noted that information without context can sometimes increase confusion rather than reduce it. In fact, all the experts agreed that though AI can generate answers almost instantly, it cannot fully understand family dynamics, emotional readiness, long-term goals, or the lived realities that often shape important decisions.

Michael Clear reflected that clients now often arrive having already researched sophisticated legal or financial structures online, but without having first established the foundational planning to support those strategies.

"You need a foundational plan," he explained. "You actually need boring."

This comment strongly resonated with the group, with experts repeatedly returning to the importance of slowing clients down enough to focus on the basics before pursuing more advanced strategies.

"From boring," Clear added, "we can build."

Dan Levine agreed with this practical approach from an accounting perspective, warning against allowing isolated tactics to drive broader decision-making and not letting "the tax tail wag the dog."

For Levine, the role of an advisor is not simply to identify technical opportunities, but to help clients understand whether those opportunities they may have discovered online genuinely align with their overall goals, family circumstances, and long-term plans.

If you're constantly in execution mode — putting out fires, managing people, and keeping everything moving — you may not realize how long it's been since you last stepped back. The risk isn't that you're doing nothing; it's that you're doing everything except the few decisions that would simplify the rest.

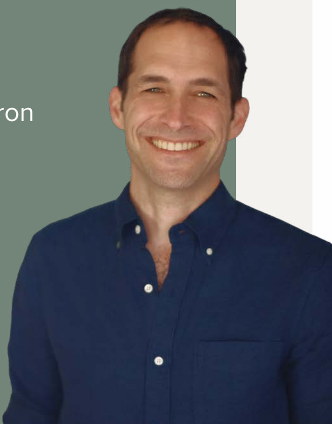
Brian Lasher of Euclid Harding noted that one of the most valuable roles any advisor can play is helping clients to slow down the pace of decision-making long enough to prioritize what truly matters.

"If it isn't prioritized," he observed, "it doesn't happen."

In order to achieve this clarity, it's imperative for advisors to ask the difficult and sometimes uncomfortable questions. What kind of life does the client actually want? What responsibilities are they carrying unnecessarily? What goals are genuinely meaningful, and which are being driven by external expectations, or purely habit?

It was noted that clients may have spent years operating in an environment where constant movement and achievement are lauded and rewarded, leaving little space or time for reflection.

> *"It's more important to find clarity before we go into strategy."*
>
> Matan Cohen-Citron



Ultimately, participants agreed that clarity creates the conditions needed for better decision-making. When families understand what matters most and feel confident in their priorities, strategy becomes far more effective.

But clarity doesn't happen automatically — it typically requires a deliberate process that surfaces underlying constraints, aligns the people involved, and establishes a cadence for decisions and follow-through. Without that structure, even sound strategies can stall or drift over time.

In this sense, modern advising extends beyond the technical: it helps families slow down, gain perspective, and move forward intentionally rather than reactively.

The Role of a Coordinated Advisory Team

Participants noted that modern family challenges rarely fit within one domain, and no single advisor can see or solve the full picture. Financial decisions intersect with health, relationships, business pressures, family dynamics, emotional wellbeing, education planning, and more. When guidance remains fragmented, it can be technically sound yet still fail to reduce complexity — and in some cases can add to it.

Brian Lasher noted that one of the motivations in bringing together this diverse group of experts was his recognition that "none of us sees the full picture."

Participants discussed the value of collaborative advisory relationships — where professionals across different disciplines communicate openly, share perspectives, and help families navigate complex issues in a more coordinated and thoughtful way. Coordination, however, is not simply about assembling a group; it requires a central process for defining the problem, prioritizing decisions, and maintaining accountability across all the moving parts.

The group noted that proactive collaboration may often prevent larger crises later. In practice, that may mean identifying operational vulnerabilities before fraud occurs, or helping families establish healthcare directives and succession plans long before they become urgent — so decisions are made calmly rather than under pressure.

Another theme that was discussed was trust. Jeffery Glick noted that business owners often need reliable external voices capable of helping them step back from the day-to-day pressures of running the company long enough to objectively evaluate long term goals.

"A lot of business owners just don't know who to trust."
he said.

For Glick, building that trust often begins with honesty and transparency, even when conversations become uncomfortable.

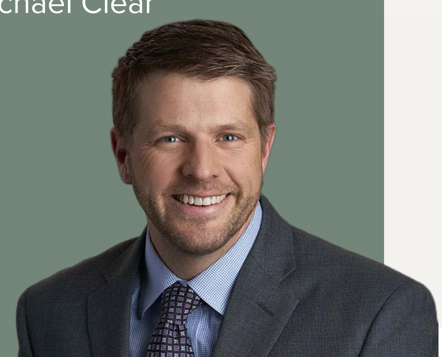
"You just have to be honest."
he said.

Other participants agreed, noting the importance of clients feeling heard, understood, and supported through periods of uncertainty and change.

Dr. Miki Lasher expanded on this from a behavioral perspective, noting that trust and collaboration are often essential components in helping individuals move from simple awareness to meaningful action.

> *"You need a foundational plan. You actually need boring. From boring, we can build."*

Michael Clear



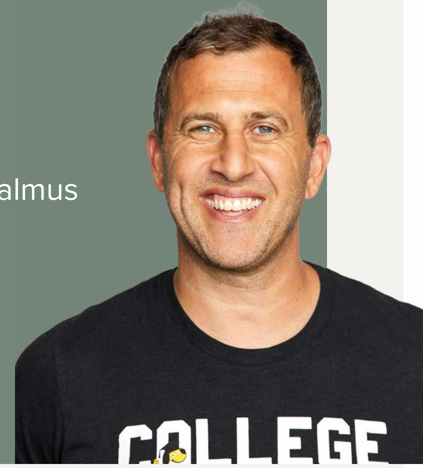
Perry Kalmus agreed that this dynamic was also important when families are navigating emotionally charged decisions around education. Parents and students frequently arrive carrying anxiety around making the "right" choice, and having an advisor serve not simply as an expert, but as a trusted guide, is helpful.

"Becoming that trusted resource," he explained, "provides comfort."

The idea of coordinated advisory relationships being most effective when they move beyond isolated transactions and into long-term partnerships built on communication, honesty, and understanding was considered key.

"Becoming that trusted resource, provides comfort."

Perry Kalmus



Success Isn't Always Dramatic

Throughout the discussion, participants noted that success in advisory work is not always defined by dramatic transformations or headline-worthy outcomes. More often, success appears quietly — in the reduction of uncertainty, the ability to make calm, informed decisions, and a greater sense of confidence and stability. These outcomes are rarely the result of a single recommendation, but rather the product of consistent cross-disciplinary guidance, structured follow-through, and a clear cadence over time. In many cases, the most meaningful "win" is the absence of avoidable harm: fewer preventable crises, fewer reactive decisions made under pressure, and fewer issues that compound simply because no one was coordinating the full picture.

For Teresa Leigh, success means stopping fraud, reducing household complexity, protecting families, and solving real underlying problems with clear systems.

For Dr. Robert Brody, and Matan Cohen-Citron, it's helping people make aligned, informed changes that improve health, function, and well-being by addressing root causes and restoring vitality.

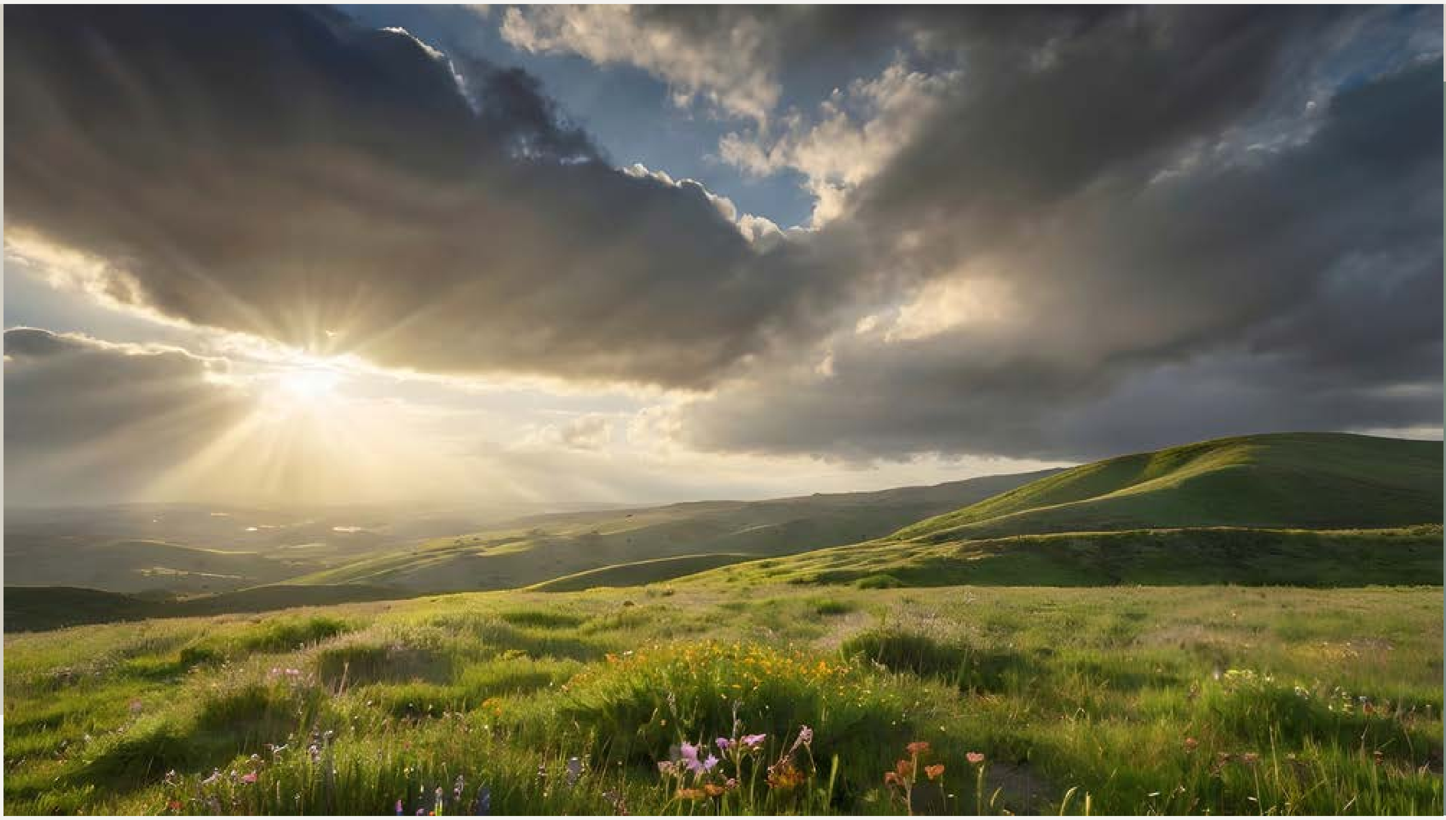
For Michael Clear, success means helping clients get foundational estate plans in place, resolve family dynamics, and ensure the right people can manage decisions, money, and continuity.

For Jeffrey Glick and Dan Levine, success means helping families and businesses become bankable, improve financial infrastructure, and provide reliable, proactive accounting and advisory support that drives growth and readiness.

For Perry Kalmus, success means helping families make informed college choices, reduce fear, and find the best-value path to opportunity, fit, and long-term outcomes.

For Brian and Miki Lasher, success means helping families make clear, aligned decisions, reduce stress, and use trusted, holistic support to build healthier, more fulfilled lives.

All participants agreed that more often than not, effective advisory work is less about dramatic intervention and more about thoughtful guidance over time.



Conclusion: Clarity Through Collaboration

Despite the wide range of disciplines represented at the table — spanning wealth management, psychology, medicine, education, coaching, and household management — the discussion revealed a remarkably consistent theme: **in one way or another, each participant's work helps individuals and families navigate complexity.**

Whether that complexity occurred through financial pressure, business succession, health issues, family dynamics, emotional stress, major life transitions, or operational overload, the group returned repeatedly to the same reality: the challenges of modern life rarely exist in isolation. They overlap, compound, and can affect nearly every aspect of a family's decision-making.

For families reading this, the question is not whether complexity exists — it is whether that complexity is being actively managed, or simply tolerated. In this environment, coordinated advisory relationships can provide something far more valuable than isolated technical expertise. Working with a trusted team of professionals can help families gain a broader perspective, prioritize what matters most, and make more thoughtful long-term decisions.

When coordination works well, it also creates the conditions for preparedness. Proactive collaboration — as opposed to emergency firefighting — can help families, individuals, and businesses reduce uncertainty, navigate difficult transitions and, crucially, avoid preventable harm. In many cases, success is not measured by dramatic intervention, but in the presence of calmness, better communication, and fewer avoidable crises.

The discussion also highlighted the importance of trust. Effective advisory relationships are built not only on technical knowledge, but on communication, empathy, long-term partnership and the confidence your advisor is acting in your best interest. Families are not solely looking for solutions; they are looking for guidance and perspective – and to feel heard, understood and supported through uncertainty and change.

Ultimately, the roundtable reinforced that no single profession holds all the answers. The most effective support often emerges through collaboration among professionals who communicate openly, share ideas, and work together in service of a family's broader wellbeing. And while we live in a fast-moving world where information — and even sophisticated recommendations — can be generated almost instantly, families still face the harder work of aligning priorities, navigating emotions and relationships, and translating insight into coordinated action over time. For many families, progress begins with a focused conversation designed to help them understand their current situation, identify their most pressing constraint, and evaluate next steps with clarity.

If this discussion resonates, the next step is simply to determine whether this approach could help solve your most immediate challenge. In an increasingly complex world, the ability to slow down, coordinate thoughtfully, and move forward with clarity may itself become one of the most valuable forms of support a family can have.