Holiday Gift Guide

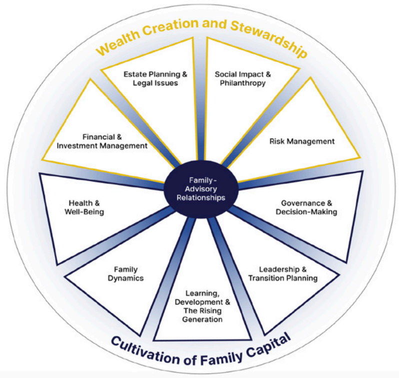
Welcome to The UHNW Institute's Inaugural Holiday Gift Guide!

Surprise your colleagues and favorite client families this holiday season with carefully curated gifts aligned with our Ten Domains of Family Wealth.

As many of you learned during the 2024 UHNW Institute Symposium optional training event with Jim Grubman, Stacy Allred and Tom McCollough, the Ten Domains of Family Wealth framework empowers client families to make better decisions by addressing wealth creation and stewardship, as well as cultivating family capital.

Like the framework model, our gift ideas are organized by domain with a price point* under $100 for clients that provide educational and practical gift giving related to each domain — from a legacy interview gift certificate to support family history stories and family dynamics to risk management related ideas, like a document safe.

Whether you're looking to show appreciation to your team or the family you recently onboarded or worked with for decades, our curated gift ideas, coupled with a thoughtful notecard, are a great way to show appreciation. We invite you to share some of your own recommendations in the UHNW Institute portal here.



And finally, as a token of our gratitude, we invite you all to enjoy the Ten Domains of Family Wealth slide deck and graphic that accompanied the training presentation here.

Happy Holidays!
The UHNW Institute Team

**To comply with FINRA rule 3220 (the gift rule), no client gift can exceed $100 in one year. This rule serves as an exception to the non-cash compensation rules, allowing gifts within the $100 limit per client per year. More details are available on FINRA's website. All information in this gift guide is provided for general informational purposes only and is not intended as legal advice. Please consult your own counsel to ensure your compliance with applicable laws and regulations.*

Family-Advisory Relationships

At the center of it all is the need for collaboration and integration, much like a general practitioner in the medical community or a general contractor in the construction industry. The Family-Advisory Relationship domain pulls it all together — exploring the intersection of the cross-domain connectivity. A prenup, for example, is relevant within the purview of estate planning and legal issues, but may be relevant within family dynamics, financial and investment and risk management domains as well.

Whether it's for the family or the advisor, focus on the relationship with these gift ideas* that encompass the cross-domain activities and needs of the family and advisory teams, which support communication, collaboration and integration.

*All gifts are recommended for clients and work colleagues.

- **Family Calendar:** Whether you use an old school wall calendar or technology, a family calendar helps organize family and advisory meetings, reinforcing collaboration and communication.
- **A Cup of Comfort for Collaborative Convos:** Tea Forte Advent Calendar or Chemex coffee maker and Stumptown Coffee for a spot of tea or a cup of Joe to set the mood for productive discussions.
- **Build connection and your network** with a smarter business card.

Financial & Investment Management

Give a gift that focuses on the domain that often steals the show and helps clients and advisors navigate the assets that form the financial wealth of a family. These gifts incorporate the financial, real estate, collectible, equity, investments, tax planning and management related to managing assets.

- A luxury leather valet tray for change for the adults and a Spend-Safe-Give piggy bank for the kids: Encourages saving and symbolizes financial growth.
- Investment journal: Supports tracking and strategizing investments in a tangible way.
- Decorative globe: Merges functionality and security, fitting the theme of managing global assets.

Social Impact & Philanthropy

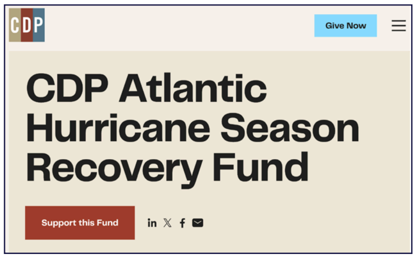
Adjacent to the FAIM domain, social impact and philanthropy encompasses financial and non-financial charitable, philanthropic, social impact and community activities of the family, including foundations and other vehicles by which families may choose to create impact in the world based on their values and goals.

Pick a cause — your favorite or theirs' — and maybe a donation in honor of your client or colleague. Alternatively, provide information about setting up a DAF through a service you offer in-house.

Support **mental health locally, nationally and even abroad.**

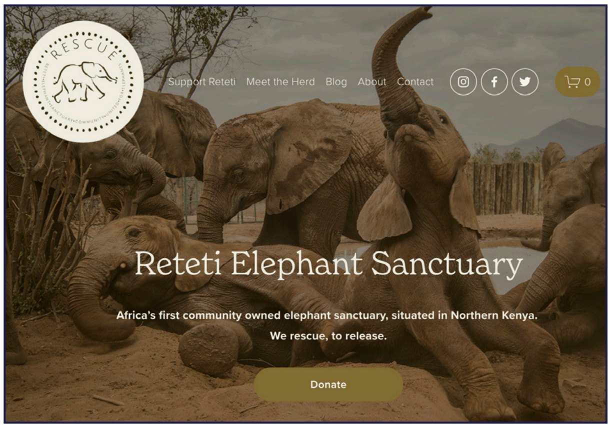
Choose your firm's favorite charity or consider my favorite non-profit, Prodigy Camp, that supports the mental health of teens across the world — helping kids 'find themselves before they lose themselves in the midst of adolescence' through a summer camp program.

For the Climate Compassionate — there is always a need to support Hurricane & Wildfire recovery efforts. We're impressed with a partner and former roundtable panelist, the Center for Disaster Philanthropy (CDP) and their Atlantic Hurricane Season Recovery Fund and California Wildfires Recovery Fund.



Steer clear of taking sides, but for the peacemakers and bridge builders, the Center for Disaster Philanthropy (CDP) has a fund that supports two sides of the coin with the CDP Israel and Gaza Relief and Recovery Fund providing strategic immediate and long-term recovery support to people disproportionately affected by the region's humanitarian crisis. If the Eastern Europe conflict is on the mind of your clientele, consider the CDP Ukraine Humanitarian Crisis Recovery Fund.

Or keep it light and support the Animal Lover **—** adopt an Elephant at Retiti Elephant Sanctuary, Africa's first community-owned elephant sanctuary, situated in northern Kenya.



More Gift Ideas:

- Fair Trade Handmade ornaments: Reflects community support and the beauty of giving back.
- Charity-supporting tote bag: Combines practical use with a message of social responsibility from your favorite cause, or create your own custom, in-house version.
- Donation box: Acts as a visible reminder to prioritize philanthropy and customize it to your heart's content.

Estate Planning and Legal Issues

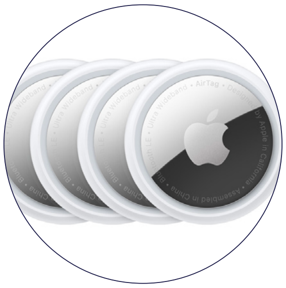
With all the recent changes in estate and gift taxation, consider a gift that aligns with managing the estate planning — trusts, family law, taxation, litigation and the needs of the family:

- Important documents organizer: Keep critical legal documents safe and accessible with digital organizers, a hard copy binder or a free Estate Planning Kit to get started from AARP.
- Lockable document safe/keepsake box: Safeguards personal items, symbolizing protection of wealth and memories, and equally important, a paper shredder to safeguard confidential documents that are ready for the rubbish.

Risk Management

Risk Management is a growing domain that extends far beyond insurance and cyber security, encompassing family risk education and management practices related to board or trustee roles, reputational risk, staff management, family/residential/cyber security, emergency preparedness, risks of high-value assets of residences/collections/aviation/luxury yachts and holistic insurance strategy.

- Digital Safe: Ensures security for critical items, embodying preparedness.
- Wallet with RFID Blocking: An anti-theft technology to keep your credit cards and data safe.
- Home Inventory Checklists for your valuables are available for free by your insurance company, or consider a firm-branded version in journal or digital form. For aging parents, consider a password book too. Want a customizable one to brand for your needs? Try a template from Etsy.
- Decorative first-aid kit: Combines aesthetics with practicality for family safety.
- Engraved Apple Air Tags to personalize and locate important belongings
- Personal Safety Tools: Protects you in the critical first 72 hours. For the driver, Jump Starter for real risks in the driver seat and for the next gen off at college, Overdose Awareness. No greater gift for teens than the gift of education and to those in need, Narcan and Roofie Detection Strips. And for anyone, a custom personal security blanket of the cutest kind.
- Jewelry box: Protects valuable items, addressing personal asset safety.



Governance and Decision Making

Governance and Decision Making encompasses the family's structures and processes in managing itself within and across generations, including decision-making in any family enterprise that may be present.

- Chess set: Represents strategic thinking and decision-making.
- Decision journal, note pad or planner: Encourages reflection and thoughtful planning for family governance.
- Hourglass: Serves as a symbolic reminder of timing and patience in decisions. Also serves as a time keeper during work meetings and family retreats.

Leadership & Transition Planning

Leadership and Transition Planning encompasses the family's planning and activities for fostering, supporting and assuring continuity across time for the leaders of the family and any family enterprise that may be present.

- Leather planner: Facilitates leadership by organizing goals and responsibilities.
- Symbolic baton/compass: Represents guidance and passing leadership between generations. An ideal symbolic gift idea for the wealth creator as he or she steps back to allow the rising gen to step up.
- Keepsake box: Honors transitions by safeguarding meaningful heirlooms and messages.

Health & Well-Being

Health and Well Being encompasses the intersection of physical, mental and spiritual health, wellness, disability and resilience with the complexities of wealth and the family system. While we'd like to promote handing out puppies and kittens to your clients, consider these next best ideas:

- **Holiday** blanket: Encourages comfort and relaxation, supporting physical and mental well-being.
- Elegant water bottle/**tea infuser**: Promotes hydration and healthy habits.
- Seasonal and Aromatherapy candles: Helps reduce stress and improve wellness in the family environment.
- **Concierge discounts** from a trusted partner your firm collaborates with for health services including Private Medical, Sollis Health and others.

- **Health tools** including a mini massage gun, a tech infused scale, or something a little heavier than weight — testing from 23andMe, AncestryDNA, Thorne and Viome, genetic, stress and microbiome tests to gain insights into your gut, oral and cellular health to discover what foods, supplements and biotics you need to thrive. Added bonus, or maybe detriment...you might learn too much!
- **Humor** in any way you can share it, perhaps a local comedy club night outing, or closer to home, why not try a Zoom Call Bingo mouse pad for those screen-fatigued colleagues and virtual family meetings.

Family Dynamics

The domain focused on personal and family strengths, challenges, communication needs and conflict management strategies related to the family, its relationships and wealth is often the least resourced and most overlooked given its susceptibility for causing family derailment if not tended to well.
The single most important gift you can provide your client families is the gift of resources to aid in preventing potential conflicts of family dynamics.

- **Build trust and communication with these Family Legacy tools and services**, from our Legacy Toolkit, StoryQ and StoryFile, that aim to encourage storytelling and build family cohesion, or a keepsake book from StoryWorth or Remento.
- The Family Diagram & Motivational Values Cards, tools that connect users to the richness of their multi-generational family histories, their narratives, values and motivations.
- Family tree chart: Represents legacy and the importance of preserving family history. What better way to show connection to your client than to include an onboarding exercise that captures their family tree that you turn into an heirloom gift?

- Photo album: Document the family history, a family retreat or event and celebrate shared memories that strengthen family bonds.
- Custom photo puzzle: Combines fun with a focus on family connection.
- **Game play** with one of these vintage board games and the latest video games for the whole family. Let's start with the game everyone needs to learn to say: Sorry!
- Create opportunities for shared laughter and interaction with a custom version of a classic board game. Get the grandparents in on the fun with a conversation starter game and one they can play virtually with kids at the holiday dinner table.

Learning, Development and Rising Gen

Learning, development and rising gen encompasses the personal, family enterprise and family system activities that foster, support the personal, family enterprise and family system activities that foster, support and educate family members at all life stages, accounting for learning styles, decision-making roles and positions within family, ownership and business relationships. Beginner through advanced educational opportunities within the UHNW Institute Resource Library are geared for next gen, rising gen and the experienced advisor and family member. Consider legacy projects as a great way to include your next gen staff in projects with families to build trust and meaningful relationships.

UHNW Institute Training. Stay tuned for more virtual and in-person training opportunities from the Institute in 2025 that focus on the Ten Domains of Family Wealth and more. In the meantime, visit the Resource Library for our signature Masterclass Series on The Art of Facilitation, Power Dynamics and Collaboration, Conflict Transformation: Empowering Tools for Positive Change and more. (*Members must log in to the portal to view the content.)

Virtual and in-person education for advisors, beneficiaries and families with our education partner, Tamarind Learning to bridge the gaps that exist among families of wealth.

Masterclass Membership for your team or families. MasterClass at Work provides powerful, flexible training solutions featuring the lived experiences and insights from the world's top experts. Courses on investing, leadership, productivity, DEI, public speaking, communication, philanthropy, negotiating, time management, health and wellness and more are expert led and asynchronous.

Legacy project tools and resources, including ***50 Ways to Leave your Legacy***, an UHNW Institute social media campaign in Q1 to coincide with our new **2025 Beneficiary Stories Initiative** that incorporates stories of families with lessons learned for advisors and family members alike. In the meantime, consider one of our favorite tools and services from our roundtable on Legacy above.

Other Unique Gift Options for Colleagues and Clients:

Custom Travel Recommendations and Itineraries From Your Team To Your Client.
Use this template to show your team you appreciate their insights and recommendations by creating a custom tour guide to your city or the town of a client. Ask employees for their top travel experiences there, with a quote and photo from each employee that illustrates a favorite place to visit, restaurant, bar or fond memory. It not only feels personal and special, but it allows your client and employees to learn about one another in the process.

Memberships and Subscriptions
Publications and subscription-based services are an easy solution for a custom, thoughtful gift for staff and clients. Consider a favorite city attraction, local museum or recurring gift boxes from BreoBox or goody for business.

Shout Out to our advisory member, Susan Winer: Combine travel and food with subscription boxes and you get a very targeted gift like ***Sakuraco****, a Japanese subscription-based gift box that explores the wonders of Japan, one prefecture at a time.*

Local Favorite Experience or Restaurant
In Chicago, that would be the bathhouse, Aire Ancient Baths and in NYC, One White Street for a memorable dinner in the best neighborhood in the city!

Local or Regional Favorite Foods and Treats
Who doesn't love a NY Cheesecake, a key lime pie, cakes, cupcakes, jams, Austin's best b-b-que and even pint-of-the-month ice cream delivery, so don't be afraid to ship your favorite local food to your clients. Other tried and true favorites include: Jacques Torres chocolate, Chocolate Covered Pretzels from Beverly Hills and Spoonful of Comfort, a favorite gift for any and every occasion, but death and divorce rank at the top.

Personalized Beverages and Corporate Wine Gifting
If agave or vino is more your cup of tea — I mean shot of tequila or glass of wine, try Vivino, or personalized, world class wine and champagne gifting.

Shout Out to UHNW Institute founder and chairman, Steve Prostano. Try the corporate gifting option at his favorite winery, Far Niente Wine Estates. Or for advisory board member, Laurent Roux: A tequila tasting inspired by the rowdy table you wish you'd have been seated at during the Symposium dine around.

Anything that looks or tastes homemade, handmade or monogrammed like custom sugar cookies for your team or clients, or a box of curated sweet treats or Holiday Favorite goodies.

Thank you for exploring our gift guide!

Feel free to return to it throughout the year whenever you're in need of thoughtful and unique gift ideas.

Explore related books and media within our ever-expanding educational resources in the UHNW Institute Resource Library, as well as in our UHNW Institute 2024 At-a-Glance Recommended Reads that breaks down favorite resources by domain.

Be sure to explore even more curated picks from our Institute members below.

Happy gifting!

Member Suggestions

KELLY LORA EWART
HEAD OF MARKETING, BALLENTINE PARTNERS

One of my favorite gifts I've ever received from a client was a delivery of fresh cherries. They were unexpected, came from a small, family-owned farm in California during their once-a-year harvest and were sustainably grown. It felt like such a special, thoughtful gesture… a beautiful way to show appreciation.

As for a gift from my employer, the best gift has been the gift of time. For the past couple of years, our firm has closed for the entire week of Thanksgiving, giving us all the chance to rest, recharge and spend quality time with family and friends.

JAMIE MCLAUGHLIN
CHIEF EXECUTIVE OFFICER, J. H. MCLAUGHLIN & CO.

Honey from our hives!

AMY HART CLYNE
CHIEF KNOWLEDGE & LEARNING OFFICER, PITCAIRN

My FAVORITE is to share thoughts from the heart – how someone impacted me (for the better!) and how I was fortunate enough to have impacted someone else. I was lucky enough to have just received that kind of note – and I will save it forever.