

Description not needed: The visuals in this video only support what is spoken; the visuals do not provide additional information.

## ABOUT RICHTER FAMILY OFFICE

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**Danny Ritter, Partner:** Richter is a business advisory firm that was created over 90 years ago, basically by a group of partners who felt that business owners were not getting the advice they needed, and they didn't have a go to place for that advice.

**Richard Leon, Client Relationship Manager:** So Richter Family Office was founded in 1999, when Richter perceived the need to help clients that had experienced a liquidation event, or had a sufficient level of wealth that was going to support them not only in this generation, but in generations to come.

**Mindy Mayman, Partner:** Richter Family Office spends a lot of time getting to know its clients. Our main area of focus is to understand who the money is for and what families are trying to accomplish with their money. So, in addition, to help them strategize and build a portfolio solution, we're also there to help them figure out how to do that and how to educate the next generation.

At the same time, we source unique investment solutions for our clients. And we also report back to them in a consolidated way so that they can always measure how they're doing against their goals.

**Greg Moore, Partner** At Richter Family Office, we have the benefit of 90 years of experience working with entrepreneurial families. And with the spirit of that in mind, we take a very holistic approach to working with our families across investments as well as tax and estate planning, which really differentiates ourselves from the competition.

Looking at our families through a very multi generational and multi disciplinary lens means that we bring some cohesiveness and order to a family's overall financial and estate planning picture.

**Mindy Mayman:** They quickly learned that it's not about the next investment strategy, but really about having a place to come and talk about the unique challenges of high net worth families, and how that impacts them and future generations.

**Danny Ritter:** Our role is to make things easy or easier. And we find that everything that we built around the business, and everything we built around our service offering is intended to make life a little easier so, families can spend their time to do the things they want to do.

**Mindy Mayman:** Because today families are growing in size, and they're certainly all over the world, we've put in place a Richter App that's designed to household all the financial information of a family so that family members around the world can access it at their fingertips.

And it can even be shared with their other professionals, be they insurance brokers, lawyers, notaries or anyone else that really needs that information.

**Richard Leon:** We talk a lot about wealth, and the transfer of wealth from one generation to the next. But actually, equally important than, perhaps harder, is the transfer of values from one generation that have created that wealth to the next generation that will enjoy that wealth.

With those, with that transfer of wealth also comes the transfer of responsibility. And one of the challenges is to bring the next generation not only into the wealth, but also into the values that accompany that wealth.

**Mindy Mayman:** Richter Family Office today is one of the largest multifamily offices in Canada, with a full team of professionals on the investment side. Also, in terms of reporting, compliance, and some of the other services we offer at Richter.

**Danny Ritter:** Families have found it extremely difficult to navigate on their own all the different moving parts that relate to their family. It could include share hold disagreements, estate plans, wills, corporate resolutions, and try to resolve all of them and know that they're making a decision that's well aligned and well thought through.

The problem is that they have excellent advisors, working with them, but not necessarily quarterbacking all of these moving parts. And that is fundamentally where I think we have differentiated ourselves and distinguished ourselves.

**Greg Moore:** We also have achieved the fact that we really are free of conflict and we take a very objective approach to helping our families from an investment perspective. We don't share in benefits from any other ties or relationships with larger institutions, nor do we look to sell or place our own internally managed investment product.

Instead, we take a lot of time to ensure that the investments that make their way to our clients' portfolios have been properly vetted and placed based on the individual needs and objectives of the family. And we ensure that those investments remain relevant over time.

That really differentiates ourselves from the competition that may look to work with a family based on a very closed or narrow set of investment alternatives that are internally managed, or have been marketed to them on the basis of commission based sales.

**Richard Leon:** To really provide the best quality service that we can to our families, we have to understand not only the principal with whom we interact, but also their entire support structure their families, the companies. Everything that is connected to that person is part of their family.

**Danny Ritter:** Family is an anchor to everything in life. It provides a source of comfort, stability, a place one can trust that they'll always have a place to go, a place of security.

**Mindy Mayman:** What makes me the most proud about working at Richter Family Office is the fact that we're able to help our families, and really make sure that they stay cohesive, that they enhance and grow their wealth for themselves and future generations. And that they're generous with the community outside.

**Danny Ritter:** To be in Canada, focused on business families in a way that is unique, but yet approachable and accessible is really something I'm most proud of. And I know that if we continue to dedicate ourselves in the way we have, there's more and more success to come.

[RICHTER FAMILY OFFICE – CREATING VALUE AND WEALTH]