

DIRECTORY OF MULTIFAMILY OFFICE AND WEALTH ADVISORY FIRMS

2009

Financial Concepts Inc.

A Member Firm of M Financial Group

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Q Briefly describe your firm, its offerings and its mission statement.

Financial Concepts Inc. (FCI), a Member Firm of M Financial Group, provides financial security management for corporate management teams, and affluent individuals and their families. We excel at providing planning and consulting services that facilitate the successful design, implementation, and administration of wealth transfer and executive benefits solutions. Since 1972, clients have looked to FCI to help protect and preserve their net worth and business values, and establish their legacy through charitable planning.

FCI has developed a reputation for effectively managing long-term financial security strategies for our clients and their advisors (i.e., estate planning attorneys, accountants, tax attorneys, and trust officers). Client objectives, and our respect for our client's time, experience, and privacy, drive the design of plans that help minimize estate taxes and transfer wealth to future generations and designated charities.

Through M Financial, we have exclusive access to institutionally priced insurance solutions supported by the superior experience of the affluent market. These differentiated products create opportunities that, over time, enhance the success of the plans we develop with clients.

Our mission is to provide solutions to the nation's most successful businesses and private clients to enhance and protect both shareholder value and personal wealth. We strive to provide a superior level of service which leads to the goal of enhancing the lives of our clients and their families using the best strategies and solutions available.

Q Describe your investment strategy and how it might be unique.

Our primary goal is to serve the specialized personal insurance needs of owners and executives of large, privately held companies and public companies.

We develop long-term relationships with each client, with a focus on long-term performance, so we can serve their needs as they change over the years—as they will—due to new business and economic circumstances, the impact of tax law changes, or changes within a family or business.

A fundamental difference between FCI and the traditional financial services organization is our total firm commitment to proactive client service and integrated support systems. These services are performed not just for programs that we have implemented, but also for all programs maintained by our clients.

Q What do you consider to be the most important factors when evaluating a wealth advisor or MFO?

Typically the professional advisor will help to diagnose specific client planning issues such as complex trust funding strategies, estate tax liabilities, succession strategies or adverse ownership or economic arrangements, and refer client projects to our firm. As specialists in the insurance arena, we strive to formulate the most efficient funding arrangements for these projects.

By focusing exclusively in this field, we convey a unique perspective on wealth transfer techniques that goes far beyond competitive products. We complement the skills of the advisor by providing innovative options for “what if” scenarios using various assumptions. In evaluating these collaborations, we place significant value on integrity, creativity, the ability to execute—and when necessary, adjust—and a mutual respect for each other's area of expertise.

Q How has your firm adapted during the recent economic downturn, and what new opportunities have developed for your firm and your clients?

The current economic cycle has presented both challenges and opportunities for affluent individuals and families. FCI is very focused on the opportunities for clients utilizing tried and true tax-effective planning techniques, including:

- Reduced Asset Values/Low Interest Rates
- Large Valuation Discounts/Pending Legislation
- Estate, Gift, Income Tax, and Asset Protection Planning

Since FCI was founded, there has never been a better time for affluent families to focus on wealth transfer planning. Communicating these opportunities, and helping clients take full advantage of their ability to efficiently transfer wealth, supports our efforts to become a lifelong member of our client's team of financial advisors.

AT A GLANCE

- Ownership of firm: Patrick J. McNamara Family Trust
- Office location(s): Ann Arbor, MI
- Number of employees: 6
- Number of client families: 10 Private Family Offices
- Assets under advisement: \$300 million
- Average family office net worth: \$500 million+
- Average new client net worth: \$50 million+
- Relationship manager/client ratio: 1 to 1
- Broker/Dealer affiliation: M Holdings Securities, Inc., member FINRA/SIPC

Private
Wealth