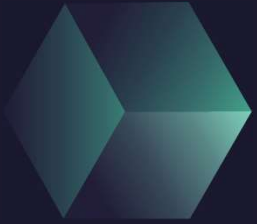




# Generational Initiatives for UCC

For Family Connection

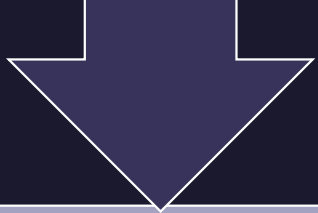




# Six Initiatives

# 1. Annual Heritage Zoom Call

Monday, May 23<sup>rd</sup>, 1938, was  
the emergency family exodus  
from Prague



Let's host an annual Q&A on or  
near 5/23 with all generations  
to discuss the exodus and other  
history of the family



## 2. Connection Website

Have more opportunities for the family  
to interact

# Travel



#551, #552, #553, #554

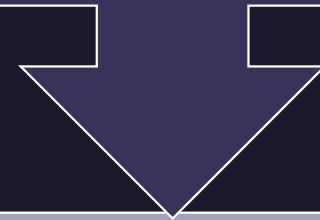
Searches return a coded set of family members that live in that city

# 3. Live and Video

Clients prefer human  
connection

# Live Quarterly Update

Live or recorded  
video



Live  
Seminars  
with Q&A

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How to Read Your Statement

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Budgeting

---

First Real Estate Purchase

---

Self-Directed Investing

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Estate Planning



# 4. Family Meeting/ Retreat Every 5 to 10 Years

Have more opportunities for the family  
to interact



# 5. Gen 5

## JUNIOR COUNCIL

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1. Dedicate 0.25% of UCC assets to investments
  2. Dedicate \$2,000 for directed charity
- Supervised by AEG and/or other Gen 4

## EASY SELF-INVESTMENT

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Let family members easily direct their own investments  
Max: 10% for a private and 20% for a liquid security

## GEN 5 TICKETS

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Gen 5 out-of-towners get free tickets with Gen 5 NYers

# 6. Information Resources

www.praguefamilyoffice.info



Turning 18

Shared Family House

Turning 25

Your Will

New Car 

Annual Taxes

Renting an APT

New Credit Card

Having Children

Healthcare Expenses

Travel to Prague

# Information Resources

[www.praguefamilyoffice.info](http://www.praguefamilyoffice.info)



## New Car

- ✓ You will need a car insurance policy. UCC has a favored relationship with Farmers and can get you a policy through the office. Or you can get your own. Family members have had positive experiences with Geico.
- ✓ If you are deciding between leasing the car or buying it outright, UCC can help you make that budgeting decision.

# Information Resources

[www.praguefamilyoffice.info](http://www.praguefamilyoffice.info)



Life Insurance is a bet against death. You pay a little money every year. If you live, you lose the money. If disaster strikes, your survivors get a large sum of money.

## Simple Insurance

### **TERM LIFE**

You lock in a long-term contract for a multi-year policy.

### **YEARLY RENEWABLE TERM**

You pay for one year of insurance and then decide every year whether or not to renew.

## Insurance Plus Extra Money

### **WHOLE LIFE**

You pay more than you have to for the policy, and the extra money goes into an "overpayment" account that gets used to lower future payments, when rates go up.

### **VARIABLE UNIVERSAL LIFE**

You pay more than you have to for the policy, and the extra money goes into an "overpayment" account that you manage and that is tax sheltered.

# Information Resources

[www.praguefamilyoffice.info](http://www.praguefamilyoffice.info)



In very simple terms, each policy structure is best for:

## Simple Insurance

### **TERM LIFE**

For people who want a medium-term 'set it and forget it' policy, don't want to prepay anything, and don't want cash tied up in some forced-savings account.

### **YEARLY RENEWABLE TERM**

For people who hate autopay, want to reassess the cost every year, and prefer full transparency even if premiums climb with age.

## Insurance Plus Extra Money

### **WHOLE LIFE**

For people who want long-term set-it-and-forget-it protection where all future cost spikes get absorbed by the insurer, not by them.

### **VARIABLE UNIVERSAL LIFE**

For high earners in painful tax brackets who want a complex but powerful tax work-around using an investment account inside a policy.

# Quick Explainer Videos

What is a Trust?



Public vs Private  
Equity



What is the Fed?



Uses of a Trust



What is a Hedge  
Fund?



Equity vs Debt  
Investing



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- Consultation with a qualified attorney
- Professional legal advice tailored to your specific circumstances
- Tax advice from a certified accountant or tax professional
- Financial planning services from a licensed professional

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# Three Goals

Boost

Increase engagement  
of all family members

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New

Convince new family  
members to join

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Return

Convince lost clients  
to rejoin

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