



Life Is a Team Sport

The greatest myth of all is that of a self-made man. He does not exist. We have all had a team that has assisted us along the way. It may have been a parent, sibling, friend, coach, or professor. Somewhere someone pushed and challenged us to be great. Life itself is a team sport. What I miss most from playing sports growing up is not the games or the fans; instead it's the bus rides and the locker room. I miss my teammates and knowing there was always a goal put in front of us, teammates beside me and a plan to attain that goal.

I am writing this letter to everyone who aspires for a breakthrough in a career, or a sport, and even the community, and realize that a team is needed to achieve it. We created INTERSECT to serve as an integral part of your team for life. I believe the most important attribute of a teammate is Trustworthiness. We define that Trust with our credibility, reliability, and the intimacy that we demonstrate with each and every client. Each of our clients has a unique skill. And that skill, in turn, has enabled each client to be blessed with significant resources. Our value is managing, growing, and protecting those resources. I have found that the meaning of money will evolve for each person over time. Our commitment is to be there every step of the way to help define that meaning, set goals along the way, and ensure you attain the meaning and goals you so desire. That's what teammates do.

Listed below are our services and the blueprint for the plan we will write alongside with you. When executed at the highest level, the plan will provide you with time, breathing room, and contentment. You will have extra time to know more, be more, and to love your family and friends. You will have breathing room to know your family is protected and ability to affect change in your community. And, you will have the contentment to know this wasn't a me experience. It was a team experience.

Joe McLean
Managing Partner, INTERSECT

Full list of Family Office Services include the following:

Lifestyle Management – Our customized financial reporting includes assistance with private banking, mortgage needs, property management, purchase of homes and vehicles, and guidance with acquisition and financing of other lifestyle assets. We review all contracts, medical advisories, human resource services and personal/family security services.

Expense Management - Bill Pay – We receive and post outstanding payables and track vendor payments; establish internal controls, including expense approvals and archiving; and facilitate detailed financial reporting and maintain general ledgers for each entity.

Taxes – Our tax services include federal, state & local income tax planning; charitable tax planning and structuring; tax planning for trusts and estates; and documentation coordination for tax compliance.

Data Aggregation – We maintain document inventory, including copies of trust documents, tax ID documents, and annual reports; summaries of major assets, ownership and key contacts; and copies of investment documents, statements, financial reports and correspondence.

Investment Management – We prepare investment policy statements for all accounts/legal entities, and perform strategic asset allocation and investment strategy, investment due diligence, selection, monitoring, and consolidated reporting.

Risk Management – We review and implement Insurance needs, including: umbrella, liability, disability, life, commercial.

Education - Quarterly education sessions are provided for every client and family member.

Governance – We provide family meeting facilitation, family mission statement development and implementation, and succession planning.

Financial Planning – We evaluate each client’s core and excess assets to determine how much each client needs to reach each goal.

Business Evaluations – We take the burden of business evaluations off of you and allow us to protect you when appropriate. Each of our clients receives countless requests every year to invest in deals, and we will review and analyze each opportunity.