

"I sleep more soundly knowing that our kids are better prepared to handle financial decision making on their own."

It's Not Just About the Money. It's About Raising Great Kids & Building Great Families.

"I've read that parents find it easier to talk to their kids about sex than money. That's true for us. Thanks to our MoneyTalk sessions, it's easier to have heart-to-heart talks about financial matters related to both the family and the business."

"The sessions the kids participated in helped them see beyond their own concerns and inspired a new level of philanthropic activity in our family."

"The internship program that IMI made possible was an amazing adventure. Everything I experienced opened my eyes to new possibilities. I can't wait to get out of college and take on the world. I believe I can do things that will make a real difference."

Since 1992, Independent

Means, Inc. (IMI) has been the preeminent provider of financial education for families. A fusion of experiential learning, fun and engaging activities, and purposeful skill building is the hallmark of programs and services offered by IMI. From the highly customized *Great Families Program* to specialized events like *Sports and Money*, *Fashion and Finance*, and *Camp Start-Up*, IMI works with families who believe that learning is a life-long process, not an event. Equipping family members with the tools and knowledge to sustain assets, “audit the auditor,” exercise sound financial judgment, and make sense of expert—and sometimes conflicting—advice is an imperative of great families and the mission of IMI.

“We’ve created thoughtful trusts, hired expert advisors, and selected solid trustees, but how can we prepare our kids to trust their inner voice when surrounded by experts with competing points of view, if we’re ‘hit by a bus’?”

Financial stewardship is hard to master in a cram course. Just as children need great coaches, role models, and practice to succeed at sports and music, they need thoughtful and sustained preparation for the role of beneficiary.

THE IMI RESPONSE:

“I sleep more soundly knowing that our kids are better prepared to handle financial decision making on their own.”



The IMI solution:

The Great Families Program is designed to prepare the next generation to be financial stewards and beneficiaries. Programs are customized to each family’s unique lifestyle and include participatory experiences and materials for each stage of life.

“Our children may not choose to join the family business, but we want them to develop the entrepreneurial skills that we think are so important. How do we get this message across without turning them off?”

THE IMI RESPONSE:

Entrepreneurial resourcefulness, purpose, and discipline are as critical for artists and actors as business people, as useful to the nonprofit enterprises as to the new business start-up. The ability to understand a business plan, read a balance sheet, and manage limited resources for maximum impact are required skills in the 21st century economy.

The IMI solution:

From Camp Start-Up and SummerStock for teens to internships, labs and master classes for young adults, IMI provides hands-on experiences to nurture the entrepreneurial spirit in the next generation.

“What IMI’s program did was nothing less than amazing! I’m in awe of my sons’ newly acquired financial know-how, vocabulary, and desire to be financially self-sufficient young men. The insights, enthusiasm and skills that they acquired at Camp Start-Up will form the basis of a life-long financial consciousness—so critical to a successful life.”



“I want my kids to be financially savvy, but don’t know where to begin or how to provide coaching that will really help them develop real skills.”

THE IMI RESPONSE:

Young people who master IMI’s Ten Basic Money Skills by the time they head for college are more self-confident and prepared for independence as young adults. And college students who have had a chance to acquire sound financial habits before they graduate into adult life are more confident in the workplace and engaged as stewards of family assets, human and financial.

“I’ve read that parents find it easier to talk to their kids about sex than money. That’s true for us. Thanks to our MoneyTalk sessions, it’s easier to have heart-to-heart talks about financial matters related to both the family and the business.”



The IMI solution:

From children to adolescents to older teens to young adults, IMI programs are tailored to appeal to the interest and understanding of each age group. MoneyScore, MoneyStyles, Fashion and Finance, Sports and Money, and Great Family Modules are just a few of the resources we draw on to foster core financial skills.

“The larger and more geographically dispersed we become as a family, the harder it is to impart the traditions we value to our kids. Handing down the intangible assets of the family is more challenging than handing off real estate and investments. How can we encourage the next generations to sustain our legacy?”

THE IMI RESPONSE:

“Thought leader” families are intentional about the stewardship of their human and financial assets. Like the best corporations, they have a strategic plan for growing from good to great. Such families actively invest in the intellectual, social, human and financial development of the next generation.

“IMI’s programs have made the leadership transition from one generation to the next so much smoother. Now financial novices and the experts in the family share a common language and actually communicate.”

The IMI solution:
IMI’s Great Families Program offers customized education plans that support the goals and aspirations of families who recognize that the most significant legacy they can pass on to heirs is the gift of self-sufficiency and appreciation for the family’s most cherished values and qualities.



“We want our kids to lead purposeful lives, whether that means the pursuit of a serious career or some deep passion. But we’re aware that inherited wealth sometimes undermines the motivation and self-discipline required for success, whatever success means to them. How can we assure that trust distributions help them grow, rather than diminish their aspirations?”

THE IMI RESPONSE:

Work is more than a paycheck; it’s a vehicle for engagement with the world; a network within which we form friendships, make a meaningful contribution, participate in society, and find relevance. Whether young people choose a profession, a trade, an avocation, or a philanthropic cause, finding a purpose larger than themselves will enhance their feeling of self-worth, assuring greater emotional and intellectual satisfaction.

The IMI solution:

Internships, retreats, and peer networks provide opportunities to “try on” a variety of life paths and explore inner interests that may spark a “calling” or a life’s work.



“The internship program that IMI made possible was an amazing adventure. Everything I experienced opened my eyes to new possibilities. I can’t wait to get out of college and take on the world. I believe I can do things that will make a real difference.”

“We believe that ‘to whom much is given, much is required.’ So we want them to ‘give back,’ but don’t want to force our philanthropic interests on them.”

Values and expectations that encourage young people to balance abundance with concern for a greater good are legitimate parental concerns.

THE IMI RESPONSE:

“The sessions the kids participated in helped them see beyond their own concerns and inspired a new level of philanthropic activity in our family.”



The IMI solution:

Giving Circles, Cousins Clubs, and the Master Philanthropist sessions give young people a deeper awareness of what it means to be a 21st century philanthropist. IMI programs give young people experience in “making a difference” as they develop practical skills and judgment. We stress a hands-on approach to understanding the broad scope of philanthropy, from social work to social enterprise, policy development to grassroots activism.

“Our grandchildren are in their twenties, and the ‘changing of the guard’ on our family council will be here before we know it. How can we help adult children develop readiness as economic and human capital leaders?”

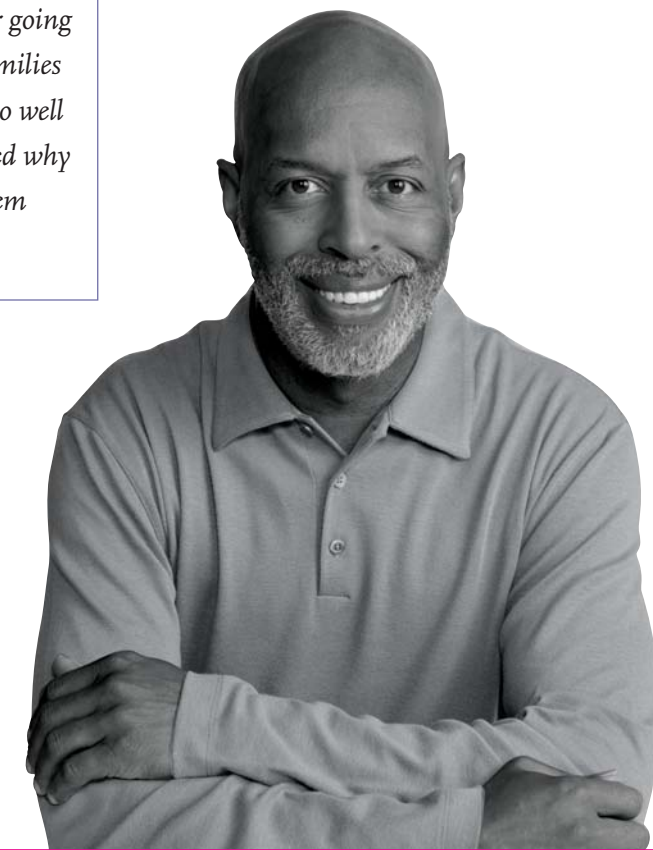
THE IMI RESPONSE:

Mentoring the next generation is a gratifying opportunity for elders committed to developing and sustaining the family legacy.

The IMI solution:

IMI’s Great Families Program helps family members realize their full potential. A unique aspect of the program is its multigenerational process of continuous learning and mentoring.

“We were apprehensive about adding next generation members to our family business council, but after going through IMI’s Great Families Program, our kids were so well prepared that we wondered why we hadn’t brought them in sooner.”



World-class educational resources in academics, music and sports are abundant, but programs aimed at developing thoughtful financial stewards and responsible beneficiaries are harder to find. Independent Means Inc. is unique in offering an integrated – and innovative—approach to preparing the next generation for the responsibilities of wealth. Our programs, products and tools help family members connect money and purpose, develop skills to audit the auditor, and acquire financial self-confidence that will serve them throughout their life.

We draw on a repertoire of learning methods and approaches and a deep bank of proven content. We tailor materials and programs to individual family needs and interests, and, like the world’s best companies, we continually innovate, expanding and introducing fresh content for clients.

Philosopher Eric Hoffer observed: “The learners will inherit the future; the learned will be prepared for a world that no longer exists.” Independent Means is a continuous learning company for thought-leader clients.

Here is a selection of our educational programs, products and tools. We hope you will call to explore how our services can be of value to your family.



Specialty Programming

Designed as multigenerational programs, Fashion & Finance, Sports and Money, MoneySpa, and MoneyLife are weekend events that give next gen members a unique look at personal finance and career opportunities. Participants meet leaders in the respective industries, discover connections between fashion, sports, and the Wall Street Journal, and they explore the revenue side of business from the point-of-view of fashion designers and stadium owners. Field trips, interviews, and meetings with leaders in each field offer unique perspectives on these industries.

Camp Start-Up

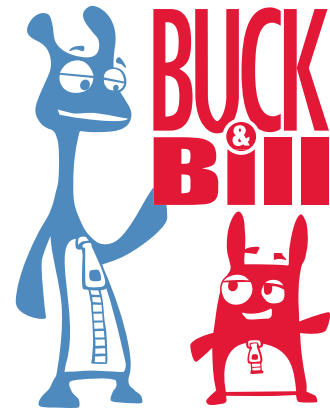
Camp Start-Up is a true 21st century adventure for teenagers. Replacing old school “classes” with cutting-edge “experiences,” this summer adventure prepares young people for a world in which “making a job, not just taking a job” is the norm. Throughout the program, participants work with a small group of peers to create a social or commercial enterprise; meet and work with a diverse range of entrepreneurs and role models; explore their leadership style, and practice business and investing basics.



Adventure Boxes

Adventure Boxes are self-contained, customized experiences that help children acquire a financial vocabulary, sound money habits and basic skills through fun games and activities. Designed to appeal to kids' love of presents and joy of discovery, new Adventure Boxes are sent quarterly for them to enjoy with their parents and friends. Packaged in color-coded boxes – orange to be shared with parents; purple with a friend; red for play on their own, and green for special occasions such as birthdays and travel –

these “adventures” can last from 20 minutes to a whole weekend. Children become so engaged in the adventure that they don't think of it as financial education, yet each adventure in the series helps children develop financial values and hear important financial messages transmitted directly between parent and child. Adventure Boxes include Parent Guide, Adventure Box Currency, Currency Keeper Boxes (for saving, sharing and spending), Adventure Catalog and Journal and are time-flexible and nonlinear so they can be experienced in any order.



Beneficiary Education

At a time when most 18-year-olds are struggling to pick a college and deal with coming of age, some must also grapple with assuming responsibility for trust funds and other family assets. To help, IMI created a series of animated shorts starring the Munney Family. Buck, Bill, Penny, Dollie and other assorted relatives offer comic relief and a translation of “attorney speak,” making complex concepts (trusts, wills, medical directives, etc.) less daunting and more enjoyable for beneficiaries and parents.

Private School Program

An increasing number of top private schools recognize that financial competency and sustainability are an essential part of preparing students to live successfully in the 21st century. IMI's Private School Program brings together the whole school community (parents, faculty, students, alumni, etc.) to realize a vision of economic leadership, financial skills, and ethical financial judgment. IMI's programs are integrated into existing curriculum, making the adoption a financial education initiative a manageable process.



Great Families Program

“Great Families” are thought-leader families who are as intentional about developing their human capital as they are their financial capital.

Author/wealth advisor

James E. Hughes Jr. wisely observed: “...a family without educated human capital can receive the most timely information but be unable to do anything with it.” The Great Families Program helps families educate family members – human capital – throughout each stage of their life.

Great families understand that as a Steinway piano is most valuable to those trained to use it well, family assets are better leveraged and stewarded by young people prepared to sustain them. The Great



Families Program offers a substantive core curriculum designed to nurture financial intelligence, economic leadership, and personal self-confidence. The curriculum includes highly customized modules, master classes, experiences and resources specific to each stage of a person's life – from the youngest members of the family to elder mentors. The program is characterized by:

- Fun, experiential activities and adventures for young children. Unique experiences for tweens and teens.

- Master classes and mentoring to help the next generation “launch” successfully into adulthood and transition into the responsibilities of family legacy and mission.
- Family meetings and programs that give family elders an opportunity to mentor and impart responsibilities, expectations and code of conduct in personal development and/or family business.
- Special events and programs designed to help the financial novice of any age develop renewed self-confidence and updated knowledge.



Tools and Services for Financial Advisors

IMI provides tools and services that enable wealth advisors to integrate human capital management with financial capital management more effectively. IMI newsletters, webinars, white papers, assessments, client consultations, and custom programs help wealth advisors add value to existing financial management services.



Independent Means Inc.

is considered the premiere expert on financial education for children and thought leader families, including some of the world's most important families. Due to the often high-profile reputation of our clients, we exercise extreme discretion to respect and protect their privacy. Over the years, we have grown largely by referrals from client families, wealth advisors and private school administrators. IMI is sought out by families who act intentionally to build the next generation of thought leaders.



For more information on Independent Means Inc., please contact us at:

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