Welcome to a life less complicated.℠

JDJ

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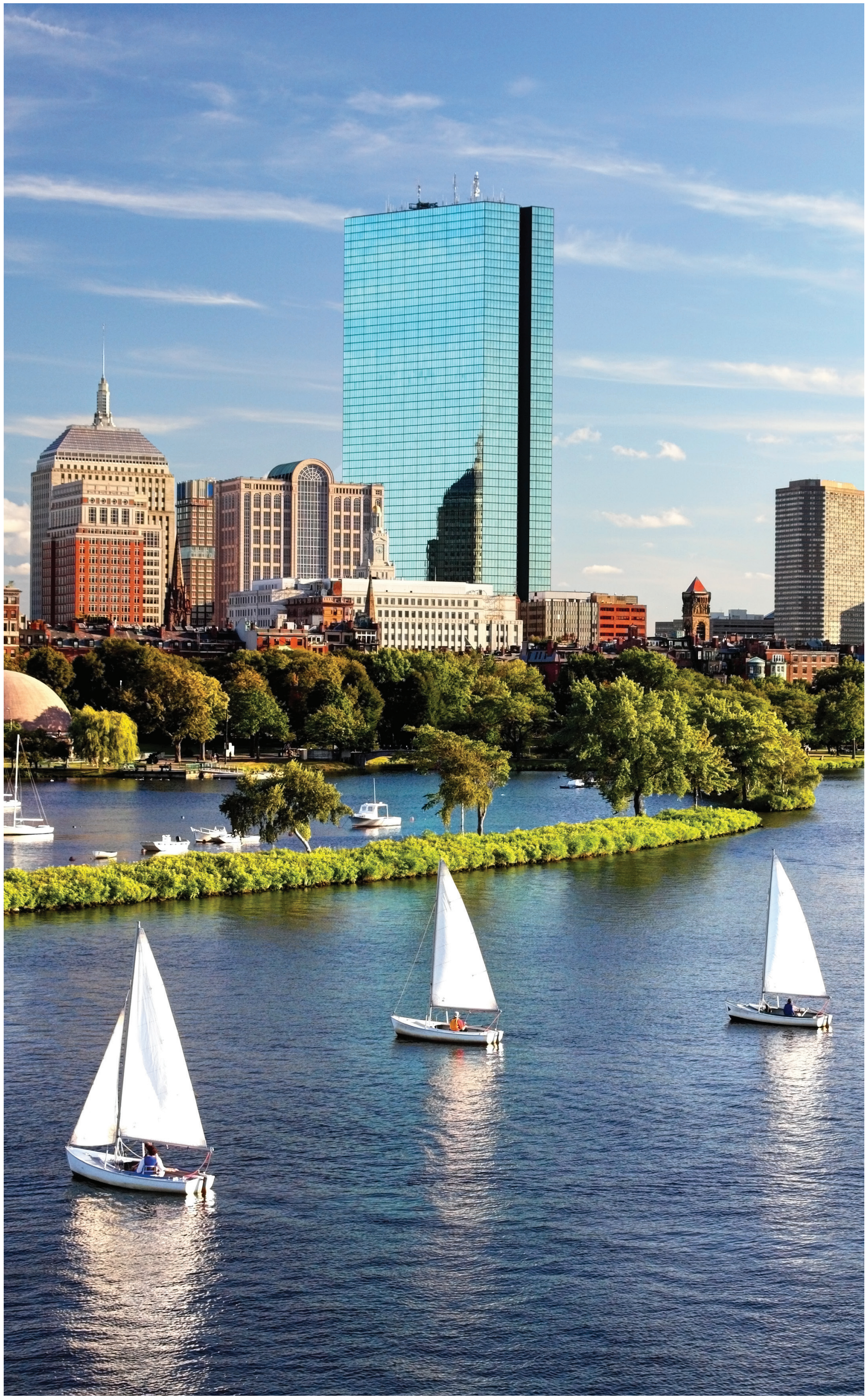
MAESTRO



Since 2001, JDJ has been dedicated to simplifying the lives of our clients by managing their personal financial and administrative matters. JDJ's holistic offering includes bookkeeping and accounting, customized financial reporting; bill paying & cash management; budgeting and cash flow planning; tax planning coordination; investment and balance sheet administration; trust and estate administration; and lifestyle management.

For many families, JDJ acts as an outsourced CFO and administrative team, facilitating every aspect of their financial lives. Our services are available á la carte. We design a service solution that addresses the unique needs of each client, rather than requiring families to subscribe to a set program. Every aspect of the relationship is personalized for the client, including approval process, communication style, and reporting. Acting as "quarterback" of the advisor team, we proactively manage and communicate with all parties to ensure the best outcome for the family.

We do not manage assets, sell products or receive commissions. This independence allows us to act with a fiduciary mind-set, with a clear emphasis on doing what is best for our clients.

Personalized Services

At JDJ, you have access to a broad base of customized services and expertise delivered by our experienced, professional staff. We apply an institutional approach to providing personal services, with checks and balances designed to protect our clients. Services include:

- **Personal Accounting and Net Worth Reporting**
- **Bill Paying and Expense Reporting**
- **Budgeting and Cash Flow Planning**
- **Tax Planning Coordination**
- **Investment and Balance Sheet Administration**
- **Trust and Estate Administration**
- **Lifestyle Management**

Understand Your Finances

JDJ can help you make informed financial decisions. We keep an accurate record of your overall net worth and provide consistent updates to ensure you are fully aware of your position and options. From expense tracking to asset allocation reports to cash flow projections, our **Personal Accounting and Net Worth Reporting** can help you better understand your financial picture.

- Preparation of consolidated statements of net worth, including balance sheet, profit & loss, and cash flow
- Entity accounting for trusts, foundations, and closely-held businesses
- Detailed reporting and analysis of expenses
- Asset allocation and performance reporting
- Tax liability projections
- Customized reporting
- Records management

Our Team

JDJ Family Office Services is comprised of talented, seasoned professionals with varied backgrounds in accounting, finance, lifestyle management, and administration. Our team members hold a multitude of advanced degrees and industry certifications. They care deeply about our clients and leverage their extensive family office experience to provide outstanding service to clients and professional advisors.

Our cross-functional client teams, led by a partner or officer, deliver customized accounting and lifestyle management services. This team approach ensures a thorough understanding of each client relationship, continuity of service, and cost-effectiveness.

James M. Kittler
Co-founder & Partner - *President*

Jamie defines the strategic direction of the firm and drives the achievement of corporate goals. He leads JDJ's overall planning, client relationship management, and business development initiatives, always striving to improve the client experience and mentor our talented team. Jamie combines high-level strategy with technical financial details to ensure clients are protecting and optimizing their assets for the long term.

Jamie co-founded JDJ in 2001, and under his leadership, the company has grown each year, adding clients, employees, and assets under advisement. Jamie held prior roles at AEGIS, State Street Bank and Trust, and Aldrich, Eastman and Waltch. He earned a Bachelor of Science degree from Babson College, and received a certificate in Financial Planning from Boston University.

Manage Your Bills and Expenses

Paying your bills can be a time-consuming chore. JDJ can sort, evaluate, and pay any bills you designate; keeping you informed throughout with a customized approval process and personalized reporting. Bills can even be sent directly to our office to reduce the amount of mail you receive at home. We itemize your tax-deductible expenses and provide this information to your tax advisor year-round. One of our most widely utilized service areas, **Bill Paying and Expense Reporting** includes:

- Payment of bills and bank statement reconciliation
- Customized expense reporting
- Tax deduction itemization
- Payroll administration
- Customized approval policies and procedures
- Dispute resolution and invoice negotiation
- Evaluation of service providers and vendors
- Mail management, sorting, and filing
- Paperless records management

NEWLY ACQUIRED WEALTH

The Taylor family's life became very complex with the sale of a business and the addition of a new baby. We helped the family manage the transition and provided administrative services for their new wealth, including acting as CFO for their second business, facilitating the selection of a new advisor team, assisting with the purchase of a large property, and a cross-country relocation of the family and staff—during the height of the pandemic.

Ensure Available Funds

A well-managed cash flow ensures that you have funds available when and where you need them. JDJ offers **Budgeting and Cash Flow Planning** services—from annual budget preparation and projected cash flow reports to cash flow management. We can also help your adult children understand how to budget their money and manage their own cash flow. Our services include:

- Annual budget preparation
- Budget-to-actual reporting
- Cash management
- Detailed reporting and analysis of spending
- Inter-entity loan tracking
- Cash flow projection
- Fiscal education of the next generation

"This year was filled with many amazing experiences that you helped make possible. The team really stepped up to support our family through constantly evolving demands. Thank you for your personal care, professionalism and overall partnership." — *Client*

Kylie Ruschioni, CFP®, AEP®
Partner

Kylie helps lead JDJ's strategic and business development initiatives and is dedicated to ensuring a consistently outstanding service experience for all JDJ clients. Persistently thoughtful and creative, Kylie has drawn upon her non-traditional and diverse background to collaborate with clients and professional advisors to deliver comprehensive, flexible services to her clients since joining JDJ in 2007.

Kylie holds a Bachelors of Fine Arts degree from the Massachusetts College of Art. She is a Certified Financial Planner®, Accredited Estate Planner® and notary public. She is an active member of the Boston Estate Planning Council, the Family Firm Institute and the Institute for Family Governance. Kylie is an alumna of The Boston Foundation's Professional Advisors Committee.

Steven R. Sarcione, CTFA, AEP®
Co-founder & Partner

Steve's focus is personal financial and administrative management for his clients, including accounting, net worth reporting, and trust & estate administration. He brings a wealth of experience from his work with ultra-high net worth families, including serving as the executive director and co-trustee of a multi-million dollar family foundation.

Steve holds a Bachelor of Arts degree from St. John's Seminary College of Liberal Arts, where he graduated *summa cum laude*. He received certificates in Human Resources Management from Bentley College and Paralegal Studies from Boston University. He is a Certified Trust and Fiduciary Advisor (CTFA), an Accredited Estate Planner (AEP®) and a notary public. Steve has been an active member of the Boston Estate Planning Council since 2006, having served in various leadership roles.

Manage and Organize Your Taxes

Working closely with your tax accountants, JDJ will stay on top of your tax planning year-round. As part of our **Tax Planning and Coordination** services we track, gather, and organize K-1s and other documentation in addition to storing historical tax records. We stay current on tax law changes and how they may affect your personal, trust, gift tax, and estate settlement returns. Our services include:

- Coordinate tax planning and preparation
- Consolidate and present supporting documentation
- Coordinate and process quarterly estimated tax payments
- Tax minimization strategies
- High-level updates on tax law changes
- Cost basis tracking and reporting
- Information gathering and document tracking
- Electronic storage of important documents

RESIDENCY REQUIREMENTS

The Harris family turned to JDJ when they were informed of a state tax audit. With just a few weeks until the audit hearing, our team combed through data to document the client's location over the course of three years, using phone records, airline tickets, credit card statements and other sources. We provided detailed reporting that resulted in a successful appeal of the audit.

Understand the Performance of Your Assets

We can show you how hard your investments are working with customized reporting that delivers a comprehensive picture of all your investments. Our **Investment and Balance Sheet Administration** services provide an overview of your investment performance and help you manage the overwhelming paperwork that personal investments generate.

- Investment performance and asset allocation reporting
- Performance reporting against industry benchmarks
- Administration and oversight of alternative investments, including capital call processing, distribution tracking, capital commitment tracking, document abstracting, and cost basis tracking
- Transaction planning, structuring, and documentation
- Maintenance of detailed electronic files for all investments

Trish Richardson
Partner

Trish keeps JDJ running smoothly by managing all aspects of its administrative and operational needs, including marketing, office management, event planning, and human resources. Her contributions support all aspects of client service. Trish's ability to see the big picture without losing sight of the details makes her a valued member of our team.

Trish joined JDJ in 2011. Her diverse background includes marketing and operations management at various family offices, and account supervision roles at several Boston advertising agencies managing integrated communications programs, including TV, radio and print materials.

Trish graduated from the College of the Holy Cross with a degree in French.

WEALTH ANALYSIS TOOLS AND REPORTING

Mr. Marcus is a successful entrepreneur with a net worth of over $250 million. He regularly received a mountain of statements, but no high level summary of his investments.

JDJ organized and analyzed Mr. Marcus' investments and provided a detailed picture of his portfolio. Our quarterly report summarizes his net worth, including balance sheet, profit and loss, cash flow, and capital commitments for a comprehensive view of his finances.

JDJ enables Mr. Marcus to manage his personal finances with the same strategic approach he uses to run his company. His decision to work with JDJ is "one of the soundest business decisions I've ever made."

Angela P. Simmons, CFP®
Vice President

Angela is a seasoned family office professional with experience managing complex client relationships. She has provided customized financial and administrative accounting services to high net worth families since joining the JDJ team in 2012. Clients and advisors rely on Angela's excellent analytical and communication skills and outstanding work ethic.

Angela graduated *magna cum laude* from Bridgewater State University and is a Certified Financial Planner™ professional and a member of The Boston Foundation's Professional Advisors Network.

Kraig C. Moore, CTFA
Vice President

Kraig cares deeply about his clients and leverages his experience to provide outstanding service to clients and professional advisors. Kraig provides a broad range of tailored family office services, communicating proactively with wealth managers, attorneys, and tax accountants on behalf of his clients. He joined JDJ in 2013.

Kraig graduated *cum laude* from the University of Massachusetts at Amherst's Isenberg School of Management. He is a Certified Trust and Fiduciary Advisor (CTFA) as well as member of the Boston Estate Planning Council.

Your Complex Estate Plan, Managed

JDJ simplifies the many details that come with planning, protecting, and transferring the wealth you've created. From estate planning to life insurance to wealth transfer strategies, JDJ offers a full range of **Trust and Estate Administration** services, including:

- Estate plan implementation
- Trust administration
- Trust document abstracting
- Estate plan flow chart, summary, and documentation
- Life insurance portfolio oversight
- Charitable and philanthropic administration
- Foundation management
- Wealth transfer planning
- Estate settlement
- Remote access to important records and data

OUR PHILOSOPHY – IT'S ALL ABOUT YOU

Our loyalty is to you. We do not sell products, manage assets, or receive commissions of any kind. This independence allows us to remain objective and keep your best interests as our top priority.

Your Lifestyle. Your Way.

Our dedicated **Lifestyle Management** team provides a broad range of concierge, insurance and household administration services. You can rely on the integrity, professionalism, and problem-solving abilities of our team to handle almost any request. Some of the services in this area include:

- Property, casualty, and liability insurance review and oversight
- Design and implementation of household maintenance schedule and vendor list
- Hiring and management of domestic staff
- Payroll set up and processing
- Service provider due diligence
- Filing of medical claims and monitoring of insurance reimbursements
- Residential property management
- Collectibles management
- Special projects

"Your services have made my life immeasurably easier and better. I want to express my gratitude for the excellence and breadth of your services, and the cheerful, professional, prompt, and secure manner in which each member of your team provides it. You exceed expectations every time." — *Client*

Elana Vasi-Smith, CAPI, CPRIA
Vice President

A JDJ team member since 2006, Elana manages JDJ's Lifestyle division. She delivers customized concierge services to JDJ clients who rely on her extensive insurance knowledge and lifestyle management experience.

Elana holds a Bachelor of Arts degree in Humanities from Providence College. She earned a Certified Advisor of Personal Insurance (CAPI) designation from the Aresty Institute of Executive Education at the Wharton School and the Chartered Private Risk and Insurance Advisor (CPRIA) certification. Elana is a member of the Boston Estate Planning Council and Worthy Circles.

Ashley E. Paris, CFP®
Vice President

Ashley has provided financial and administrative accounting services to high net worth individuals since joining JDJ in 2007. Clients and advisors rely on her attention to detail and keen analytical skills. Ashley's ability to manage complex relationships in a professional, proactive manner earns her the respect of clients, advisors, and colleagues alike.

Ashley holds a Bachelor's of Science degree in Business Administration from Bryant University. She is a Certified Financial Planner™ professional, a notary public, and a member of USA 500 Clubs.

JDJ Family Office Services offers customized, confidential services that alleviate the burden of your personal financial and administrative tasks. Our clients lead complex lives and benefit from an experienced and trusted partner managing their financial affairs.

We take pride in the quality of the personalized services we deliver for our clients and their families—programs based on our deep understanding of your individual circumstances. Our flexible approach, technical capabilities, and entrepreneurial spirit enable us to meet and adapt to your needs.

Our independence allows us to act with you and your family in mind, with a clear emphasis on doing what is best for you. Clients turn to JDJ with the most personal aspects of their lives, confident of our thoughtful, professional approach.

Engaging JDJ gives you the time to focus on the things you value, while your financial life is being handled expertly.

Managing your personal life. Professionally.℠

JDJ

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