

MEDIA KIT · 2026

Families Are First™

YOUR GUIDE TO FAMILY WEALTH

We are a guide for the betterment of families. We raise awareness, provide education, and empower families to make optimal decisions about their wealth advisory partners.

EMBARGOED

Until Wednesday, November 18, 2026, 6:00 a.m. ET

For editors, writers and producers

CONTENTS

Inside this kit

For editors, writers and producers 03

Founder's story 04

Overview 05

The Families Are First lens 06

The Client Bill of Rights™ 07

Who Families Are First serves 09

Why now 10

How families use Families Are First 11

Q&A with Tom Livergood 12

Fast facts and further reading 14

Contacts 15

Brand 16

ABOUT THE FOUNDER

Tom Livergood founded The Family Wealth Alliance in 2003 and led it through its acquisition by The Charles Schwab Corporation in 2023. He is a respected visionary in the family wealth space. Now in his Act III, Tom decided to give back by creating an independent resource for families of wealth, including his authorship of the Client Bill of Rights™ .

ABOUT THIS KIT

For editors, writers and producers

This kit gives journalists everything needed to cover Families Are First: the story, the people, the research context, ready-to-use quotes and downloadable assets. Interviews with founder Tom Livergood can be arranged through media relations (see Contacts).

EMBARGO The launch announcement and the Client Bill of Rights are embargoed until **Wednesday, November 18, 2026, at 6:00 a.m. ET.** Please do not publish or share before then.

Story ideas

- **The great wealth transfer:** as the largest wealth transfer in history gets under way, how families can choose who helps them carry it.
- **Beyond performance, fees and chemistry:** what families should look for in a wealth partner, and the questions worth asking.
- **The whole family at the table:** why spouses and adult children belong in the advisor conversation long before a transition.
- **After the sale:** what business owners need to decide before, and after, a liquidity event.
- **An industry insider's next chapter:** Tom's move from serving firms to guiding families.

Tom Livergood can speak to

- How families evaluate and choose wealth-management partners
- The great wealth transfer and what it means for heirs
- Preparing for a business sale, inheritance or family change
- Family governance and bringing the next generation in
- What strong wealth-management relationships look like

Using this kit

Quotes marked as drafts are pending Tom's approval; please confirm final wording with media relations before publishing. Statistics are drawn from the linked third-party sources and should be attributed to them. Images and logos may be used editorially with credit to Families Are First.

Families should not have to become wealth management insiders to choose the right partner. They need a clear way to understand what matters, what differs, what to ask, and what good answers sound like.

THE FOUNDER

Founder's story



Tom Livergood, founder

> *"For three decades I sat on the other side of the table. I saw how much a family's long-term success depends on the partner it chooses, and how much better that choice can be when a family knows what to ask. Families Are First is my way of handing them the map."*
>
> — TOM LIVERGOOD

Tom's career has been spent inside the world that serves families of wealth: serving them directly, and helping the firms that serve them do it better. He founded The Family Wealth Alliance (FWA) in 2003 and led it as CEO, building a community whose member firms served about 25,000 families. Its acquisition by Charles Schwab was announced in January 2023. Along the way Tom's view of the industry was sought by The New York Times, The Wall Street Journal, the Financial Times, The Washington Post, Bloomberg and Reuters.

In mid-2025, by mutual agreement, Tom stepped away from FWA and Schwab for a sabbatical. He describes that time in his essay "Finding My Next Shore": a pause long enough to look back at thirty years of conversations with families and ask what had stayed with him.

Tom lives in Michigan, where the Great Lakes are a constant in his life. The idea of a shore, a place where a family gathers and looks ahead together, runs through everything Families Are First makes.

What stayed was a pattern. At the most important moments of their lives, selling a company, inheriting, losing a spouse, families were choosing among many capable firms with little help in seeing how those firms differed. Accomplished people, expert in their own fields, judged on performance, fees and chemistry, because no one had shown them what else to look for. The firms Tom admired most were the ones that welcomed better questions. He wanted every family to know how to ask them.

In September 2026 Tom began writing about it publicly, first on LinkedIn and then in a series, "Memo to Families," on his Substack. The response, from families and the professionals who advise them, became the foundation of Families Are First: an independent guide that helps families see what is possible, clarify what their family truly needs, and recognize the partner who fits.

You deserve more than someone to manage your money. You deserve a partner who understands and coordinates your family's full complexity, and you deserve to know how to recognize the one who fits.

WHAT FAMILIES ARE FIRST IS

Overview

> We are a guide for the betterment of families. We raise awareness, provide education, and empower families to make optimal decisions about their wealth advisory partners.



When a family's wealth reaches a new level, through the sale of a business, an inheritance, or the loss of a spouse, its needs change almost overnight. Taxes, trusts, philanthropy, family governance, the next generation: suddenly they all have to work together. Choosing the partner to coordinate them becomes one of the most consequential decisions a family will make.

The good news is that families have never had more capable firms to choose from. The challenge is seeing their differences from the outside. Many excellent firms describe their work in similar words, such as personal service, independence and a holistic approach, while the way they are owned, staffed and organized can differ in ways that matter greatly to a particular family. Those differences are a strength of the field; families simply need a way to see them.

So families fall back on the three measures they have been handed: performance, fees and chemistry. Each matters. On their own, though, they say little about whether a relationship will grow with the family over twenty years, or meet needs the family has not yet discovered.

Families Are First exists to make that decision legible. It translates the industry's shared language into plain questions a family can ask, sets out what every family is entitled to expect, and organizes everything around the moment a family is living through rather than around financial products. Families do not need to become industry experts. With better questions, clearer expectations and a deliberate process, they can make a better decision, privately and at their own pace. The strongest firms welcome these questions, because informed families build the most enduring relationships.

THE FAMILIES ARE FIRST LENS

Beyond performance, fees and chemistry

Families Are First invites families to look at four things that shape a relationship over time:

01 The depth and wisdom of the advice

02 The breadth and coordination of the services around it

03 The stability and alignment of the firm itself

04 How the work is actually delivered, day to day

None of these is a grade. Each is a conversation a family and a firm can have together.

FAMILIES ARE FIRST IS	FAMILIES ARE FIRST IS NOT
An independent educational guide	A ranking, rating or certification of firms
Organized around life events	A sales funnel or lead-generation service
Written from the family's side of the table	An investor marketplace or route to family capital
Private: no sensitive data required	Investment, legal or tax advice

Families Are First launches on **Wednesday, November 18, 2026**, with its website and its first tool, the Client Bill of Rights.

Four expectations every family is entitled to, written from the family's side of the table.

The Client Bill of Rights™

The Client Bill of Rights is Families Are First's foundational tool: a download that sets out what every family should be able to expect from its wealth partner. It gives families a shared language for what good looks like, so they can recognize it, ask for it, and notice when it is missing. It is a framework for better questions, not a certification, a legal guarantee or a ranking.

The four rights grew out of Tom's "Memo to Families" series, where each one first appeared as a letter to families. Each is told the way a family would experience it.



Copyright © 2026 by LGC Office, LLC dba Project Galileo. All rights reserved.

01

Best Advice

You deserve advice built around your family, not around a product shelf.

02

Broad Access

You deserve the full depth of support your family's complexity calls for, coordinated into one clear picture.

03

Stability and Alignment

You deserve independence that keeps a firm's interests aligned with yours, and continuity that lasts.

04

Peace of Mind

You deserve to know your family is protected, your privacy is secure, and your legacy serves more than the balance sheet.

The framework is informed by Voice of the Client research with UHNW households.

The Client Bill of Rights™ is proprietary to LGC Office, LLC and its affiliate, Families Are First, LLC.

DOWNLOAD
familiesarefirst.net

THE CLIENT BILL OF RIGHTS™

The four rights, as a family experiences them

I Best Advice

Great advice begins with a blueprint drawn for one family: its businesses, its people, its values, the decisions coming in five and twenty years. It is objective, because the advisor has nothing to gain from steering the family toward one product. And it carries wisdom: the judgment to know which of a hundred possible actions actually matter.

A QUESTION FAMILIES CAN ASK

"Show me how your advice for us would differ from your advice for another family with the same assets."

II Broad Access

A family at this level has an accountant, an estate attorney, perhaps a trust company, insurance advisors and philanthropic counsel. The strongest relationships make sure someone sees the whole. Broad Access means the right specialists, technology and communication working together, with someone accountable for the coordination.

A QUESTION FAMILIES CAN ASK

"Who on your team brings our attorney, CPA and trustee together, and how often?"

III Stability and Alignment

How a firm is owned and paid shapes the advice it gives. So does whether the people a family trusts will still be there in a decade. Stability and Alignment asks about ownership, incentives, succession and the depth of the team, the qualities that shape a relationship over decades.

A QUESTION FAMILIES CAN ASK

"What happens to our relationship if our lead advisor retires or leaves?"

IV Peace of Mind

For many families the deepest return is not financial at all. It is the confidence that the spouse who was less involved will be cared for, that the children are prepared, that private matters stay private, and that the family's wealth expresses what it values.

A QUESTION FAMILIES CAN ASK

"How would you support my spouse and children if I were not here?"

Accomplished people who are experts in their own fields, and new to this one.

Who Families Are First serves

Families Are First serves families of wealth at or nearing a major transition, roughly $30 million to $300 million, or about to reach it through a liquidity event, led mainly by decision-makers aged 55 and over.

They have world-class judgment in their own domain and, often, very little in this one. For people used to being the expert in the room, that gap is uncomfortable, so they rarely ask basic questions in public. They want to learn privately, without being made to feel naive. They read deeply, but only about the transition they are living through. They are wary of being sold to, and they listen to peers and to the professionals who have already earned their trust.

FAMILIES ARE FIRST MEETS THEM AT FOUR MOMENTS

1 Before the sale

Business owners and executives six to twenty-four months from a sale or public offering. Their identity is bound up with the company, many firms are reaching out, and it is hard to compare them from the outside. They are the most skeptical and the most pressed for time. We help them decide what the family will need before the deal clock makes the choice for them.

2 After the sale

Families up to two years past a liquidity event. Many chose a partner while the deal was still in motion and now want to be sure it fits. Some are grieving the identity the business gave them, and family dynamics are surfacing for the first time. They are available and eager to learn. We give them a calm way to revisit the decision.

3 Inheritance and wealth transfer

Heirs receiving wealth from parents in their eighties and nineties, often as clients of advisors they did not choose, inside trusts and structures they did not design. Many are 55 and over themselves. Families Are First helps them understand what they inherited, separate what works from what needs review, and choose for their own goals.

4 Divorce or the death of a spouse

Often the spouse who was less involved in financial decisions, suddenly leading them. They are often the least prepared for this moment, and they deserve the most care. We offer time, respect, clear explanations and a decision process at their own pace.

Across all four, Families Are First speaks to the whole family: spouses and adult children belong in the conversation, not just the account holder.

The largest transfer of wealth in history is under way, and families who prepare for it can choose their partners with real confidence.

Why now?

Over the next two decades, more family wealth will change hands than at any time in history. Every one of those transfers is a moment when a family must decide who will help it carry what comes next. The evidence suggests many families end up rethinking that choice, and that often only one member of a family really knows the advisor.

70%+

of heirs are likely to change advisors after inheriting their parents' wealth.

Cerulli, 2021

88%

of heirs who did not use their parents' advisor never even considered doing so.

Cerulli

54% · 20%

54% of husbands believed they were the couple's primary advisor contact; only 20% of wives agreed.

TIAA-CREF

85%

of surviving spouses stayed with their advisor after a spouse's death, more reassuring than the industry's old assumptions.

Cerulli, 2024

Cerulli's conclusion: advisors need relationships with both spouses and their adult children, well before a loss.

That conclusion is the same one at the heart of Families Are First. For families and firms alike, this is an opportunity: relationships that include the whole family, built well before a transition. Families Are First was created to help make that the norm.

SOURCES

- RIA Intel: how advisors should prepare for heirs
- Financial Advisor: only 13% of investors keep their parents' advisors
- ThinkAdvisor: 5 ways to cement relationships with client couples
- Cerulli Associates: Trust in Transition, widows and widowers

Figures checked November 2026 from the linked sources; confirm before quoting.

Start with the moment your family is in. There is no pressure to change advisors; a thoughtful review is a good outcome too.

How families use Families Are First

Families Are First is built for private, self-paced learning. A family can arrive through a LinkedIn post, a note forwarded by their estate attorney or CPA, an article, or a family conversation, and find what they need without giving anything sensitive in return.

1. **Start with the life event.** A coming sale, a recent one, an inheritance, or a change in the family. Each has its own path.
2. **Read the Client Bill of Rights** to know what every family is entitled to expect.
3. **Bring the family in.** Use the family conversation guide, so a spouse and adult children are part of the decision.
4. **Ask better questions** of a current or prospective advisor: who does the work, how the firm is owned and paid, how the family will be coordinated, what happens if the lead advisor leaves.
5. **Decide at your own pace.** Families Are First never assumes a family should switch firms. Understanding the relationship you have is a valid result.

How to access Families Are First

Everything is available at **familiesarefirst.net**, and the Client Bill of Rights can be downloaded without signing up. Tom's long-form "Memo to Families" series is on his new Substack at **tomlivergood.substack.com**, and he writes regularly on LinkedIn.



"Families should not have to solve this alone."

— TOM LIVERGOOD

Q&A with Tom Livergood

Q1 Why did you start Families Are First?

For three decades I served families of wealth and helped firms improve how they serve them. I kept seeing the same thing: families rarely know what great guidance looks like, or how to find it. During my sabbatical I realized I could do more good on the family's side of the table than anywhere else. Families Are First is how I'm doing it.

Q2 What did the sabbatical change for you?

It gave me distance. Inside an industry, you know what its words mean. Stepping away, I could hear them as a family does for the first time, and I saw how much good work goes unrecognized because families don't yet know what to look for. That's when the mission became clear.

Q3 What do families most often miss when they choose a wealth partner?

Performance, fees and chemistry all matter. But they're often the only measures most families have been given, and none of them tells you whether a firm's model, team and continuity fit your family over twenty years. Families often discover what they really needed only after they've chosen.

Q4 What is the Client Bill of Rights?

It sets out four things every family deserves: best advice, broad access, stability and alignment, and peace of mind. It isn't a scorecard for firms. It's a way for families to know what to expect and to ask better questions.

Q5 Does Families Are First rank or recommend firms?

No. There's no single best firm, only the right fit for a particular family at a particular moment. Our job is to help families understand what matters and what to ask.

Q6 What role do firms play in Families Are First?

A central one. Families are best served by firms that do this work well, and many of those firms share our belief that informed families build stronger, longer relationships. We hope firms will see Families Are First as a resource worth sharing with their clients, and as a partner in raising the standard for everyone.

Q7 Why talk about the whole family, not just the account holder?

Because the person who meets the advisor is often not the person who will live longest with the decision. Spouses and adult children are usually the ones left to carry the relationship forward. The best time to bring them in is long before anything happens.



Q8 What would you tell a business owner a year away from selling?

Decide what your family will need before the deal clock decides for you. Every firm in the market will be calling you. Know your questions before you take their meetings.

Q9 Where does the water come in?

I live in Michigan, and the Great Lakes have always been where I think most clearly. A shore is where a family gathers and looks out at what's ahead. That's what I hope Families Are First can be.

Every family needs a place to gather.

AT A GLANCE

Fast facts

FOUNDER	Tom Livergood
LAUNCH	Wednesday, November 18, 2026, 6 a.m. ET
WEBSITE	familiesarefirst.net
SIGNATURE TOOL	The Client Bill of Rights™
AUDIENCE	Families of wealth at or nearing transition, about $30M–$300M

Read more: Tom's "Memo to Families"

The ideas behind Families Are First first appeared in Tom's Substack series. Each memo is a ready source for quotes, background and story angles.

substack.com/@tomlivergood

CONTACTS

Talk to us

MEDIA RELATIONS

Heather Kirk

heather@equitex.agency · 416 500 1752

FOUNDER

Tom Livergood

Interviews arranged through media relations

Media requests receive a reply within two business hours.

WEB AND SOCIAL

WEBSITE	familiesarefirst.net
LINKEDIN	Tom Livergood
SUBSTACK	tomlivergood.substack.com
HASHTAG	#FamiliesAreFirst

ABOUT FAMILIES ARE FIRST

We are a guide for the betterment of families. We raise awareness, provide education, and empower families to make optimal decisions about their wealth advisory partners.

TAGLINES

You deserve more than someone to manage your money.

Every family needs a place to gather.

Families Are First™

YOUR GUIDE TO FAMILY WEALTH

Calm, discreet and clear: a brand built to make one of life's most complex decisions feel manageable.

IDENTITY

Brand

Families Are First speaks to people who are accomplished, private and wary of being sold to. The brand was designed to earn their trust before asking for anything. Its voice is intelligent, calm and humane: it explains rather than persuades, treats readers as capable decision-makers, and never uses fear or urgency.

The visual identity follows the same restraint. Warm off-white and soft stone, the colors of sand and weathered boardwalk, give every piece room to breathe. Charcoal type keeps the reading quiet and clear, and a single terracotta accent marks what matters most, like a lantern on a pier. Headlines are set in a classic serif with the authority of a well-made book; supporting text uses a clean, modern sans-serif for clarity on any screen.

LOGOS



COLOR



Charcoal | Warm stone | Terracotta accent

TYPE

Classic serif headlines

Clean, modern sans-serif for supporting text

Assets for media

- **Logos:** color, white and black versions
- **Photos:** Tom Livergood headshots, high-resolution and web
- **Graphics:** the Client Bill of Rights, social templates
- **Brand standards:** colors, typography and logo use

All assets may be used editorially with credit to Families Are First.