



## Building a Family Office Structure within Your Operating Business

### Understanding the Family Office

A family office is a dedicated entity or division that manages the financial and personal affairs of a high-net-worth family. It acts as the central hub for investment oversight, wealth preservation, estate planning, family governance, and more. Traditionally, families created separate entities to manage wealth independently of the operating business. Today, many families choose to integrate the family office functions directly into the business structure. Here's why:

### Benefits of Integrating a Family Office within the Business

**Streamlined Operations:** Integrating a family office into the business streamlines financial management and administration. This alignment reduces redundancy and improves overall efficiency.

**Cost Efficiency:** Operational synergies often reduce costs. Housing family office functions within the business minimizes administrative overhead related to talent acquisition and managing a separate entity.

**Strategic Alignment.** Embedding a family office in a business aligns financial strategies with the operating company's goals and objectives, leading to better decision-making.

**Enhanced Governance:** Integrating the family office can foster better governance by facilitating communication and collaboration between the business and the family. It can also strengthen family values and preserve the legacy of the business.

**Expertise Integration:** Incorporating the family office into the business allows access to key employees who understand both the company's operations and the family's financial needs.

Integrating a family office structure into your operating business can be a strategic decision that



enhances efficiency, governance, and wealth management. However, success requires careful planning, defined objectives, and effective governance.

When executed thoughtfully, this integration creates synergies between the family's financial affairs and the business, contributing to the long-term success and sustainability of both. By leveraging the strengths of an integrated family office, you can navigate the complexities of wealth preservation and estate planning while fostering a legacy that will endure for generations to come.

A trusted financial advisor can help you determine if a family office structure suits your specific business and family needs.

---

## Legal Notice

This material is intended to be informational only and does not constitute legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes. It may not apply to all investors or all situations and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not guaranteed by CAPTRUST Financial Advisors to be accurate or complete. All publication rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

© 2026 CAPTRUST Financial Advisors