Est 2016

IceBridge
Financial Group

The Architecture of Wealth — Manifesto

A strategic framework for clarity, protection, and longevity

Executive Summary

"Wealth without structure doesn't last."

Most families don't have a wealth strategy. They have accounts, advisors, products, and paperwork. That's not a system.

When wealth lacks structure, three things happen: taxes compound, decisions slow, and successors inherit confusion.

This manifesto presents a simple operating model built on five pillars—**Capital, Protection, Liquidity, Governance, Legacy**—with a minimum viable governance pack and a short operating loop you can run every quarter.

What you'll get:

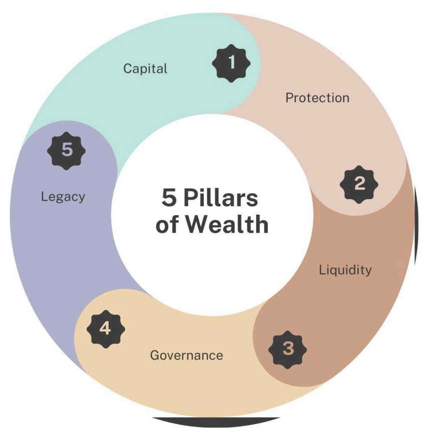
- A plain-English map to align accounts, entities, advisors, and documents.
- The minimum set of policies and workflows to reduce risk.
- Five questions that pressure-test any plan.
- A one-page checklist to start Monday.

The Problem (Why wealth erodes)

- **Fragmentation:** Advisors optimize their lane; no one owns the whole.
- **Tax drag:** Location and timing mistakes matter more than selection.
- **Liquidity gaps:** Cash is needed when markets are least friendly.
- **Governance voids:** Unclear decision rights create delays and conflicts.
- **Succession risk:** Heirs can't run what they can't explain.

The fix isn't more product. It's structure.

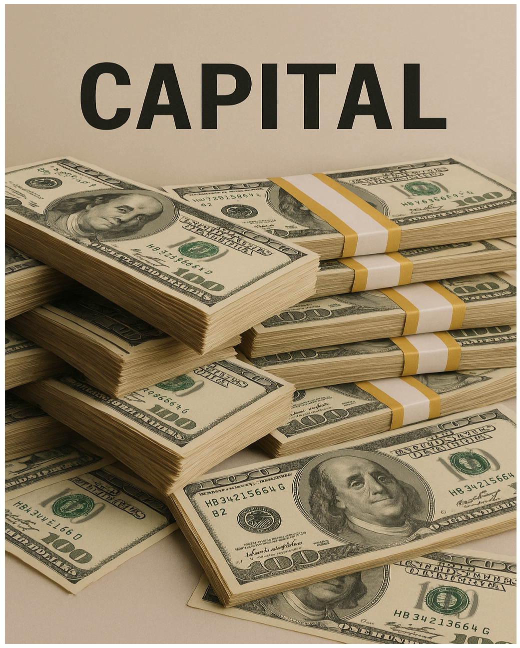
The Framework at a Glance



Five pillars organize everything you own and everything you do with it:

1. **Capital** – What you own and why (investment policy + asset location).
2. **Protection** – Legal/insurance structures that guard the plan.
3. **Liquidity** – Access to cash without forced sales or penalties.
4. **Governance** – Roles, rules, and decision rights.
5. **Legacy** – Purpose, education, and transfer across generations.

Think of this as a building: Capital is the contents, Protection the walls, Liquidity the exits, Governance the blueprint, Legacy the reason the building exists.



Pillar 1 — Capital

Objective: Compound after-tax, after-fee returns in line with purpose and risk.

Key moves

- **Policy first:** Write a one-page IPS: objective, risk bands, rebalancing rules, tracking error tolerance, decision criteria.
- **Asset location:** Put tax-inefficient assets in tax-advantaged wrappers; keep tax-efficient exposures in taxable.
- **Global + concentrated risk:** Map single-stock exposures; pair with pre-agreed reduction triggers or 10b5-1 plans.
- **Alternatives:** Match liquidity terms to real cash needs; avoid "liquidity theater."
- **Reporting:** A single performance view net of taxes and fees.

Benchmark to watch

- After-tax return vs policy benchmark
- % of assets correctly located (target >80%)
- Concentration risk: any single position >20% of NW requires a plan

Pillar 2 — Protection

Objective: Make the plan resilient to legal, operational, and personal risks.

Key moves

- **Entity hygiene:** Purpose-built LLCs/holdcos; written ownership charts.
- **Trust strategy:** Revocable vs irrevocable; jurisdiction rationale; trustee / protector roles documented.
- **Insurance:** Treat life/disability/umbrella as risk transfer, not product trophies. Policy review annually; carrier strength tracked.
- **Cyber & vendor risk:** MFA everywhere, encrypted vault, vendor due-diligence checklist.
- **Documentation:** Executed, updated, and findable in one secure vault.

Benchmark to watch

- All core documents less than 3 years old
- Cyber baseline: MFA on all financial logins; password manager in use
- Insurance audit complete annually; in-force illustrations archived

Pillar 3 — Liquidity

Objective: Never be a forced seller.

Key moves

- **Operating cash ladder:** 3–12 months expenses; define “emergency” uses.
- **Committed lines:** Pledged-asset or securities-based lines sized vs. risk; covenants and call risk documented.
- **Distribution policy:** Sequence withdrawals to minimize tax drag and penalties.
- **Event playbooks:** Pre-written steps for capital calls, market shock, or large purchases.
- **Stress tests:** Market down-30%, line haircut, delayed liquidity—can you still meet obligations?

Benchmark to watch

- Minimum cash/line capacity vs 12-month needs (target ≥1.5×)
- Time to cash (T+1, T+3, 30-day) by bucket
- Annual stress test run and logged

Pillar 4 — Governance

Objective: Speed and quality of decisions, with fewer surprises.

Key moves

- **Family Charter:** Mission, values, and red-line rules in one page.
- **Delegation of Authority:** Who signs what, up to what dollar limit.
- **Meeting cadence:** Quarterly reviews (45–60 min). Agenda is standard.
- **Decision log:** Big choices recorded with rationale; reduces second-guessing.
- **Advisor map:** Roles, scope, and fees for each advisor; one coordinator accountable for the whole picture.

Benchmark to watch

- Charter and DoA executed and current
- Quarterly meetings held on time; action items closed
- No critical decision without a logged rationale

Pillar 5 — Legacy

Objective: Transfer clarity, not just capital.

Key moves

- **Purpose statement:** Why this capital exists; what it should enable.
- **Education track:** Age-appropriate modules (spend vs invest, how to read a statement, what a trustee does).
- **Staged authority:** Shadow roles → small approvals → real responsibility.
- **Philanthropy:** Simple policy for giving; small committee with budget.
- **Communication:** Annual family huddle. Questions invited. No surprises.

Benchmark to watch

- Successor can explain the plan in plain English
- Staged authority milestones defined and dated
- Annual family meeting completed and logged

The Minimum Viable Governance Pack (MVG)

These seven items make the system transferable and auditable:

1. **Family Charter** (purpose, values, guardrails)
2. **Investment Policy Statement (IPS)**
3. **Governance Charter & Delegation of Authority (DoA)**
4. **Cyber & Vendor Risk Policy + checklist**
5. **Service Catalogue** (what's in vs. out; who does what)
6. **Single Source of Truth (SSOT) Map** — entities, accounts, custodians, advisors, key documents
7. **Operating Playbooks —** reporting, wires, tax season, philanthropy

Make it one folder. If a successor needed to run the system tomorrow, this is what they'd open.

The Operating Loop (Quarterly, 6 steps)

ALIGN → MAP → DESIGN → ACT → REVIEW → EVOLVE

1. **Align** – Reaffirm purpose, constraints, and priorities.
2. **Map –** Update SSOT: holdings, entities, advisors, documents.
3. **Design** – Adjust the plan: location changes, risk, liquidity buffers.
4. **Act** – Execute changes; log big decisions and approvals.
5. **Review** – Check KPIs: after-tax returns, liquidity ratio, compliance ticks.
6. **Evolve** – Capture lessons; update playbooks; assign next actions.

This loop keeps the structure alive without bloating headcount.

Five Essential Questions (pressure test)

1. **Purpose:** What is this capital for in one sentence?
2. **Authority:** Who decides what, and how fast?
3. **Liquidity:** Where does the next $1M of cash come from—tomorrow, 30 days, 1 year?
4. **Tax:** Are we controlling *when* and *where* income is recognized?
5. **Transfer:** Could a successor run this system using only our MVG pack?

If you can't answer these in plain English, fix that before chasing new investments.

Common Failure Modes (and fixes)

- **Over-delegation to a "star" advisor** → appoint a coordinator; keep a decision log.
- **Alternatives sprawl** → cap illiquid %; match terms to real cash needs.
- **Estate docs stale** → review on life events or every 3 years.
- **Cyber risk ignored** → MFA, password manager, phishing training for family and staff.
- **Opaque fees** → one page per advisor: scope, fee method, renewal date.

Metrics that Matter

- After-tax return vs policy (12- and 36-month)
- % assets correctly located (target ≥80%)
- Liquidity coverage (≥1.5× 12-month needs across cash + committed lines)
- Doc freshness (all core items ≤3 years)
- Meeting adherence (4/4 held; action items closed ≥90%)

One-Page Checklist (tear-out)

- Charter + IPS updated
- DoA signed; limits current
- SSOT map refreshed; owner assigned
- Liquidity ladder tested; lines in force
- Cyber & vendor checklist completed
- In-force insurance reviewed
- Decision log updated; next review scheduled

How to Start (next 30 days)

Week 1: Draft Charter + IPS (one page each). Name an internal coordinator.
Week 2: Build the SSOT map; centralize documents; list advisors and fees.
Week 3: Run a 60-minute alignment meeting; set liquidity targets; pick 3 fixes.
Week 4: Execute changes; write decision log; schedule the next quarterly loop.

Keep it light. Depth can grow later. Clarity first.

Notes on Cross-Border Families

- Prefer portable structures and reporting that travel with you.
- Keep a short “jurisdiction map” for tax residency, treaty relief, reporting thresholds.
- Default to simplicity heirs can operate from anywhere.

Tools We Like (non-exclusive)

- Secure vault with MFA, password manager, encrypted sharing.
- Portfolio reporting with tax-aware views.
- Task tracker for quarterly loop and playbooks.
  (Use what you have; the process matters more than the brand.)

What This Is / Isn't

This is a framework and operating method.
It isn't investment, tax, or legal advice. Use qualified advisors to implement.

About the Author

Anatoly is a Private Wealth Architect and founder of IceBridge Financial Group. He has advised global families and professionals for 25+ years and structured $20B+ across borders and generations. His work focuses on clarity, governance, and tax-aware compounding.

If you want help turning this into your family's operating manual, start with a 20-minute call.

Or implement the MVG pack yourself and use the quarterly loop. Either way, build the system.

📖 Glossary of Terms

📄 **IPS (Investment Policy Statement) – document / paper icon**

🔀 **DoA (Delegation of Authority) – flow / decision arrows**

✅ **MVG Pack (Minimum Viable Governance Pack) – checklist / tick box**

🗄️ **SSOT (Single Source of Truth) – file cabinet / database**

📊 **KPI (Key Performance Indicator) – bar chart**

🔒 **MFA (Multi-Factor Authentication) – lock / shield**

🏢 **LLC (Limited Liability Company) – office building**

⏰ **RMD (Required Minimum Distribution) – clock / timer**

📈 **10b5-1 Plan (Rule 10b5-1 Trading Plan) – stock chart / growth arrow**