Welcome to a life less complicated.

JDJ Family Office Services was founded on a simple premise: as your net worth increases, so do your day-to-day financial and administrative responsibilities. And the more affluent you become, the more difficult and less efficient it is to handle all these details by yourself. Enter JDJ Family Office Services. We offer customized and confidential services that alleviate the burden of your personal financial and administrative tasks, freeing you to focus on those activities you value most.

FAMILY OFFICE SERVICES

Managing Your Personal Life. Professionally.

Make the smart decision.

When you entrust JDJ with your personal financial and business matters, you spend less time on the day-to-day details and more time on things that you value and enjoy. We call this increasing your Life Worth. One of our clients calls it “one of the best business decisions I’ve ever made.”

Our business is built on trust.

At JDJ, all of our services are performed with professionalism, confidentiality, expertise, and integrity. In fact, most of our clients are referrals from current clients and their advisors who value our attentiveness and discretion. They often grow into long-term clients spanning multiple generations.

Choose only the services you need.

All our financial, administrative, and lifestyle management services are available à la carte. Many of our clients choose JDJ for one or two services, then entrust us with more responsibility as the relationship grows.

- 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

“JDJ has helped our family transition through several stages of life.” –Entrepreneur

DOREEN M. BIEBUSCH, MBA, CPA

Doreen's extensive financial and management background allows her to provide keen insight to clients in several areas, most notably financial management and tax planning.

Doreen co-founded JDJ Resources and served as managing director from 2001 to 2012. After JDJ's merger with Rothstein Kass, Doreen served as a director of the Rothstein Kass Family Office Group. Previously, Doreen served as CFO for AEGIS, an international real estate and private equity investment advisor. Doreen also held the position of CFO at Aldrich Eastman Waltch (AEW), an institutional investment management firm. During her tenure at AEGIS and AEW, Doreen was responsible for creating policies and procedures to manage corporate cash flow and designing client financial reporting.

Before assuming the position of CFO, Doreen was Portfolio Controller at AEW for a $1 billion real estate partnership, developing a solid foundation in asset management, performance measurement, and client service.

Doreen began her career at KPMG, ultimately becoming a senior audit manager. She specialized in providing accounting, auditing, tax, and financial consulting services to clients in the real estate and financial institution industries.

Doreen holds a Master of Business Administration degree from Babson College and a Bachelor of Arts degree in English from Skidmore College. To keep her CPA license current, Doreen takes continuing education classes in the accounting and tax areas. Doreen participates in the annual Red Sox Rookie Development Program as a host family to some of the organization's most promising prospects. She is also very active in community organizations in the South End of Boston.

"What did I do before utilizing JDJ's bill paying services? Wasted a lot of precious time."

–Wealth Manager

Services

At JDJ, you have access to a broad base of expertise: from personal accounting to estate administration to lifestyle management services. Our experienced, professional staff provides customized services that address your particular needs. We act as an independent advocate and objective resource for our clients and their advisors.

Personal Accounting and Net Worth Reporting

JDJ can help you keep an accurate record of your overall net worth and provide consistent updates that help you make informed financial decisions. From expense tracking to asset allocation reports to cash flow projections, the following services 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

Bill Paying and Expense Reporting

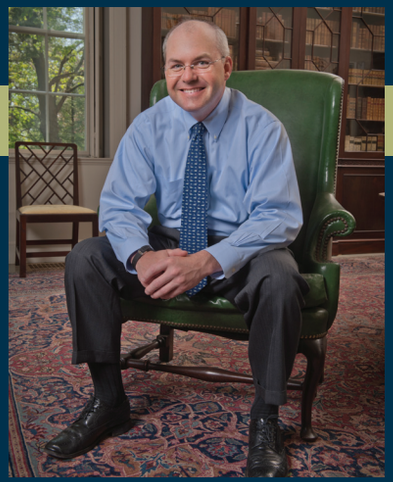
Let JDJ take this time-consuming task off your hands. We sort, evaluate, and pay any bills you designate, keeping you informed throughout with personalized reporting. We can even arrange for bills to be sent directly to our office, reducing the amount of mail you receive at home. In addition, we itemize your tax deductible expenses and provide this information to your tax advisor. 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
- Filing of medical claims and monitoring of insurance reimbursements
- Paperless records management

Budgeting and Cash Flow Planning

JDJ offers a multitude of budgeting and cash flow services – from annual budget preparation and projected cash flow reports to cash flow management. These services ensure you have funds available where and when you need them. Our services include:

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



JAMES M. KITTLER

One of Jamie's many strengths is making sense of complex financial and wealth management issues. He assists clients with sophisticated investment opportunities and private equity investments as well as managing their day-to-day financial activities.

Jamie co-founded JDJ Resources in 2001. In addition to his client management responsibilities, he led JDJ's marketing and business development efforts until the firm's merger in 2012. From 2012 to 2014 Jamie was a director of the Rothstein Kass Family Office Group.

Previously, Jamie was a financial manager at AEGIS, an international real estate and private equity investment advisor. There, he managed the company's daily financial accounting, investment tracking and reporting, and financial analysis requirements. Jamie came to AEGIS from State Street Bank and Trust, where he held portfolio accountant and performance analyst positions.

Jamie's noteworthy financial background also includes four years at Aldrich Eastman and Waltch, where he gained skills in accounting, financial reporting, financial statement presentation, evaluation of partnership and investment agreements, and other financial analysis.

Jamie earned a Bachelor of Science degree from Babson College, received a certificate in Financial Planning from Boston University, and participated in Boston University's Real Estate Studies Program. He is a notary public and a member of The Boston Foundation's Professional Advisors Committee, the Financial Planners Association, and the Boston Estate Planning Council. Jamie is an avid Boston sports fan and also enjoys coaching youth sports.

STEVEN R. SARCIONE, CTFA, AEP®

Steve draws on three decades of managerial and family office experience to provide a variety of financial, administrative, and other personal services to JDJ clients. Steve's education and experience allow him to assist clients with everything from Personal Accounting and Net Worth Reporting to Trust and Estate Administration.

As part of his impressive background, Steve worked for an ultra-high net worth European family, running the US extension of their UK-based family office. Steve was responsible for managing household staff for multiple residences, overseeing and reporting on multimillion-dollar personal and trust accounts, and coordinating substantial home purchases and renovations. Steve also served as executive director and co-trustee of the family's $22 million US private foundation.

After successfully coordinating the family's move back to Europe, Steve founded his own business offering select family office services. In August 2003, Steve merged his business with JDJ Resources. After JDJ's merger with Rothstein Kass, Steve served as a director of the Rothstein Kass Family Office Group. Steve's managerial experience also includes several positions spanning nine years at Peabody Office Furniture in Boston.

Steve holds a Bachelor of Arts degree from St. John's Seminary College of Liberal Arts, where he graduated summa cum laude. He has received certificates in Human Resources Management from Bentley College and Paralegal Studies from Boston University. Steve currently serves on the Board of Directors of the Boston Estate Planning Council. He is a Certified Trust and Financial Advisor (CTFA) as well as an Accredited Estate Planner (AEP®) and a notary public. Steve is an avid sports fan and enjoys spending time with his family.

"JDJ's expertise in estate planning and document organization is invaluable." –Venture Capitalist

Tax Planning and Coordination

For people of high net worth, it's always tax season. JDJ will stay on top of your tax preparation year-round, making April 15th and October 15th (slightly) less painful days. As part of this work, we relieve you of the burden of gathering, tracking, and storing historical documents. Working closely with your tax accountants, we are ready to provide you with the following assistance:

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

Investment and Balance Sheet Administration

We can show you how hard your investments are working through a variety of services that detail your current investment strategies and performance, and help you manage the overwhelming paperwork that multiple personal investments generate. JDJ provides:

- 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, document abstracting, and cost basis tracking
- Transaction planning, structuring, and documentation
- Maintenance of detailed electronic files for all investments

Trust and Estate Administration

JDJ simplifies the myriad details that come with planning, protecting, and transferring the wealth you've created. From estate planning to life insurance to wealth transfer, JDJ offers a full range of trust and estate management 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
- Fiscal education of the next generation
- Estate settlement
- Electronic storage of documents
- Remote access to important records and data

Lifestyle Management

JDJ can handle all the details that come from leading a busy life. You tell us what you need. We make it happen. Some of the services in this area include:

- Residential property management
- 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
- Property, casualty, and liability insurance review and oversight
- Private travel management
- Collectibles management
- Special projects

HOW WE'VE HELPED SOME OF OUR CLIENTS...

- **Mr. Edward is a busy man with a young family, two homes, and multiple business ventures. As one of his ventures evolved, the complexity of Mr. Edward's personal finances began to distract from his business responsibilities. JDJ was introduced to Mr. Edward by his attorney to assist with bill paying, net worth reporting, and other financial administration. JDJ's management of Mr. Edward's personal finances enables him to devote more time to his family and his growing business.**

- **Ms. Gray has substantial wealth and a partnership with JDJ that allows her to enjoy this prosperity. Her son, Bill, however, had accumulated serious debt as a result of poor cash management. At Ms. Gray's request, JDJ put Bill on a strict budget, took over his bill paying, and negotiated with his creditors. JDJ also worked with Bill to teach him how to manage his finances. JDJ imparted a level of insight and expertise that a family member would have had difficulty delivering as impartially. As a result, Bill is now well on his way to financial independence.**

- **Mr. Marcus is a successful entrepreneur with multiple wealth managers, an active interest in alternative investments, and a net worth in excess of $250 million. The complexity of Mr. Marcus' holdings meant that he received a mountain of paperwork from a variety of sources, but did not have a high-level summary of his investments which hindered his ability to make decisions. JDJ organized and analyzed Mr. Marcus' investments and provided him a detailed picture of his entire portfolio, as well as quarterly reports that summarize his net worth. These tools give Mr. Marcus the comprehensive view of his finances he needs to make informed decisions.**

- **It was September 30 and Ms. Murphy's tax accountants needed long-overdue information to complete her complicated tax return by the October 15 deadline. Recently separated from her spouse and in a demanding job, Ms. Murphy asked JDJ for assistance. Working closely with Ms. Murphy and her tax accountants, JDJ created a checklist of her holdings, identified deductible expenses, and contacted investment managers to get the missing information. With JDJ's help, the tax return was filed correctly and on time.**

What makes JDJ different?

Independence

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

Flexibility

Our goal is to simplify your life, so tell us what you need. We provide a broad range of personalized services that enable you to spend more time doing what you love.

Accessibility

Have a question? Want to run an idea by us? A dedicated team is here to assist you. Clients tell us our accessibility is one of the things they like best about working with JDJ.

Continuity

We work with you to achieve your financial goals now and for future generations. Similarly, our company perspective is long-term. JDJ has a succession plan in place to ensure uninterrupted administration of your family's assets for years to come. Our team is comprised of experienced partners, accomplished managers, top-notch account managers, responsive bookkeepers, and stellar support staff. The result of this hierarchical approach is a team with a broad and deep understanding of your family's financial needs.

FAMILY OFFICE SERVICES

Managing Your Personal Life. Professionally.

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