



What makes Meristem different than companies who offer similar services?

A critical Meristem difference is our perspective of a complete financial picture. At Meristem, work begins by taking a step back before taking any steps forward. As your financial advisor, we manage an entire team of professionals, acting as CFO and steward.

Another critical difference about Meristem is our ability to shop the open marketplace for the best solutions. We are not product-driven. As a point of comparison, other companies begin by gathering a client's assets, selling products, and finally replacing a client's existing advisors.

Do I really need another advisor? How could I possibly transition from the trusted advisors I have worked with for many years?

Meristem is not another advisor. We are your advocate. Meristem experts coordinate the efforts of other trusted professionals. As your advocate, we free you from the daily activities involved in coordinating all the pieces.

What can my family expect as a client of Meristem?

Meristem professionals listen, ask the right questions and create a reasonable plan.

We implement, manage, and monitor the plan, making the appropriate adjustments as circumstances or conditions dictate. Communication with you is regular and dependent on your preference. We created Meristem to act as comprehensive advisors delivering commitment and focus to improve our clients' ability to achieve goals.

MERISTEM

601 Carlson Parkway, Suite 800, Minnetonka, Minnesota 55305

952.835.2577 TEL 888.835.2577 TOLL-FREE 952.835.8283 FAX

www.meristemfo.com



We've never thought that our family needed "a family office."

Why should my family want/need family office services?

Families want family office services precisely because of the "service." The Meristem family office brings order to a complex financial life, creating peace of mind and a single contact point for your family. Meristem experts take care of all the day-to-day financial details, while watching the big picture plan. The Meristem family office is attractive to people that share some or all of the following characteristics and objectives:

- Peace of mind for your financial life and legacy
- Lack of time or expertise to manage your financial life the way you know it should or could be managed
- Desire to simplify your life by establishing a trusted partnership with a single team of experts that hold all parts and pieces of your financial life under one roof
- Ability to monitor your entire financial portrait through regular, consolidated reporting
- Access to the "best-of" financial products or services suited to your unique circumstances that may not be commercially available to you as an independent investor



What if my family wants to use some, but not all, services offered by Meristem? Can we start slowly and add more services later?

Becoming a Meristem client is a process and nearly all Meristem family office members begin by utilizing a subset of services. When families come to us, they become clients of our family office. The full complement of services are available whenever requested and are priced according to agreed upon services.

What if my family members don't feel comfortable with the person assigned to work with us?

A client's experience is not solely dependent on a single person. Meristem matches clients to a team, but if for some reason there isn't a good fit, we will change the team members. Communication is a critical tool for our work, and we ask clients if they are having a positive experience. Our size (not too large, not too small) makes it possible for you to have options.

Financial planning can be a long term and often multi-generational commitment. How do I know that twenty or more years from now Meristem will still continue to serve my family in a high quality manner?

Meristem's long-term professional commitment includes founding partners, additional partners, a professional management team, professional governance and an ownership succession plan. As pioneers in the multifamily office business, we continually plant deep roots in the multi-generational family office business, which are cultivated and cared for in order to be the foundation for the generations to come.

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How successful has Meristem been?

The majority of new families at Meristem are the result of client referrals. That's important to us because it means that we have earned the trust of our clients who envision a similar positive experience with Meristem for friends and colleagues. Meristem has nearly 40 employees serving over 100 families in 33 states and 8 countries.

Will Meristem offer references?

Absolutely. Clients are generous with both their time and opinions on our behalf. Additionally, since we shop the open marketplace we can also provide references from professional partners to assist in your decision-making process.