ANGELO ROBLES

THE CONTINUITY INDEX

Your Family, Measured Against The Six Capabilities

For families with a family office — and families deciding whether to build one.

The family office is no longer a building full of people.
It is a capability system.

"A high-performing family office is not measured by how busy it is. It is measured by the quality of its decisions, the speed of its execution, the strength of its people, the clarity of its purpose, the adaptability of its systems, and the degree to which the family becomes more capable because the office exists."

— ANGELO ROBLES

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Should this family own one at all?

Is this family office actually good — or just expensive?

Most family offices measure the wrong things. Activity. Headcount. Assets under management. The number of advisors on retainer. None of it answers either question that matters across generations.

The greatest family offices are not defined by their assets. They are defined by their capability. This document measures a family against the Six Capabilities that separate the families who compound across generations from the ones who quietly atrophy and eventually collapse — whether those capabilities currently sit inside an office you built, or inside an arrangement you are about to replace.

It is not a survey. It is a mirror.

HOW IT WORKS First, the fork: whether you have a family office at all. Families without one take The Threshold — sixteen questions that determine whether this family should own its architecture, and in what form. Families with one take Section Zero, the chassis: whether the office is properly built at all. Both paths then meet at the same Six Capabilities — six to nine questions each, forty-four in all.

Every question is scored 2, 5, or 10, against anchored descriptions of what a 2 actually looks like versus a 10. Score honestly, against what a genuine 10 looks like, not against your peers. Your peers, it turns out, are mostly guessing too.

Nothing in this instrument rewards activity. Where it measures speed, it measures latency when it matters — not how often the office moves.

At the end, two numbers will matter more than your total, and the pattern between them will show you something you almost certainly cannot see from inside your own office.

Set aside an hour. Answer as the family actually operates — not as you intend it to.

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WHAT A SINGLE FAMILY OFFICE ACTUALLY IS

Strip it to the studs. A single family office is not an investment firm, not a wealth manager with better stationery, not one more advisor in a nicer suit. It is your private financial empire — the control center behind the wealth. A team and a structure dedicated to your family, and only your family. It exists for exactly one reason: to carry a family's capability across generations — so that what this generation learns, the next does not have to learn from scratch.

Nearly every fortune of consequence is run this way. For most of history, the price of intelligence kept it reserved for them. That is no longer true — which is why this instrument now speaks to families who have one, and families deciding whether to build one.

Angelo Robles — family office strategist to billionaire families. Twenty years inside 100+ billionaire ecosystems across four continents. Founder of Family Office Association (exited 2023). Founder of SFO Continuity — the operating system for the modern family office.

One question decides which instrument you take

Not *do you have a family office.* That question gets answered wrong constantly, in both directions.

Here is the real one:

Is there a dedicated structure, with dedicated people, whose only client is your family — paid by your family, accountable to your family, working for no one else?

Not a private bank team assigned to you. Not an advisor who calls you a top relationship. Not a multi-family office where you are one name among forty. Dedicated. To you. And to no one else.

If the answer is no — take The Threshold. Sixteen questions, beginning on page nine — the page titled *Sixteen questions. One verdict.* They determine whether your family should own its architecture, and in what form. Then read the Six Capabilities as the specification of what you would build.

If the answer is yes — begin at Section Zero, page twenty-one — the page titled *The Chassis.* The chassis your office runs on, then the Six Capabilities that measure it.

Read the next page first — it states the three assumptions this instrument runs on, and one of them changes how you score two of the six capabilities. After that, the pages up to Section Zero belong to The Threshold. You are not scoring them. But they carry the structural architecture — the five entities, the true all-in cost of a fragmented arrangement, the question of whether the structure is treated as a business at all — and an office built fifteen years ago was not built against them. Read them or skip them. Your scoring begins at Section Zero.

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Three assumptions, stated plainly

Three assumptions run underneath every question here. I am stating them, because an instrument that hides its assumptions is measuring you against a standard you never agreed to.

One. That this family intends to exist as an institution beyond the person who built the wealth. A hundred and fifty of the four hundred and forty points assume it. If your family has consciously chosen a single-generation horizon, that is a legitimate mandate and a rarer one than this industry pretends. Score Capabilities Four and Six anyway, and read your total there not as a failure but as the price of the choice. This instrument does not require you to want continuity. It requires you to know what declining it costs.

Two. That artificial intelligence is now consequential to how a family office operates. Not that it works everywhere. Most deployments across business have produced nothing, and the questions in Capability Five are built to score that failure rather than flatter it. What is being measured is not whether you use these tools. It is whether anything you build with them persists after you close the window.

Three. That capability is the measure, never activity. Nothing here rewards motion. A family that thinks for a year and then strikes decisively in the rare hours that demand it scores at the top of this instrument. A family that schedules everything and calls the calendar prudence scores at the bottom. Deliberate stillness is a strategy; institutionalized delay is a symptom. Every question about speed measures latency when it matters — never frequency of movement.

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A Correction

I need to open by correcting someone.

Me.

A couple of years ago, if you had asked me — not a banker, not a consultant, me — what it takes to run a real single family office, I would have told you five hundred million dollars. Seven hundred fifty to do it right. I said it in rooms on four continents. I said it to families who trusted my judgment. And I believed it, because for the entire history of this industry it was true.

It is not true anymore.

Be precise about what changed. It was not my opinion. The facts changed. The cost of the thing collapsed, and the reasons to want it multiplied — and most of this industry has not absorbed either.

So when the economists and the institutional investors and the billion-dollar office executives tell you a family office starts at a billion dollars — and they will — understand my position. I do not merely disagree with their argument. I know their argument by heart. I used to make it better than they do.

What follows is not a case for building a family office. It is an assessment of whether your family should own its architecture, and if so, in what form. Some families who complete it will find the honest answer is *not yet.* I would rather tell you that than hand you a structure you do not need.

The industry has spent fifty years answering a question about wealth. This instrument answers a question about complexity. They are not the same question, and only one of them has ever been the right one.

— Angelo Robles

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The Minimum That Died

Why did I — why did everyone — say half a billion?

Not from principle. From payroll.

The traditional single family office was a staffing model wearing an investment strategy. A chief investment officer. A chief financial officer. Accounting, reporting, administration. Assistants. Technology. Research. Outside counsel. Security. Every one of those was a salary, and salaries do not scale down. You needed enormous assets before the machine justified its own weight. That was my old argument, and at the time it was correct. It was an artifact of what intelligence cost when intelligence only came in human form.

Then several forces converged at once. Artificial intelligence compressed intellectual and administrative labor. Software compressed operating infrastructure. Agents perform recurring knowledge work without being asked twice. Selective outsourcing gives a family variable-cost access to specialist capability at the moment it is needed and not one day longer. Modern custody and reporting infrastructure removed another layer entirely. Every one of those was a line on the payroll. Not one of them is now.

And while the cost of the institution was collapsing, every reason to want one was getting stronger. Privacy. Customization. Tax architecture. Estate complexity. Investment optionality. Geopolitical uncertainty. Cybersecurity. Family governance. And the plainest reason of all: not wanting your family's financial life scattered across fifteen institutions whose incentives are not yours.

The value of control went up while the cost of control came down.

Which retires the question this industry has asked for fifty years. *How much wealth do you need to have a family office* was never an economic question. It was a payroll question wearing an economic costume — and the payroll is gone.

The real question, and the one this instrument is built to answer, is this:

At what level of complexity does owning the architecture produce a better outcome than renting fragmented solutions from institutions?

There is no wealth threshold in that question. There is no velvet rope in it.

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What You Would Actually Build

Permission is abstract. Structure is not. **Five entities, five jobs, one system.**

A management company — the command center, built to operate as a genuine business rather than a passive investor, because that single distinction decides its tax treatment and a great deal else. **Asset-holding entities,** segregated by asset class and risk, so one flooded chamber cannot sink the ship. **A holding company** — one clean point of aggregation above the rest, and one entity to transfer when succession arrives rather than fifteen. **A private trust company** — your family's own trustee, control without ownership, the tool the oldest dynasties use. **A family foundation** — philanthropy coordinated with the whole, and a board seat with real capital where the rising generation learns governance before the stakes are the entire fortune.

Above the documents, the doctrine that governs all of it. The goal is not to own things — ownership makes you visible, taxable, and suable. The goal is to control things. **Own nothing. Control everything.**

Then the machine, which follows one rule. **Own the brain. Rent the horsepower.** Your data, your memory, your family's judgment encoded into systems that persist: yours, permanently. Raw computing: rented, commodity, replaceable by breakfast.

And the hire. Not a chief investment officer. Not a chief financial officer. At this scale the first and possibly only full-time operational hire is one technically fluent person who does not do the work, but builds the systems that do it. Possibly in-family. Possibly your own next generation.

Now the floor, because an assessment that cannot say no is a sales document wearing a diagnostic's clothes. There is a floor. It is not a number and I will not give you one — false precision is exactly how this industry got the last forty years wrong. The floor is a condition: **the point at which the complexity is too thin to carry the structure,** whatever the balance sheet says.

Which cuts both ways, and the second direction is the one nobody says out loud. There are billion-dollar families for whom a dedicated office is the wrong answer — one concentrated position, one jurisdiction, one heir who wants none of it, and a competent outside team already functioning. Scale alone qualifies nobody. And there are families a fraction of that size carrying more genuine complexity than offices ten times their size. For that family, the balance sheet is the least relevant fact about them.

If you are below the line today you are not disqualified. You are early — and what to do about being early costs almost nothing.

You can now build family-office capability without building yesterday's family-office bureaucracy.

The full architecture — the entities, the tax position, the domicile question, and the case law underneath it — is the subject of the book: Should You Have a Family Office?, free at angelorobles.com. The sixteen questions that follow are the reading. The book is the reasoning.

AI does not merely improve the family office.
It changes who can have one.

Sixteen questions. One verdict.

Sixteen questions in four groups. Each scored 2, 5, or 10 against anchored descriptions of what a 2 actually looks like versus a 10. One hundred sixty points.

They measure complexity — and I want to be exact about that word, because it is normally used to mean a great many moving parts, which is the least interesting version of it. Complexity is not an entity count. It is the combination of what is at stake, how irreversible the decisions have become, and how much of the whole picture depends on one person continuing to be available.

Which means it takes two shapes, and only one of them looks like complexity. Sometimes it is conventional: multiple entities, trusts drafted in another decade, an operating business, more than one jurisdiction, more than one generation with a claim on the outcome. Sometimes it is the exact opposite — a single concentrated position carrying most of the family's wealth, one tax event never properly modeled, one decision arriving at a moment you will not choose, and one person who understands the whole of it. That family is not simple. It is among the highest-stakes situations in this document, and it will be tempted to score itself high on the questions that follow. **Score the consequence, not the count.**

Read the scale carefully, because it runs the same direction as everything else in this instrument. **A low score is not a judgment of your family. It is unmet complexity — work your situation genuinely requires that no one is currently doing.** A family whose affairs are truly simple will score high here, and should. That is the instrument working, not the instrument flattering you.

Your Threshold total does not enter your Continuity Index score. They are two different measurements answering two different questions, and combining them would ruin both. The Threshold produces a verdict: which architecture your family should own. The Continuity Index produces a measurement: how good that architecture actually is.

Score as your affairs actually run today — not as they run on the good weeks.

The Picture Nobody Holds

T1 The complete picture

Does any single person, or any single system, hold the complete picture — every entity, every account, every institution, every holding — current as of today?

A 2 No one holds it. The picture exists in fragments across a bank, an accountant, an attorney, a wealth manager, and your own memory. Assembling it takes weeks and three phone calls, and the only place it has ever been whole is in your head, approximately.

A 5 A partial consolidation exists — one provider aggregates most of the liquid assets — but the direct holdings, the operating business, the private positions, and the trust structures sit outside it.

A 10 One consolidated, current view exists, owned by the family, spanning every entity and every asset class. Anyone the family authorizes can see the whole picture in minutes rather than weeks.

You cannot govern what you cannot see. Every family at this level assumes the complete picture exists somewhere. It usually exists nowhere — and the cost is not administrative. It is every decision made against a partial view, by the one person who is supposed to be seeing furthest.

YOUR SCORE _____ / 10

T2 Architecture, or accumulation

Your entities, trusts, and jurisdictions — were they designed as a system, or accumulated one decision at a time?

A 2 Accumulated. Each entity was created to solve whichever problem was in front of you that year, by whichever advisor was closest. No one has ever drawn the whole structure on a single page, and some of it may no longer serve any purpose at all.

A 5 There is a rough design logic and someone could draw it, but it has never been re-examined as a whole against the family's current position.

A 10 The structure was designed as an architecture. Every entity has a job, the jobs fit together, and the whole is reviewed against the family's actual footprint and the current law.

A family office is a legal architecture before it is anything else — which makes structure the first strategic decision a family makes and the one most often made by accident. What accumulates is not architecture. It is sediment, and you are paying to maintain every layer of it.

YOUR SCORE _____ / 10

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T3 Coordination latency

When a decision needs your attorney, your accountant, and your investment people to agree, how long does it take?

A 2 Weeks, and you are the one moving it. Each party responds on its own clock, none of them speaks to the others unless you convene it, and the decision is frequently made late — or made by default, because the window closed while you were scheduling.

A 5 It happens, and reasonably well, but you are the routing layer. Nothing coordinates unless you coordinate it.

A 10 There is a defined process and someone other than you owns it. Cross-disciplinary decisions get made in days, with the relevant expertise in the room at the same time, because someone whose only job is your family assembled it.

Fragmentation does not merely cost fees. It costs the decisions that needed all three disciplines and got two — and the opportunities that closed while everyone waited politely for everyone else.

YOUR SCORE _____ /10

T4 The principal as the operating system

How much of your own week goes to chasing, coordinating, and reconciling work that nobody else owns?

A 2 Substantial, and unmeasured. You are the accountability system, the institutional memory, the routing layer, and the escalation path. If you stop pushing, things stop moving — and you have never priced what that costs you in the work only you can do.

A 5 Some of it is delegated, but the consequential coordination still runs through you, and you would not trust it to run without you.

A 10 The coordinating load has been deliberately removed from you. Your hours go to decisions, relationships, and judgment — the work that cannot be delegated because it is genuinely yours.

The most expensive person in this arrangement is doing the least leveraged work in it. That is not a discipline problem. It is a structural one: there is no institution to absorb the work, so it lands on the only person who cannot refuse it.

YOUR SCORE _____ /10

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The Bleed

T5 The all-in cost of the current arrangement

Do you actually know your true annual all-in cost — banking relationships, advisory fees, fund fees, product markups, and the tax inefficiency of nobody coordinating anything?

A 2 Never totaled. The fees arrive from a half-dozen directions, each individually reasonable-looking, and no one has ever run the full arithmetic — the visible bill and the invisible one — of what the current arrangement costs every year, compounding against the family.

A 5 A rough sense of the major fees, but no annual, all-in accounting that includes product markups, tax drag, and the cost of nobody coordinating across providers.

A 10 The family runs the full arithmetic annually — every fee, every markup, every point of tax inefficiency — and the current arrangement survives that comparison on purpose, or is being replaced because it didn't.

A family at one hundred million — between banking relationships, advisory fees, fund fees, product markups, and uncoordinated tax treatment — is typically paying between one and two percent all-in, every year — in my experience, far closer to two. Run the multiplication. Seven figures, annually, compounding against you. And that is only the arithmetic anyone can see. The commissions buried inside products, the conflicts nobody discloses — those never appear on a statement. Most families have never run this calculation, because nobody collecting the current fees has any incentive to hand them the calculator.

But the money was never the deepest argument. A single family office is the ultimate expression of three things: privacy, control, and customization. Privacy — your holdings, your transactions, your family's affairs do not circulate through a bank's back office or a conference cocktail hour. Control — every decision flows through you, every fee justifies its existence to you; you stop hoping your advisors have your interests at heart, because you built the incentives. Customization — the entire apparatus bends to your family's actual, unrepeatable situation, run by a dedicated team synchronized around one family and no one else, working around the clock the way a collection of outside providers never will. And built properly, it may well cost more than the arrangement it replaces. Families build it anyway. The savings were never the point. The sovereignty is.

YOUR SCORE _____ / 10

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T6 Business, or passive investor

Is the structure managing your family's wealth treated as a genuine business — or, in the eyes of the tax code, as a passive investor?

A 2 Never examined. The expenses of managing this wealth are borne personally and treated as an individual's investment costs, which is to say largely without tax benefit — and no one has modeled what a properly structured operating entity would change.

A 5 The idea has been raised, and there is a rough sense that a structure would help, but no rigorous analysis of what the entity would have to actually do to qualify — and no one advising you has an incentive to volunteer one.

A 10 You have run the analysis. You know what a dedicated structure would cost, what it would save, and what it would make possible — and your current arrangement is a deliberate choice, not a default.

In the U.S., the structure matters enormously: a family office built as a genuine business — the model validated in the Lender case — can secure tax treatment for its operating costs that an informal arrangement simply cannot. Most wealthy families without an office have never had this modeled, because the advisors collecting the current fees have no reason to model it.

YOUR SCORE _____ /10

T7 What you are paying for twice

Across every institution and advisor you use, how much of what you pay is for the same work performed more than once?

A 2 Unknown, and probably substantial. Multiple providers each perform their own version of reporting, oversight, planning, and custody — each charging for it, none of them aware of what the others are doing, and no one has ever mapped the overlap.

A 5 You have consolidated some relationships and suspect duplication remains in the rest, but nobody has mapped it.

A 10 You know precisely what each party does, what each is paid, and where the boundaries fall. There is no duplicated work, because someone accountable to the family drew the map.

Fragmentation is not only a coordination cost. It is a billing structure. Fifteen institutions do not divide the work fifteen ways — they each perform a portion of the same work and price it as though they performed all of it.

YOUR SCORE _____ /10

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T8 Who is optimizing the whole?

Across investments, tax, estate, and structure — is anyone optimizing the total, or is each party optimizing only its own piece?

A 2 Each party optimizes its own mandate. The investment people do not see the tax consequence. The tax people have not seen the estate plan. The estate attorney has not seen the portfolio in years. Every piece is competently managed, and the total is managed by no one.

A 5 Some coordination happens, usually convened by you when something forces it, but no one carries standing responsibility for the total.

A 10 One accountable party optimizes across all of it — every consequential decision evaluated for its investment, tax, estate, and structural consequence at the same time, because that is the job.

This is the most expensive gap in the arrangement and the one that never appears on any statement. No single provider is failing. The failure is that nobody was ever hired to see the whole — and the loss compounds quietly, every year, in decisions that were locally correct and globally wrong.

YOUR SCORE _____ /10

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Who Sees You

T9 Privacy and control

How much of your family's financial life is visible to institutions, advisors, and counterparties who are not accountable to you alone?

A 2 Everything runs through outside institutions. Your holdings, your transactions, your family's affairs are spread across parties whose loyalty is to their firm, their compliance department, and their other clients — not to your family.

A 5 Some consolidation and some discretion, but meaningful visibility into your affairs still sits with parties you don't control.

A 10 Your family's affairs are consolidated under a structure the family owns and controls, with outside parties seeing only what they need to see. Privacy is architecture, not hope.

Privacy at this level is not secrecy. It is the difference between choosing what the world knows about your family and finding out. Every party with visibility into your affairs is a party whose breach, whose staff turnover, and whose subpoena have quietly become yours.

YOUR SCORE _____ /10

T10 Who actually works for you?

Of the people managing your wealth today, how many are paid only by you — and how many are paid by the products and institutions they recommend?

A 2 Effectively everyone advising you has a second master — commissions, fund fees, firm targets. You have wealth but no dedicated staff whose only client is your family.

A 5 A mix — some genuinely independent counsel, but the core management still runs through conflicted channels.

A 10 The people managing your family's wealth work for your family alone — dedicated, unconflicted, accountable to you. That is, functionally, a family office — whether or not you've named it one.

This is the threshold question. When a family's wealth reaches the level where the fees paid to conflicted intermediaries exceed the cost of dedicated staff, the family office stops being a luxury and becomes arithmetic.

YOUR SCORE _____ /10

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T11 Who directs the process

When specialists are engaged — counsel, accountants, bankers, operators — does the family direct the process, or does the process direct the family?

A 2 The providers set the agenda. They tell you what needs doing, on their timeline, in their sequence, and you approve. You are the client, but you are not in command — and you have no independent basis from which to challenge the plan.

A 5 You direct some of it and push back when something feels wrong, but you are largely working inside their framing.

A 10 The family owns the architecture and engages specialists deliberately, on the family's terms, for exactly what specialists are best at. The family decides. The family directs.

This is the doctrine hiding inside every well-built family office, and it has nothing to do with employing fewer people. It is about whose logic the work runs on — advisors operating on your payroll logic instead of theirs. Control of the process is the product. Everything else is staffing detail.

YOUR SCORE _____ /10

T12 Where your information physically sits

Your family's most sensitive material — the statements, the structures, the deliberations, the personal detail — where does it physically sit, and on whose infrastructure?

A 2 Scattered and unmapped. It lives across a dozen outside platforms and inboxes, on infrastructure the family does not control, governed by terms nobody has read. If asked today, no one could produce the map.

A 5 Some awareness and some controls, but meaningful sensitive material still moves through channels the family does not control.

A 10 The family knows exactly where its sensitive information lives, controls the infrastructure holding the most valuable of it, and has deliberate rules about what may leave and what never does.

Every provider holding your family's information has quietly made your family a party to their security, their staff, and their legal exposure. That was tolerable when there was no alternative. There is now — and the families building it are building it before they need it, which is the only time it can be built.

YOUR SCORE _____ /10

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What Transfers

T13 Consumers of wealth, or creators of it

Are your children learning to be creators of wealth — or consumers of it?

A 2 The rising generation sees advisors, statements, and distributions. They are learning that wealth is something that arrives — managed elsewhere, by others. They are becoming consumers of the family's wealth, and nobody designed it that way, which is exactly how it happens.

A 5 Some genuine exposure to how the wealth actually works, but informal and occasional — dinner-table education, not designed capability-building.

A 10 The children are being deliberately trained as creators and operators — real exposure to real decisions at real stakes appropriate to their age, learning to lead the family's capital rather than merely receive it.

Assets without judgment are not wealth. They are a countdown with a nice statement attached. The current arrangement's quietest cost is not in the fees — it is in children who inherit distributions and dependence, because the system around them never offered anything else.

YOUR SCORE _____ /10

T14 The reasoning outside your head

The reasoning behind your major decisions — why you passed, why you bought, how you read a counterparty — does it exist anywhere outside your own head?

A 2 Nowhere. The outcomes are documented; the reasoning is not. Everything that took thirty years and real losses to learn lives in exactly one place, and that place has no backup.

A 5 Some of it has been told as stories and a few things are written down, but retrieving the actual reasoning behind a specific decision would be impossible.

A 10 The reasoning is captured as it happens — every significant decision recorded with its *why*, in a form that can be searched and questioned. What this family has learned is retrievable by someone who was not in the room.

Assets transfer. Judgment does not — it dies with the person holding it, and the next generation re-learns every expensive lesson from scratch. That was true for the entire history of private wealth. It is the first thing about private wealth that is no longer true.

YOUR SCORE _____ /10

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T15 Who decides, and how fast

When the family faces a genuinely consequential decision, is it clear who decides, on what authority, and by when?

A 2 Nothing is defined. Consequential decisions get made by whoever is most senior, most available, or most insistent — and when there is disagreement, the decision simply waits. No one has written down who decides what.

A 5 There is an informal understanding that mostly works, but it has never been tested by a real disagreement or a real emergency.

A 10 Decision rights are explicit — who decides, at what threshold, inside what window, and what happens when the deadline passes. It has been tested, and it held.

Governance is not committees. Governance is the answer to three questions: who holds the information, who holds the authority, and what is the clock. A family that has never answered them in writing has not avoided governance. It has defaulted to the slowest available version of it.

YOUR SCORE _____ / 10

T16 The six-month test

If you were unavailable for six months beginning tomorrow — not gone, simply unreachable — could your family's financial life continue to operate?

A 2 No. Within weeks, decisions would stall, nobody would know what was pending, and several relationships would have no counterpart. The arrangement does not survive your absence, because in large part the arrangement is you.

A 5 It would run on momentum for a while, then degrade. Some things are documented. The important things are not.

A 10 It would continue. Someone else holds the picture, the authorities are defined, the reasoning is retrievable, and the relationships belong to the family rather than to you personally.

This is the question that reveals whether a family has an institution or an individual. Every arrangement looks robust while the person holding it together is available. The test was never whether it works. The test is whether it works without you.

YOUR SCORE _____ / 10

THRESHOLD TOTAL _____ / 160

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Not a grade. A classification.

Your Threshold total is not a judgment on your family. It is a reading of how much unmet complexity your arrangement is currently carrying — and therefore which architecture your family should own.

Find your total. Then read the one that describes you.

128–160 · NOT YET — OR YOU ALREADY HAVE ONE AND HAVEN'T NAMED IT

THE FIRST ARCHITECTURE — REMAIN AS YOU ARE

Two very different families land here. The first is genuinely straightforward: the complexity does not yet demand its own institution, and building one now would be architecture in search of a problem. Revisit this when something changes the shape of the picture — a liquidity event, an operating business, a second jurisdiction, a generation reaching adulthood. The second family scored high because they have already assembled dedicated, unconflicted people who work only for them. That is functionally a family office whether or not anyone has called it one — and it should now be structured deliberately rather than left informal. Read the Six Capabilities as a measurement, not a blueprint. If you are the first family, read the Six Capabilities that follow — do not score them yet. They are the specification you will build against when the picture changes. If you are the second, score them. You are measuring something that already exists.

96–127 · THE STRUCTURAL BUILD

THE SECOND ARCHITECTURE — THE VIRTUAL FAMILY OFFICE

Your complexity has outgrown your architecture, but not yet your staffing. What you need is the structure: the entities, the tax treatment, consolidated reporting, explicit decision rights, and a defined process someone other than you owns. Not a payroll. An architecture — built once, properly, before the next layer of complexity arrives and gets absorbed the way the last one did.

64–95 · THE OPERATOR BUILD

THE THIRD ARCHITECTURE — THE HYBRID

The architecture, plus one exceptional person and an intelligently assembled external bench. Not twelve employees and an office overlooking a park. One technically fluent operator who builds the systems that do the work, with specialists engaged deliberately, on your terms, for exactly what specialists are best at. At this level of complexity, the fees you are currently paying to conflicted intermediaries almost certainly exceed the cost of the person who would replace them.

BELOW 64 · THE INSTITUTION

THE FOURTH ARCHITECTURE — THE DEDICATED SINGLE FAMILY OFFICE

Build it properly, once, from the start — structure, operator, machine, governance, and a training ground for the generation coming. Every point below sixty-four is a priced line-item of something the absence of real structure is costing your family every year, compounding, invisibly. This is not a verdict on how the wealth has been managed. It is a verdict on an arrangement that was correct at a smaller scale and was never rebuilt when the scale changed.

These are the same four architectures produced by the Ownership Test in *Should You Have a Family Office?* — same verdicts, longer reasoning. The Threshold gives you the reading in sixteen questions. The book gives you the argument underneath it, the structures each architecture actually requires, and the order in which they get built. It is free at angelorobles.com.

Whichever verdict you landed on: you now have your architecture. What follows is its specification.

Forty-four questions describing the institution you would build, capability by capability. Unless your band told you to wait, score them against how your wealth is managed today, however informally. Expect low numbers — that is the instrument working. Read every low score not as a failure but as a build instruction, itemized, so you build it right once rather than discovering the defects the way most families do, a decade after the fact.

You are about to build what may become the most important institution your family owns. Do not build it alone.

Continue to page twenty-six — ten questions, none of them scored, and then the capabilities.

SECTION ZERO

The Chassis

The office exists. The question is whether its chassis is current, compliant, and optimized — or quietly aging.

The Six Capabilities measure the performance of a family office. But performance sits on a chassis — the legal, tax, and regulatory structure the office runs on. A brilliant office on a defective chassis is a liability compounding quietly.

Four questions. None of them scored into your Continuity Index total. All of them capable of outranking everything that follows.

B1 When was the structure last genuinely reviewed?

Not the portfolio — the structure. The entities, the domicile, the tax architecture, the regulatory posture.

A 2 Not since it was built. The office was structured years ago — possibly under a different tax regime, before current rules, before the family's circumstances changed — and no one has stress-tested the chassis since. It runs because it runs.

A 5 Piecemeal reviews when something forced the question, but no comprehensive structural audit in recent memory.

A 10 The full structure — entities, domicile, tax treatment, regulatory standing — is reviewed on a deliberate cycle against current law and the family's current reality, by parties competent to challenge the original design.

Structures age silently. The office that was optimal when it was built in 2012 may be leaking tax, carrying regulatory risk, or missing planning opportunities that didn't exist when the documents were signed. The absence of visible problems is not evidence of a sound chassis — it is usually evidence that nobody has looked.

YOUR SCORE _____ /10

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B2 Regulatory standing

Does your office actually qualify for the exemptions it assumes it has?

A 2 The office assumes it's exempt from investment-adviser registration and has never verified it against the actual rule. Who the office serves, how it's owned, and how it presents itself have all evolved since anyone checked — and any one of those can break the exemption.

A 5 The exemption was confirmed at formation, but the office's activities have grown — non-family clients, outside capital, new services — without anyone re-testing whether the exemption still holds.

A 10 The office knows precisely which regulatory framework it operates under — in the U.S., the SEC's family office rule established after Dodd-Frank — and verifies on a regular cycle that its ownership, its clients, and its conduct still qualify. Compliance is confirmed, not assumed.

In the U.S., the family office exemption from SEC registration has specific conditions: family clients only, family ownership and control, no holding out as an investment adviser. Offices drift out of qualification gradually — a non-family executive with carried interest, a friend's capital managed as a favor — and discover the problem only when it's expensive.

YOUR SCORE _____ /10

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B3 Domicile and jurisdiction — chosen or inherited?

Is the office domiciled where it is because that's optimal — or because that's where it happened to be formed?

A 2 The office sits where the family lived when it was formed. No analysis of state or national alternatives, no onshore/offshore architecture, no jurisdictional strategy at all — just inertia with a letterhead.

A 5 Some jurisdictional planning exists, but it was done once and hasn't been revisited as laws, family footprint, and the geopolitical environment changed.

A 10 Domicile is a deliberate, current decision — the office's jurisdiction, the entities' jurisdictions, and any onshore/offshore architecture are chosen against the family's actual footprint, tax position, privacy needs, and the world as it is now. And the family knows what would trigger a re-decision.

Jurisdiction is one of the few structural levers a family controls completely — and most families set it once, by accident of geography, and never touch it again.

YOUR SCORE _____ /10

B4 Built for the family it serves today?

Has the structure kept pace with the family itself — new generations, new geographies, new assets, new complexity?

A 2 The structure was built for the family as it existed at formation. Since then: marriages, births, moves abroad, new asset classes, operating businesses sold or acquired — and the chassis was never adjusted for any of it.

A 5 Major life events triggered patches, but the structure is an accumulation of amendments rather than a design that fits the current family.

A 10 The structure is periodically re-fit to the family as it actually is — the generations it now serves, the jurisdictions they now live in, the assets they now hold. The chassis fits the vehicle.

A structure is a photograph of a family taken on the day it was signed. Families do not hold still. The question is not whether the picture has aged — it has — but whether anyone has looked at it since.

YOUR SCORE _____ /10

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Reading Section Zero

Section Zero is not scored into your Continuity Index total. It is a flag, and it outranks the score it appears to sit beneath.

Any score of 5 or below in this section is a structural finding that outranks everything in the Six Capabilities — because capability built on a defective chassis is risk compounding quietly. An office can score in the highest band on all six capabilities and still be carrying a structure that was optimal a decade ago and has been leaking ever since.

A structural review is not the exciting work. It is the work that keeps the exciting work from being undone.

Continue to page twenty-six — ten questions, none of them scored, and then the capabilities.

Ten Brutal Questions

Nothing here is scored. Sit with them for five minutes before you score anything else. Where a question says this office, read it as whatever currently does the office's job for your family — a staff, a bank, three advisors, or you. If any of them make you uncomfortable, that discomfort is the most useful data in this document.

1. If this office vanished tomorrow, what would the family actually miss — and how long would it take to replace?

2. Which belief in this office has never been tested, only inherited?

3. Are we optimizing for comfort, or for velocity?

4. Which work here still genuinely requires a human — and which work merely has one?

5. What is the hard conversation nobody in this family will start, and what has avoiding it already cost?

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6. Is our governance built to decide, or built to deflect?

7. Do the heirs want in — or want out? And when did anyone last ask them directly?

8. If this office had to earn its fees in the open market, would anyone hire it?

9. What is growing faster in this family — the capital, or the judgment?

10. If we rebuilt this office from scratch today, what would we never build the old way again?

That last one is the most disruptive question a principal can ask, which is precisely why it never gets asked. ***Everything you would not rebuild is something you are currently paying to maintain.*** *Asked honestly, it reorders the budget, the vendor list, and the org chart in an afternoon.*

Two families arrived here by different routes.
From here the questions are the same,
because the standard is the same.

CAPABILITY ONE

Decision Quality

When a consequential decision arrives, does this family office get it right, get it right fast, and get better each time?

Everything else compounds on top of decision quality — or erodes beneath it. It is the first capability because it is the foundation of all the others.

If you came through The Threshold: score this against how the consequential decision actually gets made today — wherever it currently gets made.

1.1 Decision speed vs. decision drift

When a real opportunity or threat appears, how fast does this office move from signal to decision to action?

A 2 Decisions wait for the next scheduled meeting. Consensus is required before anything moves. By the time everyone agrees, the window has usually closed — and the office calls the delay "prudence."

A 5 The office can move quickly when pushed, but speed depends on who's in the room and how loudly they push. Inconsistent.

A 10 The office has deliberately compressed the distance between signal and action. Someone owns the decision. It moves in hours or days, not weeks — and the office can tell you *why* it's fast, because the latency was engineered out on purpose.

The families pulling ahead didn't get smarter. They reduced the lag between seeing and acting. Nearly everyone else mistakes slowness for care.

YOUR SCORE _____ /10

1.2 The reference-point problem

Do you actually know what a great family office looks like — or only what yours looks like?

A 2 Your sense of "good" comes from your own office, a few friends' offices, and dinner conversation. You've never seen genuine excellence up close, so you're grading on a curve you invented.

A 5 You've encountered a few genuinely excellent operations and it recalibrated you — but the exposure was accidental, not systematic.

A 10 You are in continuous, honest contact with principals and operators running genuinely elite offices. Your reference point is externally calibrated and constantly refreshed. You know exactly where you stand, because you can see what standing above you looks like.

At this level of wealth, the greatest risk isn't a lack of intelligence. It's a lack of reference points. Mediocrity survives for decades wearing the costume of excellence — because no one in the room has seen better.

YOUR SCORE _____ /10

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1.3 Conflicted counsel

When you make a nine-figure decision, is the advice in the room neutral — or is everyone giving it paid by the outcome?

A 2 Every major decision is shaped by advisors, banks, or managers whose compensation depends on the answer. You trust them personally, so you've never priced the conflict.

A 5 You recognize the conflicts and try to triangulate across sources, but you have no genuinely disinterested party to pressure-test against.

A 10 Before capital moves, your thesis is stress-tested by peers and minds with nothing to sell you — no fee, no relationship, no product riding on your yes. You've separated *expertise* from *incentive*.

Advisors bring expertise. They also bring incentives. That doesn't make them wrong — it makes their intelligence non-neutral. Most principals have never once had a consequential decision examined by someone who didn't profit from it.

YOUR SCORE _____ /10

1.4 Institutional memory vs. institutional amnesia

Can this family office instantly recall why it made a decision years ago — the reasoning, the context, what was learned — or does that knowledge live in a few heads and evaporate when they leave?

A 2 The "why" behind past decisions lives in the memory of two or three key people. When they retire or leave, the reasoning walks out with them, and the next generation starts over from scratch.

A 5 Important decisions are documented somewhere, but retrieving the actual reasoning is slow, manual, and depends on who you ask.

A 10 The office's accumulated judgment — every major decision, every deal passed on, every lesson paid for — is captured and instantly retrievable. A family member can ask "why did we do this in 2019, and what did we learn?" and get a grounded answer in seconds, from the office's own record.

This is where the newest tools change everything — and almost no one has noticed. The single greatest vulnerability in dynastic wealth has always been that judgment doesn't transfer; it dies with people. For the first time in history, it doesn't have to.

YOUR SCORE _____ /10

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1.5 Speed of intelligence

How long does it take this office to turn a complex question into a rigorous, decision-ready answer?

A 2 A serious diligence question means weeks of analyst time, or an expensive outside engagement, or both. The office moves at the speed of human bandwidth — and that bandwidth is always the bottleneck.

A 5 The team is capable but capacity-constrained. Good analysis happens, but slowly, and important questions compete with urgent ones.

A 10 The office produces institutional-grade analysis overnight. Complex questions get rigorous answers by morning. The principal walks into meetings with context nobody else in the transaction has.

Three years ago, this capability did not exist — not for the Rockefellers, not for the largest single family office on Earth. Today it's available to any family that decides to build it. And most are using it to draft emails.

YOUR SCORE _____ /10

1.6 Decisions under real pressure

When the environment turns hostile — a market break, a crisis, a fast-moving threat — does this office make its best decisions or its worst?

A 2 Under stress, the office freezes or reverts to whoever is most senior and loudest. No rehearsed process, so pressure produces panic or paralysis.

A 5 The office holds together under pressure but improvises each time. Outcomes depend heavily on luck and individual temperament.

A 10 The office has pre-built its response to disruption — scenarios modeled, thresholds set, roles clear — so when the storm hits, it executes a plan instead of inventing one. Pressure reveals preparation, not fragility.

Most offices were built in calm and have never been stress-tested. The test is coming. The decision architecture you build in the calm is the only one that works in the crisis.

YOUR SCORE _____ /10

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1.7 Rented conclusions vs. genuine edge

The analysis behind your consequential decisions — is it grounded in intelligence only your family holds, or is it produced by the same sources every comparable office uses, arriving at the same conclusions the same week?

A 2 The office's thinking is downstream of the same banks, the same managers, the same tools everyone at this level uses. Your "proprietary" view is, in practice, the consensus view — you're paying a premium to reach the same conclusions as the family across the table.

A 5 Some genuinely differentiated intelligence, but much of the office's analysis converges with what every comparable office is seeing and concluding.

A 10 The office's most important conclusions are grounded in a corpus no other family holds and judgment no other family has encoded — analysis that genuinely diverges from consensus, because it isn't drawn from the shared well everyone else drinks from.

Chamath Palihapitiya put it plainly: you cannot rent intelligence from the same place that rents it to your competitor. When every sophisticated office feeds the same sources, every office converges — the same analysis, the same conclusions, the same week. Alpha is divergence. And divergence cannot come from a brain everyone shares. This is the failure the advisory industry has produced for decades — every family's "proprietary" strategy looking like every other family's. The only escape is intelligence you own.

YOUR SCORE _____ /10

CAPABILITY ONE TOTAL _____ /70

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CAPABILITY TWO

Execution Speed

Once a decision is made, how fast and how completely does it become reality?

A brilliant decision that takes six months to execute is often worse than a good decision executed in a week. Most offices are far slower at *doing* than they believe — and the gap between deciding and done is where advantage leaks away.

A note before you score this section: speed is not activity. This capability measures latency when it matters — not frequency of motion. A patient office that thinks for a year and then strikes decisively in the rare hours that demand it scores a ten. A busy office that schedules everything and calls the calendar prudence scores a two. Deliberate stillness is a strategy. Institutionalized delay is a symptom. This section measures whether your office can tell the difference — and act like it.

If you came through The Threshold: measure the arrangement you have, not the one you would build. The latency you find is latency you are already paying for.

2.1 Decision-to-done latency

When the office decides to do something, how long until it's actually complete?

A 2 Decisions get made and then sit. Execution depends on one overloaded person, or gets handed to an advisor and forgotten. Things take months that should take days.

A 5 Execution happens, but unevenly. Some initiatives move fast; others quietly die between the decision and the doing.

A 10 The office has a reliable path from decision to completion. Ownership is clear, progress is visible, and the default is that decided things *get done* — quickly, and without the principal having to chase them. And when the decision is to deliberately hold, wait, or do nothing, that too is a decision executed on purpose — not drift wearing patience's clothes.

Every family office begins with a reason to exist. Almost none maintain the execution discipline to act on one.

YOUR SCORE _____ /10

2.2 The bottleneck problem

Does the office know its single biggest constraint — and is anyone actually working on it?

A 2 Everyone is busy, nobody can name the one thing most limiting the office, and effort is spread evenly across things that don't matter and the one thing that does.

A 5 The office has a rough sense of its constraints but treats them all as equal, optimizing broadly instead of attacking the binding one.

A 10 The office relentlessly identifies its single most important bottleneck and destroys it — then finds the next one. Effort is concentrated where it actually moves the outcome.

The families that dominate the next era share an obsessive focus on bottlenecks. They hunt the one constraint that matters and kill it, instead of polishing the things that don't move the needle.

YOUR SCORE _____ /10

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2.3 Work that runs without being asked

How much of the office's routine work happens automatically vs. requiring someone to initiate it every time?

A 2 Nothing happens unless a person starts it. Monitoring, reporting, research, follow-up — all of it waits for a human to remember and begin. The office only works during business hours.

A 5 Some processes are systematized, but most still depend on someone remembering to push the button.

A 10 Standing work — monitoring, reporting, research, first-draft analysis — runs continuously in the background, without being prompted, and surfaces to humans only when judgment is required. The office effectively works while the principal sleeps.

An office that does not stop when its people do, staffed by systems that never need to be told twice.

YOUR SCORE _____ /10

2.4 The manual-work tax

How much senior time is consumed by work that no longer requires a human?

A 2 Your most expensive people spend hours on reconciliation, data-gathering, formatting, and routine analysis — high-cost humans doing work that adds no judgment.

A 5 Some of the drudgery has been offloaded, but senior people still lose meaningful time to tasks well below their capability.

A 10 Routine, low-judgment work has been systematically stripped from senior people's plates. Their time goes almost entirely to decisions, relationships, and judgment — the things only they can do.

Capability isn't about adding headcount. It's about making sure your best people spend their hours on what only they can do.

YOUR SCORE _____ /10

2.5 Follow-through and accountability

When something is assigned, is there a reliable system ensuring it actually happens — or does follow-through depend on the principal remembering to check?

A 2 Things fall through the cracks constantly. The only accountability mechanism is the principal's memory. If they don't chase it, it doesn't happen.

A 5 There's a system, but it's inconsistently used, and important items still slip.

A 10 Nothing evaporates. Commitments, deadlines, and follow-ups are tracked and closed reliably, without the principal serving as the accountability system.

An office where the principal is the accountability system has capped itself at one person's memory. Every commitment that quietly dies costs twice — once in the thing undone, and once in the erosion of anyone's belief that assignments here are real.

YOUR SCORE _____ /10

2.6 Shocking competence

If a genuinely sharp outsider spent a day inside this office, would the speed and precision unsettle them — or would it look like every other office they have seen?

A 2 Nothing here would surprise anyone. The office runs on the rhythms of a decade ago — quarterly cycles, monthly reporting, human-only analysis — while the world around it moves at machine speed. A visitor would find it perfectly normal, which is the problem.

A 5 Pockets of genuine excellence that a visitor would notice, surrounded by functions that have not changed in years.

A 10 A visitor walks out recalibrated. Decisions that take a committee three weeks happen here in an afternoon. Diligence that runs ninety days elsewhere runs in three. The principal asks a hard question and a grounded answer — drawn from the family's own history — arrives before the meeting ends. It is unsettling, because it makes the reference point they walked in with look obsolete.

This is the tell. Shocking competence is the visible signature of a family running real infrastructure underneath — and it is now the fastest way to tell, from the outside, which offices are pulling away. The ones without it are not getting worse. Their peers are quietly getting faster, and the gap compounds every week.

YOUR SCORE _____ /10

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2.7 Urgency, or the appearance of it

When something genuinely matters, does this office move — or does it schedule?

A 2 Everything routes to the next meeting. Urgency is expressed as concern rather than motion. The office is extremely busy and almost nothing consequential has moved in a quarter. Delay is called prudence.

A 5 The office moves fast when the principal personally pushes, and returns to committee pace the moment attention shifts.

A 10 There is a maniacal sense of urgency about the things that matter — a shared, cultural intolerance for letting genuinely important things sit, paired with the discipline to leave everything else deliberately alone. People here would rather move imperfectly this week than perfectly next quarter when the moment demands it — and they can tell a moment that demands it from one that doesn't.

In twenty years watching which families pull ahead, urgency is one of three traits that separate them — the others are thinking from first principles and an obsession with removing the bottleneck. Not intelligence, not pedigree, not capital. They move while others form committees.

YOUR SCORE _____ / 10

CAPABILITY TWO TOTAL _____ / 70

CAPABILITY THREE

Strength of People

Is this family office staffed by exceptional people given real authority — or by safe hires managing process?

The two assets that compound across generations are the people you hire and the blood you raise. This capability measures the first. It is the one most offices get most wrong — because they hire for the résumé that impresses the family council instead of the judgment that changes the room.

If you came through The Threshold: your people are whoever currently does this work — advisors, a bank, an assistant, you. Score them as the team they functionally are.

3.1 Hiring for judgment vs. hiring for pedigree

When this office hires, does it optimize for judgment under uncertainty — or for the safe, impressive résumé?

A 2 The office hires the credential — the recognizable name, the pedigree that looks safe in front of the family. The result is people who are impressive on paper and passive in the room.

A 5 A mix. Some genuinely exceptional people, some safe hires who manage process and have never changed a trajectory.

A 10 The office hires for judgment, drive, and the ability to operate under uncertainty — and can tell the difference between someone who signals competence and someone who produces it. The people are impressive because of what they deliver, not what's on their CV.

A great family office is not a collection of safe hires. It is a small number of exceptional minds given real authority. Most offices have inverted that.

YOUR SCORE _____ /10

3.2 Authority vs. headcount

Are your best people given real decision authority — or is the office overstaffed and under-empowered?

A 2 Many people, little authority. Talented individuals are boxed into narrow lanes, and every real decision routes back to one or two people at the top. The office is busy and bottlenecked at once.

A 5 Some delegation of real authority, but the principal is still the constraint on most consequential calls.

A 10 A lean team of exceptional people, each given genuine authority and accountability. The office multiplies the principal's judgment instead of funneling everything through it.

Most family offices are overstaffed and under-capable. The fix is rarely more people. It's better people with more authority.

YOUR SCORE _____ /10

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3.3 Key-person dependence

If your two or three most important people left tomorrow, how much of the office's capability would walk out with them?

A 2 Catastrophic. Two or three irreplaceable people hold the relationships, the knowledge, and the judgment. Their departure would set the office back years. And nothing has been done about it.

A 5 Meaningful exposure. Some knowledge is documented and some is redundant, but a few departures would still hurt badly.

A 10 The office is resilient to any individual's exit. Knowledge, relationships, and judgment are captured and distributed, so no single person's departure threatens the institution.

A family office that depends on a few key people is not sophisticated. It is fragile. Sophistication is what survives the resignation.

YOUR SCORE _____ / 10

3.4 Are your people getting better — or just older?

Is the team's capability compounding over time, or has it plateaued?

A 2 People have been doing the same things the same way for years. Experience has calcified into habit. Nobody is visibly getting sharper.

A 5 Some individuals grow; the institution as a whole improves slowly and unevenly.

A 10 The office is a place where capability compounds — people get measurably better, adopt new tools and methods, and the institution's collective capability curves upward year over year.

Experience and capability are not the same thing, and past a certain number of years they diverge. Twenty years of judgment compounds. Twenty years of the same year does not.

YOUR SCORE _____ / 10

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3.5 The relevance question

(the one your best people are quietly asking themselves)

Are the people in this office building the capabilities that make them more valuable over the next five years — or less?

A 2 The team runs the office the way it was run a decade ago and has not adapted to the tools now reshaping the work. In two or three years, their methods — and their market value — will look dated.

A 5 Some of the team is actively building new capability; others are coasting on experience that is depreciating faster than they realize.

A 10 The people in this office are deliberately building the exact capabilities — judgment plus fluency with the tools now transforming the work — that make an operator indispensable in the next era. They are becoming more valuable, not less.

This one is personal for every executive reading it. The capabilities being built in the strongest offices today are becoming the definition of an operator no family can afford to lose. The strongest people find these gaps first — and close them before anyone tells them to.

YOUR SCORE _____ / 10

3.6 The people the principal actually trusts

Does the principal have people whose judgment they genuinely trust on the hardest questions — or do they ultimately carry every important decision alone?

A 2 The principal trusts no one internally with the truly consequential calls. They carry the weight alone, which caps the entire office at the bandwidth of one person.

A 5 A couple of trusted people, but the principal is still fundamentally alone on the biggest questions.

A 10 The principal is surrounded by people whose judgment they genuinely trust, and who will tell them the truth. They are not carrying the institution alone.

A principal with no one to think with is not protected by that isolation. They are exposed by it. The hardest calls end up made with the least help, precisely when they need the most.

YOUR SCORE _____ / 10

CAPABILITY THREE TOTAL _____ / 60

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CAPABILITY FOUR

Clarity of Purpose

Does this family know what the wealth is for — and does the office serve that purpose, or just administer assets?

Most families lack an intent that transcends a single generation. Without it, the office optimizes for activity, the next generation inherits confusion, and the wealth loses its reason to exist a generation before it loses its value.

A family office exists to systematically develop the capability of a family to create value across generations. Everything else — investment management, tax optimization, administrative support — is in service to that mission, or it does not belong. And preservation, by the way, is a method, not a mission. Methods masquerading as missions produce activity without accomplishment. If your mission statement could apply equally to a bank trust department, you do not have a mission. You have a commodity service.

If you came through The Threshold: this capability has never required an office. It requires a family that has decided something. Score it as it stands.

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4.1 Purpose beyond the balance sheet

Does this family have a clear, shared understanding of what the wealth is actually for — beyond "preserve and grow it"?

A 2 The wealth exists to perpetuate itself. There is no articulated purpose beyond preservation, so every decision defaults to "don't lose it" — which is not a purpose, it's a fear.

A 5 There's an implicit sense of purpose, understood by the senior generation but never made explicit or transmitted.

A 10 The family has a clear, shared, articulated purpose for the wealth that transcends any single generation — and it actively guides how capital and the office are deployed.

Preservation is a method, not a mission. "Do not lose it" is a fear wearing a purpose's clothes — and a family organized around a fear will produce decades of activity without accomplishment. Every family office begins with a reason to exist. Almost none maintain one.

YOUR SCORE _____ /10

4.2 Does the office serve the purpose, or just run?

Is the office's activity aligned to the family's actual purpose — or is it busy administering assets for their own sake?

A 2 The office administers. It processes, reports, and maintains — but no one could tell you how the daily work connects to any larger family intent, because there isn't one.

A 5 Loose alignment. The office does meaningful work, but its priorities aren't clearly tied to an articulated purpose.

A 10 Every major function of the office is legibly connected to the family's purpose. The office isn't just running — it's advancing something the family has explicitly chosen.

An office with no purpose above it will find one: itself. Activity becomes the point, reporting becomes the product, and everybody stays busy maintaining an institution that has forgotten what it was for.

YOUR SCORE _____ /10

4.3 Alignment across the family

Is the family genuinely aligned on direction — or is there unspoken conflict beneath a polite surface?

A 2 Significant misalignment sits beneath the surface, unaddressed. Different branches or generations want different things, and no one has done the work to reconcile it. It will surface — usually at the worst moment.

A 5 Broad alignment on big things, but real tensions exist and are mostly avoided rather than resolved.

A 10 The family has done the genuine work of alignment — direction, values, and priorities are shared and have been tested through honest conversation, not assumed.

The families who last treat internal conflict as a structural risk and address it deliberately — before it fractures them.

YOUR SCORE _____ /10

4.4 Governance that clarifies vs. governance that performs

Does your governance actually produce better decisions — or is it theater that exists on paper and gets bypassed in practice?

A 2 Governance is either absent or performative — documents that exist but aren't followed, structures that create rigidity instead of clarity, rules family members route around when convenient.

A 5 Real governance exists and mostly functions, but it sometimes creates friction or gets selectively ignored.

A 10 Governance genuinely clarifies — it makes decisions faster and cleaner, it's actually followed, and it adapts as the family evolves instead of calcifying.

Governance becomes theater in most offices. Good governance clarifies rather than complicates. The test is simple: does it make decisions better, or just slower?

YOUR SCORE _____ /10

4.5 The rising generation's engagement

Is the next generation genuinely engaged with the family's purpose — or drifting, entitled, or checked out?

A 2 The rising generation is disengaged, or worse, entitled — present at the meetings but absent in commitment, waiting to inherit rather than preparing to lead.

A 5 Mixed. Some genuine engagement, some drift, no deliberate system for building either purpose or capability in the next generation.

A 10 The next generation is genuinely engaged with the family's purpose — not because they were told to be, but because they were brought into something real, early, with actual responsibility.

The rising generation should not be given a seat. They should be given capability — and a purpose worth being capable for.

YOUR SCORE _____ / 10

4.6 Decisions that reflect values

When the office makes decisions, do they consistently reflect the family's stated values — or do values and actions quietly contradict each other?

A 2 Stated values and actual decisions routinely diverge. The family says one thing and the office does another, and no one names the gap.

A 5 Generally aligned, with occasional contradictions that go unexamined.

A 10 Decisions consistently reflect stated values. There is integrity between what the family says it stands for and what the office actually does.

Families do not lose their values in a single decision. They lose them across a series of small ones nobody named, each defensible on its own — until the next generation learns what this family actually believes by watching what it actually does.

YOUR SCORE _____ / 10

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4.7 The altitude of the ambition

What is this family actually aiming at — and when the plan fails, does the family change the plan, or quietly lower the goal?

A 2 The stated ambition is preservation. Do not lose it. That is not a purpose, it is a fear — and it guarantees a slow decline, because the goal itself has already been lowered to what the current architecture can deliver.

A 5 Real ambition exists in the senior generation but has never been made explicit, tested, or transmitted. When plans fail, the goal quietly contracts to match the result, and nobody names it.

A 10 This family aims extremely high, out loud, in terms specific enough to fail against. And when a plan does not work, they change the plan — not the goal. The standard is fixed; the route is negotiable.

The families who compound across centuries do not aim at survival. They aim at something that would embarrass a lesser institution to say aloud — and then treat every failed plan as information about the route, never as an argument for a smaller destination.

YOUR SCORE _____ / 10

CAPABILITY FOUR TOTAL _____ / 70

CAPABILITY FIVE

Adaptability of Systems

Was this family office built for the world that was — or the world that is coming? And can it change fast enough to keep up?

This is the capability most exposed by the current moment. Most offices run on infrastructure designed for a slower, more stable era. The question is not whether they're comfortable. It's whether they can adapt before the environment forces them to.

A note before you score this section. In twenty years inside more than a hundred family offices — building this architecture daily, in the field — I will tell you plainly: on artificial intelligence, the vast majority of family offices are not a step behind. They are a category behind. And be exact about what is being scored here, because the skepticism is earned: most artificial intelligence deployment across business has produced nothing of consequence. That is not an argument against the section. It is the argument for it. Chatting produces nothing and leaves nothing behind. Building compounds. Question 5.8 is where that line is drawn, and it is the question I would keep if I could keep only one. And of every gap this diagnostic measures, this is the one that will move most in the next thirty days if you act, and compound most against you if you don't. Score it honestly. The distance between the families building and the families chatting is already becoming difficult to close.

If you came through The Threshold: you hold an advantage here. You are not modernising an old architecture. You are choosing one.

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5.1 Built for stability vs. built for change

Was your operating architecture designed for a stable world — or for one that changes constantly and fast?

A 2 The office runs on structures optimized for a stable regime — quarterly rhythms, compliance calendars, avoid-risk-by-doing-what-worked. It's built for a world that no longer exists.

A 5 The office has adapted in places but still carries significant infrastructure designed for a slower era.

A 10 The office is built for discontinuity — designed to execute structural pivots faster than the environment can punish delay. Adaptability is engineered in, not bolted on.

Traditional family office architecture was built for preservation in stable regimes. What survival now requires is velocity. Your assets move at machine speed; if your office moves at committee speed, that's not a workflow problem — it's a structural mismatch that compounds.

YOUR SCORE _____ /10

5.2 Do you own the means of production — or rent them?

The capabilities that generate your family's edge — the compute, the models, the data, the analysis — do you own them, or are you renting them from parties who can change the terms, the price, or the access at will?

A 2 The office rents every capability that matters, on terms it doesn't control and has never examined. The tools that generate the family's intelligence are owned by someone else, running on someone else's machines, governed by agreements nobody read. If a provider changed the rules tomorrow, the family would have no fallback and no recourse.

A 5 Some critical capabilities are owned or made redundant; others are single-vendor dependencies that have never been stress-tested against the question "what if this disappeared?"

A 10 The office owns the means by which its most valuable intelligence is produced — the models, the data, and the infrastructure that generates the family's real edge. Where it rents, it rents deliberately, for horsepower only, with fallbacks and full knowledge of what it would do if the terms changed overnight.

Alex Karp described what serious institutions actually want: control over their compute, their models, their data stack, and their alpha — the knowledge that they own the means of production, and that it is not being transferred to someone else. Not the output. The means. Anything you merely rent can be revoked in an afternoon, on terms you never negotiated.

YOUR SCORE _____ /10

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5.3 Where your most sensitive intelligence actually lives

Your family's most sensitive information — positions, structures, deliberations — do you know exactly where it sits and who can see it?

A 2 Sensitive family information flows through outside tools and platforms with terms nobody has read. In practice, the family's most valuable intelligence is sitting on infrastructure the family doesn't control — and no one has mapped the exposure.

A 5 Some awareness and some controls, but meaningful sensitive information still moves through channels the office doesn't fully control.

A 10 The office has mapped where its sensitive intelligence touches outside systems, owns the infrastructure holding the most valuable of it, and enforces a written line about what may reach an outside model.

Three questions. Who owns the data? Are the prompts secure? Is this being transferred to someone else? Then press on each one: where does the data physically sit, are your prompts training material, and is your family's thinking quietly becoming a counterparty's next product? If you cannot answer cleanly, you do not have a strategy. You have a leak with a monthly invoice.

YOUR SCORE _____ /10

5.4 Modernization vs. accumulated mediocrity

Is the office genuinely modern where it matters — or is its "excellence" actually just accumulated habit that no one has questioned?

A 2 The office does things the way it has always done them, and calls that "best practice." Much of its supposed excellence is simply accumulated mediocrity that no one has pressure-tested.

A 5 Some functions are genuinely modern; others coast on "this is how we've always done it."

A 10 The office regularly pressure-tests its own practices against best-in-class, and updates deliberately. Its excellence is real and current, not inherited and assumed.

Operational "excellence" is, in most offices, just accumulated mediocrity wearing a nicer word. The only way to know is to measure against a genuine standard — which requires having seen one.

YOUR SCORE _____ /10

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5.5 Speed of adopting what works

When a genuinely better tool, method, or capability appears, how fast does this office adopt it?

A 2 Slowly, if ever. New capabilities are met with skepticism and delay, and by the time the office adopts anything, the early advantage is long gone.

A 5 The office adopts eventually, once something is proven and safe — capturing the middle of the curve, never the edge.

A 10 The office moves early and deliberately on genuinely better capabilities, capturing advantage while it's still an advantage — with the judgment to tell real improvement from hype.

The gap between early operators and late adopters is still widening. The families deploying the newest capabilities intelligently now are building leads that compound before the rest of the field even begins. Adoption is not churn. This measures how quickly the office absorbs a genuinely better capability — not how often it changes its mind. An office revising its strategy every quarter is not adaptive. It is unanchored, and that shows up as a Decision Quality failure, not an Adaptability strength.

YOUR SCORE _____ / 10

5.6 Resilience to shock

If the environment delivered a genuine shock — financial, geopolitical, technological, operational — is the office built to absorb it, or would it be caught flat?

A 2 No real redundancy, no scenario planning, no built-in resilience. A significant shock in any dimension would catch the office flat and force it to improvise under pressure.

A 5 Some resilience in some dimensions, but meaningful blind spots remain unexamined.

A 10 Redundancy and escape velocity are built into the office's structures across dimensions. A shock would be absorbed by design, not survived by luck.

Resilience is not optimism about the future. It is redundancy built in the present, at a cost, before it is obviously needed — which is the only window in which it can be built at all.

YOUR SCORE _____ / 10

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5.7 The rebuild question

If you rebuilt this office from scratch today — with everything now available — what would you never build the old way again? And why are you still paying to maintain it?

A 2 Nobody has ever asked. The office is an accumulation of decisions made years ago under constraints that no longer exist — vendors, headcount, processes, software, reporting cycles — all still funded, all still staffed, none of it re-examined. The org chart and the budget are archaeology.

A 5 The question gets asked occasionally about individual line items, but never about the whole architecture at once, so the answers stay small.

A 10 The office is periodically rebuilt on paper from first principles and the gap between that design and the current reality is closed deliberately. What survives the exercise survives because it earned its place, not because it was already there.

You met this question already, unscored, in the ten that preceded the capabilities. Here it earns a number — because the honest answer reorders the budget, the vendor list, and the org chart, and the office that asks it periodically never becomes archaeology.

YOUR SCORE _____ /10

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5.8 Chatting versus building

When this office uses AI, is it opening a window and asking questions — or building things that persist?

A 2 The office "uses AI" the way it uses a search engine. Someone opens a chat window, asks it to summarize or draft, copies the answer, and closes the window. It feels like adoption. Nothing is left behind. Nothing compounds. Close the window and the capability is gone.

A 5 Genuine experimentation is underway and a few useful workflows exist, but the office is still fundamentally a consumer of AI — renting moments of intelligence — rather than a builder that owns what it creates.

A 10 The office builds. Systems run without being asked. A private memory gets deeper every week. Standing mandates execute overnight. What the office produces with these tools persists and accumulates — it is forming capital, not consuming a service.

This is the line almost no family office has crossed, and it is the whole game. Chatting is consumption. Building is capital formation. An office one year into building has a year of compounding capability that a chatting office — however sophisticated it sounds — simply does not have and cannot buy.

YOUR SCORE _____ /10

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5.9 Replaceable dependencies

Have you examined which of your outside vendors and subscriptions you could now build and own internally — privately, on your own terms?

A 2 Never examined. The office pays annual subscriptions to a stack of vendors — reporting, aggregation, document management, research, CRM — each holding the family's data on its own infrastructure, on its own terms, and no one has asked which of them the office could now replace and own outright.

A 5 Some awareness that certain tools could be brought in-house, but no deliberate review of the vendor stack against what the office could now build and control.

A 10 The office has deliberately mapped its vendor dependencies against what it can now build internally, and is withdrawing — where it makes sense — from dependencies it used to consider unavoidable. It knows exactly whose infrastructure still holds its data, and why.

The cost of these subscriptions is a rounding error to your family. That was never the point. The point is that every one of those vendors holds your family's most sensitive information on someone else's computer — subject to their breach, their acquisition, their policy change, their subpoena. Meaningful parts of that stack can now be rebuilt internally, privately, permanently. Chokepoint logic, applied to the software you never thought to question.

YOUR SCORE _____ / 10

CAPABILITY FIVE TOTAL _____ / 90

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CAPABILITY SIX

The Capability of the Family Itself

Is the family becoming more capable because the office exists — or merely wealthier? And will the next generation be able to lead, or only to inherit?

This is the deepest capability, and the one that ultimately decides whether wealth survives. An office can be excellent on all five prior capabilities and still fail here — producing a capable institution attached to an incapable family. This is where dynasties are actually made or lost. Because assets without judgment are not wealth. They are a countdown with a nice statement attached.

If you came through The Threshold: this is the capability the whole exercise was for. An office is one way to build it. It is not the only way, and it is not the point.

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6.1 Is the family getting more capable — or just richer?

Over time, is this family becoming genuinely more capable — better at decisions, stewardship, and leadership — because the office exists?

A 2 The office manages the wealth *for* the family, and the family grows no more capable as a result. Wealth accumulates; capability doesn't. Each generation is as unprepared as the last.

A 5 Some family members grow in capability, but it's incidental — a byproduct, not a designed outcome of the office.

A 10 The family becomes measurably more capable over time because the office is deliberately designed to build capability, not just administer assets. Stewardship compounds alongside the wealth.

The truest measure of a family office: does the family become more capable because the office exists? If not, it is an expensive way to lose ground slowly.

YOUR SCORE _____ /10

6.2 Seat vs. capability

Is the next generation being handed positions and titles — or genuinely trained into command?

A 2 The rising generation is given seats, titles, and eventually control — with no corresponding investment in their actual capability to lead. They inherit the machine with no training to operate it.

A 5 Some development happens, but it's informal and inconsistent — more exposure than genuine preparation.

A 10 The next generation is deliberately trained into command — real decisions, real stakes, real accountability, early, while the elders are still present to coach. They earn capability before they inherit control.

You do not give the next generation a seat. You give them capability. A seat is inherited and resented. Capability is built and owned.

YOUR SCORE _____ /10

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6.3 The succession most families get backwards

Has the family invested more in the structures of succession — or in the capability of the humans who will inherit them?

A 2 Millions spent on the structures — trusts, entities, tax mechanics — and almost nothing on the capability of the people who will run them. A magnificent machine handed to people never taught to operate it.

A 5 Both are addressed, but the structural side dominates and the human-capability side is an afterthought.

A 10 The family invests as seriously in the capability of its people as in the sophistication of its structures — because it understands the finest trust in the world fails in the hands of an heir who can't lead.

Families are stunned when the sophisticated heir turns out disengaged, dependent, or willing to hand their birthright to an advisor who doesn't love the family. That's not the heir's failure. It's an architecture that confused a seat with capability.

YOUR SCORE _____ /10

6.4 Will judgment survive the transition?

The hard-won judgment of the current generation — will it transfer to the next, or die with the people who hold it?

A 2 The judgment that built and protected this wealth lives entirely in the heads of the senior generation. When they're gone, it's gone — and the next generation will re-learn every expensive lesson from scratch.

A 5 Some judgment is being transmitted through relationships and documentation, but much of it will not survive the transition intact.

A 10 The family's accumulated judgment is being deliberately captured and made permanent — so that why the founder passed on that deal, how she read a counterparty, what the last crisis taught, is preserved and available to heirs who weren't in the room.

The one asset that never transferred across generations was judgment. For the first time in history, it can be captured, made permanent, and made available to the grandchild who never met the founder. This is what makes capability, finally, inheritable. You measure what you treasure — and this industry has trained families to treasure exactly one of the two things that compound.

YOUR SCORE _____ /10

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6.5 Does the family run the office, or does the office run the family?

Is the family genuinely in command of its own office — or has it become dependent on staff and advisors it can no longer meaningfully direct or evaluate?

A 2 The family has become dependent — unable to genuinely evaluate whether its own office and advisors are good, and unable to direct them from a position of real understanding. The staff runs the family.

A 5 The family maintains real oversight in some areas but defers heavily, and sometimes blindly, in others.

A 10 The family genuinely commands its office — capable of directing, evaluating, and if necessary replacing any part of it from a position of real understanding. The family is sovereign over its own institution.

A family that cannot evaluate its own office cannot replace it, and everyone in the building knows that. Dependence is not a relationship. It is a position — and the family is not the one holding it.

YOUR SCORE _____ /10

6.6 Built to last past the people who built it

Is this office designed to outlast the individuals currently running it — or is it, underneath, a single generation's personal operation that will not survive them?

A 2 The office is really an extension of one or two people. It has no genuine institutional identity, and it will not survive the departure of the people who built it in any recognizable form.

A 5 Some institutional foundation exists, but the office is still heavily personified in its current leaders.

A 10 The office is a genuine institution — with identity, memory, and capability that exist independent of any individual, designed to carry the family's capability across generations no matter who occupies the chairs.

A family office exists for one reason: to carry a family's capability across generations. Every generation before ours fought the forgetting, and mostly lost. Ours is the first that can end it.

YOUR SCORE _____ /10

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6.7 The rising generation in an AI world

Is the next generation being made genuinely capable in the tools and thinking that will define their era — or are they inheriting a disadvantage nobody named?

A 2 The rising generation's relationship to AI is personal and recreational at best. No one is deliberately building their capability to lead a family enterprise in a world being remade by these tools. They will inherit assets and a widening gap between what their era demands and what they can do.

A 5 Some informal exposure and interest, but no deliberate program to make the next generation genuinely capable operators in an AI-native environment.

A 10 The family is deliberately building the rising generation's capability for the world they will actually inherit — fluency with these tools, judgment about them, and a real operating role in the office's AI-native work, early, with stakes. They are being made more capable than their parents were, not less prepared.

This is where the sharpest edge and the sharpest risk both live. A rising-generation member — or a non-bloodline executive — who becomes genuinely AI-capable now gains an advantage others will find nearly impossible to close. One who does not becomes limited, quietly, in ways that will not be obvious until the moment leadership is required. The families who understand this are compounding capability in their heirs. Most are compounding only the trust documents.

YOUR SCORE _____ /10

6.8 A succession plan with a fixed expiration date

Does this family's succession architecture quietly assume the senior generation dies roughly on schedule — and what happens to the plan if they do not?

A 2 Every element of the plan — trusts, timelines, control transfers, the rising generation's runway — silently assumes a conventional lifespan and a conventional handover date. No one has asked what happens if the senior generation lives, and leads, far longer than the actuarial tables assumed.

A 5 The plan is sound for a conventional timeline but has never been stress-tested against significantly extended longevity, or against a handover that arrives a decade later than modeled.

A 10 The family's succession architecture is built for a range of timelines, not a single assumed date — including the real possibility that the senior generation remains capable and in command far longer than tradition assumed, and that the "next" generation itself inherits later in life.

Every estate plan in the developed world quietly assumes a death date. The trajectory of longevity science makes that assumption more fragile every year. A plan that only works if people die on schedule is not a plan. It is a bet — and the odds are shifting under it.

YOUR SCORE _____ / 10

CAPABILITY SIX TOTAL _____ / 80

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THE SCORING SUMMARY

Your Continuity Index

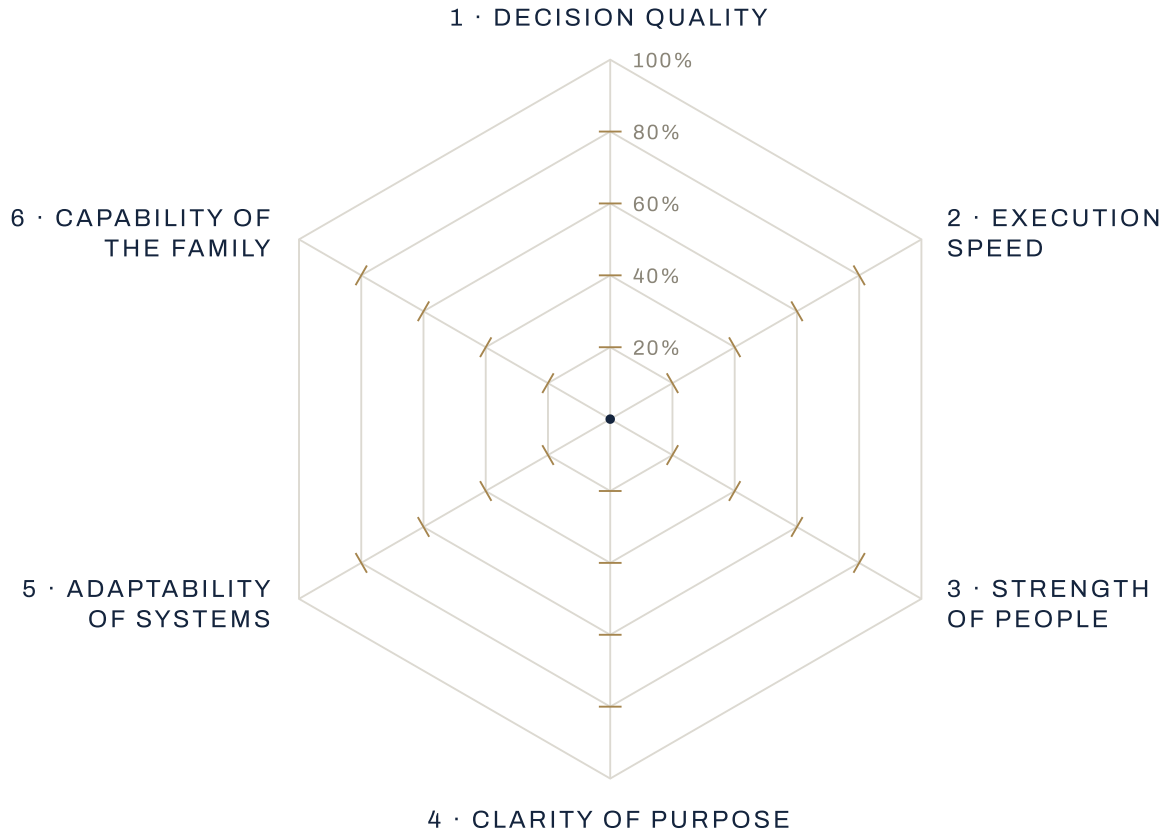
Transfer your six totals.

CAPABILITY	SCORE
1 — Decision Quality	_____ / 70
2 — Execution Speed	_____ / 70
3 — Strength of People	_____ / 60
4 — Clarity of Purpose	_____ / 70
5 — Adaptability of Systems	_____ / 90
6 — Capability of the Family	_____ / 80
TOTAL	**_____ / 440**

Capabilities One, Two, and Four score to 70; Three to 60; Five to 90; Six to 80. 440 total. The point is never the number — it is the pattern.

Your Six-Axis Profile

Convert each capability total to a percentage of its maximum, mark it on its axis, and connect the six points. The shape — not the number — is the diagnosis.



A balanced hexagon is an institution. A spiked one is a strength concealing an exposure — which is precisely what the two numbers at the end of this section are designed to find.

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What your total means

352–440	Genuinely elite for a family office at this altitude, or you scored generously. Either way, your risk is no longer weakness — it's the strength that's concealing one. Read the two-number pattern below; the danger at your level is almost never where you're looking.
264–351	A capable, serious family office with real latency in it. There are one or two capabilities dragging the whole institution, and closing them would compound across everything. You are closer to elite than to failing — but the gap won't close on its own.
176–263	A functioning family office running on an architecture that will not hold under real pressure. Much of what feels like stability is untested. The good news: nothing here is a talent problem. It's an architecture problem, and architecture can be rebuilt — deliberately, starting now.
BELOW 176	This family office is exposed across multiple dimensions, and a genuine shock would find the cracks. This is not a judgment of the people. It is an institution built for a world that no longer exists, meeting a world that is about to test it. It is fixable — but not by drifting, and not alone.

A note for the family that scored this as a specification: if you do not yet have a family office, your total is not a verdict on an institution — it is the priced cost of one you have not built, and a low number is this instrument working exactly as designed. The bands above describe what you would be building toward. And if what this score has told you is that a single family office is the right architecture for your family, bring me the conversation about building it — properly, once, from the start. That is the work I do with members inside SFO Continuity.

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THE PATTERN

The two numbers that matter more than your total

YOUR LOWEST CAPABILITY

Your lowest capability is your *disproportionate-gain point*. It is where the least work produces the largest improvement — because it's currently dragging every capability that depends on it. This is where you start.

WRITE IT HERE

YOUR HIGHEST, READ AGAINST YOUR LOWEST

Your highest capability, read against your lowest, is your *masked risk* — the 8 concealing the 3. This is the dangerous one, because your strength here is actively hiding how exposed you are there. A family with elite execution speed and no clarity of purpose does not feel the drift — the motion anesthetizes it. Until it stops.

WRITE IT HERE

The pattern that ends dynasties is rarely the weakness a family can see. It's the weakness its strength conceals.

Three readings

IF YOU ARE THE PRINCIPAL — THE HEAD OF THE FAMILY OR THE OFFICE

Your score measures the institution you have built — or, if you took The Threshold, the institution you are about to. Either way, the gap between where you are and a genuine 440 is the gap between an office that merely runs and one that compounds across generations. Everything in this diagnostic is buildable. The only real question is whether you build it deliberately now, or wait for the environment to expose it for you. The families who move first aren't smarter. They've simply stopped trying to see around corners alone.

IF YOU ARE THE FAMILY-OFFICE EXECUTIVE — THE COO, CIO, OR THE PERSON WHO ACTUALLY RUNS THIS OFFICE

Two things are true at once, and both matter to you. First: the capabilities measured here are becoming the definition of a genuinely well-run office in the next five years, and the executive who builds them is the one who becomes indispensable — while the operator still running a 2015 office into a 2026 world is quietly depreciating. Second, and more useful Monday morning: this score is your business case. Where your office is exposed — decision speed, key-person fragility, sensitive intelligence sitting on infrastructure you don't control — you now have the language, in the family's own terms, to bring the fix to the principal. Not as a line item for yourself. As protection for the family. The strongest executives don't wait to be told to close these gaps. They find them first, and they bring the principal the plan.

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IF YOU ARE A RISING-GENERATION MEMBER OF THIS FAMILY

The capabilities above are the ones that separate the heirs who genuinely lead from the ones who inherit a seat and hand their birthright to an advisor who does not love the family. You do not become capable by inheriting wealth. You become capable by learning to operate the machine that holds it — early, while the people who built it are still here to teach you. This score is a map of what to learn, and a quiet clock on how much time you have to learn it.

WHAT THIS SCORE REVEALED

And what to do with it

This diagnostic did one thing: it gave you a reference point. That alone is rare — because, as you now know, almost no one at this level has ever seen what a genuine 10 looks like across all Six Capabilities.

But a reference point is not a solution. Knowing your masked risk is not the same as closing it. And the one thing a diagnostic cannot give you is the thing that actually changes the trajectory: **peers at your altitude building the same capabilities, with nothing to sell you — and the architecture to close the gaps you just found.**

That is what SFO Continuity is.

How the gaps you just found get closed

Read your disproportionate-gain point and your masked risk again, then read this. Membership is not a subscription to content. It is built to move exactly these six.

If you scored low on reference points, conflicted counsel, or operating alone — that is the peer network. Principals and family office executives managing equivalent complexity, in closed rooms, with no product to sell you and no fee riding on your decision. The reference point you are missing is not in a report. It is a room.

If you scored low on institutional memory, speed of intelligence, owning the means of production, or where your sensitive intelligence sits — that is the sovereign AI work, and it is the reason most members join. The masterclasses build the architecture with you: your hardware, your model stack, the first files of your family's own second brain. Frontier models rented for horsepower through pipelines that expose nothing. Open models on machines inside your walls. Judgment captured permanently, so capability becomes inheritable. No family on Earth could buy this capability at any price before now. Most still have not started building it.

If you scored low on clarity of purpose, governance, or the chassis in Section Zero — that is the forums and roundtables, and the frameworks behind them: the Palm Beach and New York forums, private roundtables from Vienna to the Cayman Islands, the 850 Questions diagnostic, and the 700-slide *Top 1% Family Office Operating System*, which is not for sale and exists only for members. And if you came through The Threshold, the architecture conversation itself — what you would build, in what order, and what it would actually take.

If you scored low on the capability of the family itself, succession, or the rising generation — that is the through-line of everything above, and the reason the work exists. The office is not the point. A family that becomes more capable every year is the point.

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What membership includes

Twelve months of everything, one price, nothing sold separately.

The AI Family Office Masterclasses — three two-day immersions a year, in person, members only. Two days in a working room, building your own architecture beside principals and operators building theirs. Your seat at every one is included. No technical background required. The next is November 4–5 in New York City.

The forums — Palm Beach and New York, multi-day, closed-door.

The Continuity Index Member Review — your completed Index read line by line with me, and the ninety-day sequence that closes your two numbers.

The Investment Thesis Advisor — a live thesis pressure-tested before capital moves, by someone with nothing riding on the answer.

Private one-on-one sessions — your architecture, your stack, your succession, worked directly.

Private roundtables — Miami, Palm Beach, New York, Vienna, Cayman.

Both books — *The AI-Native Single Family Office* and *10 Things Every Family Office Should Be Doing Now in AI* — living documents, revised monthly, because the tools change and the architecture does not.

The complete frameworks — the 850 Questions, the sovereign AI deployment guides, and the 700-slide *Top 1% Family Office Operating System*.

Direct access to Angelo — not a newsletter. Ongoing, unconflicted access.

The peer network — verified single family offices, principals, and operators. Skin in the game, nothing to sell each other.

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Send me your scores

You have just produced something almost no principal ever sees: an honest map of your own office. Do not let it sit in a drawer.

Send me your six capability totals, your two numbers — the disproportionate-gain point and the masked risk — and any Section Zero flags.

Submit at angelorobles.com/IndexScores

If you took The Threshold, send that too — your total, your verdict, and the two groups where you scored lowest. That is the conversation about what you would build, and in what order.

And if you have not read it yet: *Should You Have a Family Office?* is the full argument behind The Threshold — the structures, the economics, the case law, the floor, and the Ownership Test that produces the same four architectures at greater depth. It is free at angelorobles.com.

Prefer the digital edition? The Index is also fully online — scored on the spot, with your two numbers surfaced the moment you finish — at angelorobles.com/TheContinuityIndex.

I personally read a limited number of completed Indexes each month. If your pattern is one where I can materially move the outcome, we will talk — a direct, confidential conversation about what your two numbers actually mean and what closing the gap would take. One problem, one point of view, one decision. Never a sales call.

That is the fastest way to turn this document from a diagnosis into a change.

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Or take your seat

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It reaches me, not a funnel.

— Angelo Robles
Founder, SFO Continuity

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