

The Map of the Gaps

A one-page coordination brief for ultra-high-net-worth households and private family offices. myirahero.com/private-client

The problem is rarely a weak professional. It is that no one sits above all of them. This brief lists the gaps a coordination review looks for, and the workstreams that usually follow.

Where the gaps show up

- **Advisor coordination**
Three or more professionals advise the family; none owns the sequence between them.
- **Succession & governance**
Ownership, control and family-office leadership transitions are undocumented or outdated.
- **Estate & liquidity**
Documents drafted for a prior decade; estate tax funded by assets the family intends to keep.
- **Tax-sensitive timing**
Entity, K-1 and liquidity-event decisions made in isolation from the estate plan.
- **Retirement & longevity**
Principal-level income, healthcare and long-term-care exposure treated as personal, not planned.
- **Insurance & key person**
Buy-sell, key-person and carrier suitability unreviewed since the balance sheet changed.
- **Next generation**
No organized process to prepare heirs for ownership, roles or wealth decisions.
- **Risk & cyber resilience**
Vendor oversight and incident response thinner than the investment process.

Recommended next workstreams

- 01 Coordination map**
Inventory every advisor, entity and open decision; assign a single accountable owner per issue.
- 02 Estate & liquidity review**
Read the documents with counsel; test whether estate obligations are funded without forced sales.
- 03 Tax sequencing**
Align entity, distribution and liquidity-event timing with qualified tax professionals.
- 04 Income & longevity design**
Model principal-level income, healthcare and long-term-care coverage independent of markets.
- 05 Succession & governance**
Document family-office and family-leadership succession; formalize decision rights.
- 06 Next-generation readiness**
Build a repeatable education and role-preparation process, on a stated cadence.
- 07 Risk, vendor & cyber**
Review outside providers, continuity plans and incident response with specialists.

How the review works

01 Questionnaire

About eight minutes. Structure, catalyst, entities, tax and estate exposure, and the professionals already in place.

02 Senior review

A Senior Retirement Expert reads the responses and produces the Wealth Coordination Score before anyone contacts you.

03 Matched bench

We convene only the specialties the facts require and stay accountable for the sequence of the work.

35%

of surveyed family offices had a defined succession plan for the family office itself.
UBS GFO Report 2026

43%

had experienced a cyberattack; 31% had no incident-response plan.
Deloitte Private, 2024

34%

planned to rely more on third-party providers for added expertise.
Deloitte Private

Request a confidential coordination review

No account numbers, and no product presentation on the first call.

myirahero.com/private-client/score

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