The Journey Ahead
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PLANNING A FAMILY’S FUTURE

Threshold Group provides private wealth management and comprehensive, fully integrated services to a select number of families. Our client families value planning for their journeys ahead. Ultimately, they want the freedom to achieve what matters most in their lives.
Family goals, governance and services are our only focus at Threshold Group. Our organization was started by a family, for families.

It’s what every family member wants – assurances that their family’s aspirations and success will only be further enlivened over time.

Our approach and values are grounded in the personal and professional experience of the Russell family. With this unique history, combining business and family legacies, Threshold can anticipate the challenges and opportunities facing many successful families. With this perspective, we take great pride in helping our client families flourish for generations.
All family journeys can benefit from a road map. At Threshold, our team helps each family cultivate a conscientious approach to decisions about wealth, personal development and community involvement. We consolidate and integrate data, research prospective opportunities and provide an objective vantage point for a family’s decision making.

But a map alone is not a destination. Our dedicated relationship managers apply personalized experience, resources, systems and accountability to provide the most relevant set of integrated services for each family’s situation. Our work involves investment and tax management, estate planning, administration, philanthropy, and property management. In short, we call it the Threshold “client experience.” We want you to call it “exceeding expectations.”

“All family work, to be successful, must combine the freshness of the beginner’s mind of youth with the ordered, evolutionary thinking of age”
- James E. Hughes, Jr. Family Wealth, Keeping It In The Family.
Realize
WHAT’S NEXT...FOR YOUR FAMILY’S FUTURE

Threshold’s combination of service breadth, relationship depth and objective investment discipline allows us to serve each family as a unique entity. We also believe that one family’s experiences can benefit other families.

Threshold offers high-level, objective oversight combined with a practical approach to getting the vital work done. For most families, success requires a balance of vision and thorough attention to administrative details. We are specialists in understanding the implications and responsibilities of managing wealth within each family’s unique framework. Our services allow families to move ahead in a world of pursuits without adding extensive responsibilities and while coordinating multiple service providers. Our work allows families to orchestrate complexity and realize their priorities.

"Let us begin our work here today with the hope that the decisions we make will be honored by our tribal members seven generations from today."

- Iroquois Elder
At Threshold, family is our only business. Our approach originated with a specific family, to serve a specific family’s needs.

Threshold Group was founded by Jane and George F. Russell, Jr., who together built Frank Russell Company into a successful global investment services firm. George helped pioneer the field of open-architecture, multi-manager investment advisory services, and Jane was recognized as “the heart and soul” of the firm. When the Russell company was acquired by Northwestern Mutual in 1999, George and Jane established a family office – Threshold Group – to achieve their goals involving wealth management, multi-generational planning, family services, philanthropy, and an array of local and global projects.
Like fingerprints, no two families are ever the same. Threshold Group’s approach is designed to offer total flexibility so that we recognize unique needs and situations. Our services can be used individually, in a tailored combination or as a single comprehensive cycle of activity.

However your family chooses to engage Threshold Group, individual needs will always be put first. All families require a blend of investment strategy, tax planning, record keeping and administrative capabilities, but within this mosaic of services, the needs are often very specific.

The following pages will show how our capabilities can be integrated to create an individual architecture of services for your family.
Most families rely on some degree of service in each of three primary categories: Investments, Family Services and Project Services. But within each category, the needs and approach can vary dramatically.

Threshold Group develops its understanding of each client’s situation before recommending a customized service plan and scope of work. Fees are structured appropriately for each category of service, so family members can easily understand how their needs are being served at what cost.

The accompanying fold-out sheet provides a graphic look at how our services might be tailored into a customized mosaic to suit the specific needs of a family.
A successful planning process yields a unique architecture of services.

Customized Mosaic of Services

Investment Advisory Services
Investing is the financial foundation for family lifestyle and legacy. Our discipline provides an advisory process with no proprietary allegiance to specific investment managers. Threshold gives clear guidance, strategy and evaluation, all aimed at achieving above-benchmark investment performance at individually appropriate levels of risk.

Estate Transfer and Income Tax Planning
Our experience allows families to make major financial transactions while minimizing tax implications. Threshold Group draws on in-house staff as well as external specialists to anticipate the best solutions for each individual situation.

Private Wealth Education
Threshold helps multiple generations cultivate a conscientious approach to decisions about wealth, personal development and aspirations. We provide education, training and practical support for thoughtful stewardship of each family's resources.

Philanthropy
Our experience with family philanthropy allows us to help create a sustainable ethic of giving according to each family's personal passions and charitable priorities. This involves working with multiple family members to build a collective philanthropic strategy and the appropriate non-profit structure for a family's giving program.

Reporting, Compliance, and Administrative Services
Our understanding of complex regulatory requirements assures that safeguards are thorough and effective. We maintain detailed and accurate recordkeeping under one roof, thus providing an integrated approach to reducing risk and fulfilling compliance obligations. Alleviating families from ongoing administrative tasks frees up valuable time and provides peace of mind.

Customized Project Services
Threshold allows families the freedom to direct and design a wide range of projects while managing the myriad of details to assure efficient completion. We bring expertise and confidentiality to projects such as property management, construction management and other customized project work.

Philanthropy
Threshold is wholly owned by the adult generations of the founding Russell family. To ensure vigilant and vigorous governance, the family has appointed an independent Board of Directors. The board is actively involved in oversight of the firm and works closely with Threshold’s management to review and approve all new client relationships.

Threshold is guided by an experienced and cohesive team of professionals who share a common client service ethic and a commitment to helping successful families achieve what matters most in their lives.

Board of Directors
OUR GOVERNANCE

Left to right: George F. Russell, Jr.; Timothy Cavanaugh; John R. Emrick; Gun Danhart; and John O’Neill

Board Members: John Emrick and Timothy Cavanaugh

Leadership Team
DEDICATED TO EXCEEDING EXPECTATIONS

Left to right: Ed Lazar, President; Cathy Reeves, Chief Operating Officer; David Rosenberg, Chief Investment Officer; Elizabeth Brazas, Chief Client Service Officer; Lee Miller, Managing Director; Kristen Powers, Managing Director; Brian Hughes, Managing Director, Strategic Relationships; Chris Carnahan, Talent Manager; Chris Phillips, Managing Director, Marketing and Communications; Bryan Bell, Chief Technology Officer

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“That each generation could stand on the shoulders of the last and feel twice as tall is a poetic hope for all our families.”

- Fred Rogers