WE ARE A FAMILY OFFICE FOUNDED BY LIKE-MINDED FAMILIES

When the founding families of our firm created Biltmore Family Office, they created a way to solve for their own wealth challenges, including investments, estate and tax planning, fiduciary administration, risk management, and family governance. As our firm has grown, our original culture is still what guides the basis of each and every family relationship in an independent boutique firm where you are more than just a client. Each family becomes part of that cultural fabric that makes Biltmore different.

We think like families because we are families. We are your family's advocate and work to continually provide you with relevant information and knowledge, execute seamlessly on your behalf, and report to you, transparently and timely, collaborating every step of the way.

Some call it a multi-family office. We call it a COLLABORATIVE FAMILY OFFICE . And our clients get:

- **DIRECT ACCESS**
- **INDIVIDUAL SERVICE**
- **FLEXIBLE RELATIONSHIP**
- **FIRM PARTNERS INVESTED ALONGSIDE CLIENTS**
- **SOLUTIONS FOR NOW AND IN THE FUTURE**

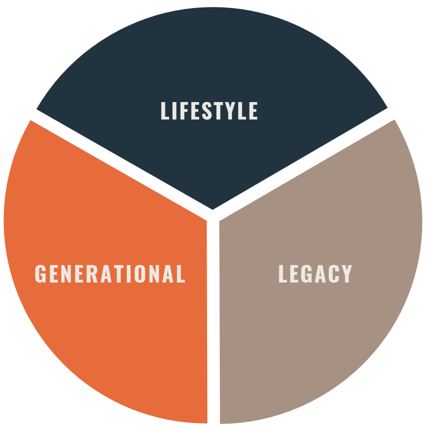
THE BILTMORE VIEWPOINT - WHAT ARE WE SOLVING FOR?

We believe that every decision you make should incorporate the full balance sheet of your family. Your goals will change but your priorities must be solved for. Within the framework of your family balance sheet, we work with you to align your assets to solve for your individual family priorities. This prioritization process of determining how much of your family resources should be dedicated to your lifestyle today, your generational needs tomorrow, and to your legacy needs in the future, serves as the framework for your family's customized investment portfolio. Your investment allocation must solve for your broadly defined priorities.

LIFESTYLE
Capital you need now to meet your current spending requirements

GENERATIONAL
Capital you need long-term to meet your future spending requirements

LEGACY
Capital you want to leave your heirs and philanthropic or charitable endeavors



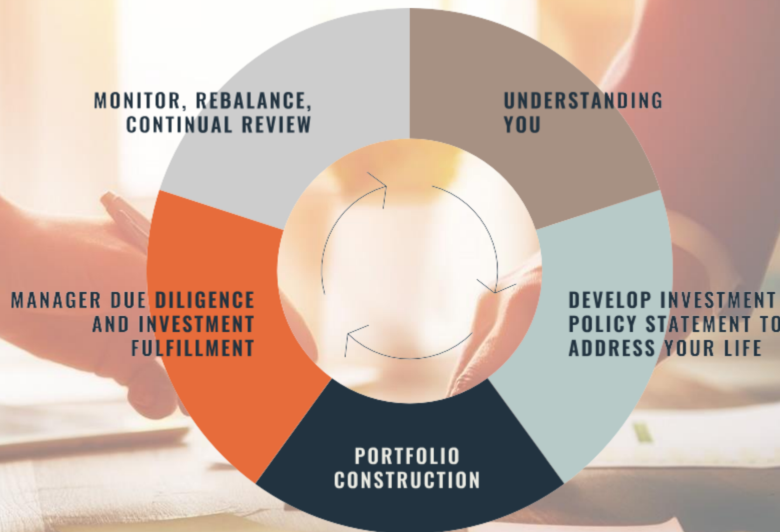
INVESTMENT PHILOSOPHY AND PROCESS

We thoughtfully invest for you with several key underlying principles:

+ We think like owners and carefully invest capital as if it were our own with a long-term view
+ We seek to provide access to unique opportunities through our own experience and that of our client families to uncover the best talent in the world
+ We provide a systematic and continual investment process that considers family assets and priorities evaluated on an after-tax and after-fee basis

INVESTMENT PROCESS

Once we've created a portfolio that addresses you, we systematically review and make adjustments when necessary. You are a constant part of the process, working with us as much or as little as you choose.



JUST THE FACTS

SUMMARY
Biltmore Family Office, is an SEC registered investment advisory firm.

TEAM
Our team has more than 250 years of combined wealth management experience, including CFAs, CPAs, JDs and MBAs.

CLIENTS
We serve families who vary in background, geography and source of wealth. We advise or consult on approximately $2 billion of assets under advisement as of December 2016.

OPERATIONS
Custodian - Custodian of family's choice
Reporting - Addepar
Compliance - Professional Compliance Assistance, Inc.
Legal - Moore & Van Allen, PLLC

LOCATIONS
Charlotte, NC / Orlando, FL

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Charlotte, NC 28211
704.248.5230

FLORIDA OFFICE
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