

High-Stakes Investment Decisions

Improving judgment when risk and family dynamics intersect

Why this program

In family offices, investment decisions are rarely only investment decisions. The same recommendation may be viewed through different lenses: risk, opportunity, liquidity, control, legacy, trust, stewardship, or rising-generation voice.

Technical analysis is essential, but it may not settle what the family is actually deciding. This program focuses on how families frame the question, evaluate tradeoffs, compare credible paths, and decide when a decision should be revisited.

The COImpAct decision framework

1 Context

What is the full situation?

2 Desired Outcomes

What must the decision accomplish, protect, or avoid?

3 Options

What paths are credible?

4 Implications

What would each path make easier or harder?

5 Decision / Action

What will be decided, by whom, and when revisited?

Participants learn to

- Surface the non-technical factors shaping an investment decision
- Clarify what the capital is meant to accomplish, protect, or make possible
- Identify whose interests and time horizons matter
- Move from advocacy to selection among credible alternatives
- Make tradeoffs explicit and establish when the decision should be revisited

How it works

The program uses a familiar family-office investment case, such as concentration risk, to show how a sound investment recommendation can become entangled with family dynamics, authority, and legacy.

Relevant for

Family offices
Investment committees
CIOs and investment teams
Trustees and family members
Wealth advisors and other family-office professionals

Participants leave with a practical discipline for helping families understand the decision, own the tradeoffs, and know when to revisit it.

The program can be delivered as a 45–90 minute conference session or expanded into a more interactive workshop.

Approval is not ownership.

A family can approve a recommendation without fully understanding what it has decided, what tradeoffs it has accepted, or what would cause it to reconsider.