CORIENT PERSONAL CFO SERVICES

Our full suite of Personal CFO Services (PCFO) enables you to step back from the day-to-day management of your finances, while increasing the quality, timeliness, and security of important, time-intensive tasks. Our goal is to give you more time to focus on what is most important to you.

Privacy and Security

Our process is built around safety, security and privacy. We have strong operational and security infrastructure, as well as strict segregation and internal controls.

Gain Peace of Mind

Your dedicated team of professionals has extensive knowledge and in-depth understanding of complex family needs. They are trained to handle your personal information with sensitivity and confidentiality. And they work closely with your advisors to help ensure seamless execution of deliverables.

Exceed Your Expectations

We combine the service, creativity and objective advice of a boutique with the power of experienced advisors, extensive capabilities, and custom-built strategies to create a differentiated wealth experience. As fiduciaries we always put our clients first and as a firm, we focus on exceeding expectations, simplifying lives and establishing lasting legacies.

CORIENT

PCFO
Core Services

Accounting & Reporting

- Develop & maintain the general ledger, provide separate accounting for individuals, LLCs, and trusts
- Record and reconcile bank accounts and credit card activity
- Track details of all cash receipts and disbursements
- Basis tracking for real and personal assets, including accounting for capital improvements
- Track principal, interest, maturity dates, payments and forgiveness on loans
- Preparation of net worth and cash flow statements

Bill Pay & Vendor Management

- Secure vendor management: obtain W9s, confirm validity of payee details, reply to queries and correspondence, establish and maintain unique login credentials
- Receive, review and record all invoices by specific expense type or asset categorization
- Obtain requisite approvals and process payments
- Monitor liquidity, ensure sufficiency of account balances, and coordinate funding as needed
- 1099 preparation and annual compliance reporting

Financial Management & Tax Support

- Gather and organize documents for tax packages, including charitable contributions, gifts, W2s, and 1099s
- Process domestic payroll for employees
- Retain documents supporting financial activities and maintain compliance with IRS retention standards
- Coordinate with brokers to prepare annual commercial insurance renewals, adjust coverage for acquisition and disposition of assets, periodic review of overall coverage sufficiency
- Liaise with CPAs, attorneys, investment advisors, insurance brokers, banks and other key vendors to perform and support core activities

PCFO Expanded Services

Expanded Bill Pay & Accounting

We take signing authority over bank accounts to make payments and cash disbursements with minimal client involvement. We will prepare supplemental schedules to support major financial statement line items, create budgets and cash flow projections to help manage liquidity and cash. We support complex entity structures including partnership accounting.

Financial Concierge Services

Our team will liaise directly with lenders to complete financial applications on a client's behalf and provide all required supporting documents. We will also support the process for early extinguishments of debt and loan refinancings as interest rate environments change.

Human Resources

We support the full employee lifecycle—from researching staffing partners, drafting job descriptions, and benchmarking compensation, to overseeing onboarding, advising on raises, administering benefits, and managing performance documentation and terminations in conjunction with outside counsel.

Personal Asset Management & Property Insurance

We manage all aspects of personal insurance and asset protection—from reviewing policies and coordinating appraisals to negotiating with providers, managing claims, and ensuring proper documentation and coverage for valuable assets and vehicles.

Philanthropic Management

We manage charitable giving and political contributions by verifying tax-deductibility, tracking pledges, securing proper documentation, and coordinating with advisors to optimize donation strategies and ensure compliance with contribution limits.

Entity Management

We work with outside providers to establish and oversee legal entities and maintain thorough documentation of ownership structures, board resolutions and operating agreements.

Lifestyle Management

We handle complex lifestyle logistics—from managing relocations and coordinating vehicle or asset purchases to facilitating credit monitoring, private aviation and yacht consulting, and offering concierge support.

For more information on Corient PCFO Services, please contact your Corient Wealth Advisor.

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