



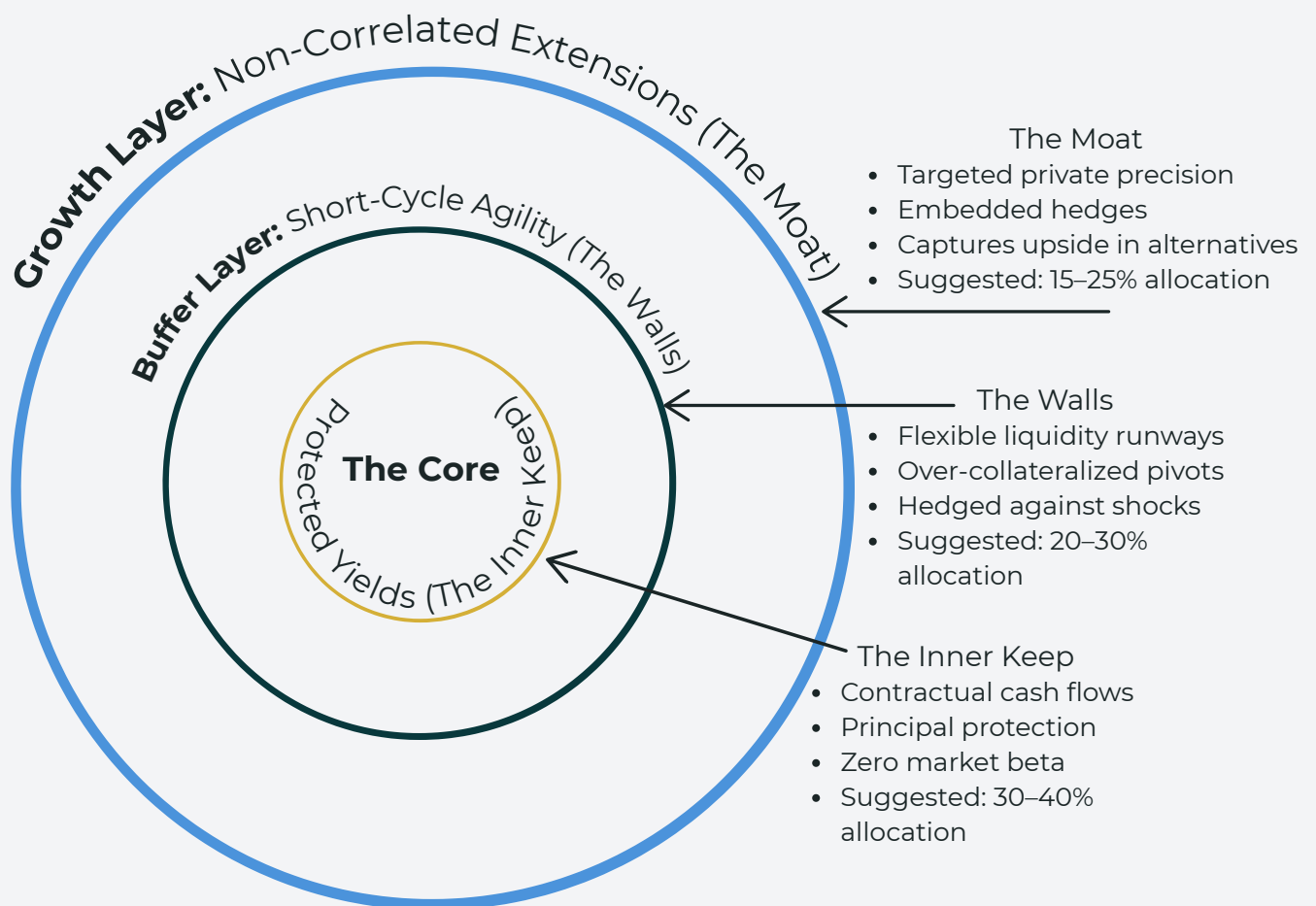
The 2026 Family Office Fortress Checklist:

A Multi-Generational Capital Review Framework

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Safeguarding multi-generational wealth  
in an era of divergent forces  
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The Fortress Framework: Layered Defences for Multi- Generational Capital

Safeguarding Wealth Amid 2026 Divergent Forces



Core (Protected) → Buffer (Agile) → Growth (Expansive) |
Inspired by medieval fortress design for modern resilience.



THE 20 QUESTION AUDIT

Rate each statement 1–5 (1 = strongly disagree, 5 = strongly agree)

Core Protection (The Keep)

☐

1) At least 30–40 % of liquid net worth sits in structures with contractual, predefined cash flows and zero market beta

☐

2) Principal protection is engineered via senior positioning and over-collateralization.

☐

3) Average duration of protected yield bucket ≤ 18 months.

☐

4) Yield layer has performed within a ± 2 % band in the last three major drawdowns

The Buffer Layer (The Walls)

☐

5) 20–30 % allocated to short-cycle, agile opportunities with defined exit windows

☐

6) Liquidity runway ≥ 24 months under a 40 % drawdown scenario

☐

7) Currency and geographic exposures actively hedged or naturally diversified



THE 20 QUESTION AUDIT

Rate each statement 1–5 (1 = strongly disagree, 5 = strongly agree)

The Growth Layer (The Moat)

☐

8) Non-correlated extensions (e.g., real assets, specialty finance) capped at 15–25 % of portfolio

☐

9) Growth sleeve contains embedded downside protection (collateral, insurance wraps, etc.)

Intergenerational Governance

☐

10) Documented investment policy statement explicitly addresses 30+ year time horizon and spending rules.

☐

11) Next-gen education program in place covering private markets and risk management.

☐

12) Annual stress-test includes “black swan” scenarios relevant to 2026 (tariffs, fiscal crisis, regional conflict)

☐

13) Actively developing emotional intelligence and managing family dynamics across family



THE 20 QUESTION AUDIT

Rate each statement 1–5 (1 = strongly disagree, 5 = strongly agree)

Overall Resilience

☐

14) 60-day liquidity covers 100 % of next 36 months' committed cash needs.

☐

15) Portfolio correlation to S&P 500 < 0.4 in rolling 12-month periods.

Customized For Our Family

☐

16) _____

☐

17) _____

☐

18) _____

☐

19) _____

☐

20) _____



THE 20 QUESTION AUDIT

Rate each statement 1–5 (1 = strongly disagree, 5 = strongly agree)

Scoring Interpretation

80–100

☐

→ **Fortress Status** – You are positioned to compound calmly through divergent forces.

60–79

☐

→ **Fortifying** – Solid base; selective upgrades in 2026 will move you to fortress level

<60

☐

→ **Exposed** – Material vulnerabilities exist; Q1 priority should be defensive re-allocation

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For questions or to discuss your core strategy in a complimentary Q1 2026 review, visit wellcomecapital.com/consult | wellcomecapital.com/ysd-insider



2026 FORTRESS ACTION PLAN

Use this template to translate your Fortress Audit results into targeted reallocations. Focus on one layer at a time for steady, deliberate progress.

Duplicate this page as needed for multiple scenarios or family branches.

#	Fortress Layer	Current Allocation (%)	Target Allocation (%)	Specific Vehicle / Strategy / Mger	Time-line (Q1/Q2)	Notes / Rationale / Next Steps
1	Core (Protected Yields)					
2	Core					
3	Buffer (Short-Cycles)					
4	Buffer					
5	Growth (Non-Correlated Extensions)					
6	Growth					
7						
8	Overall Governance					
9						

- #: Simple numbering for reference.
- Fortress Layer: Pre-fill the first few rows with the three layers to guide users (leave extras blank).
- Current Allocation (%): From your existing portfolio review.
- Target Allocation (%): Suggested ranges from the framework (e.g., Core 30–40%).
- Specific Vehicle / Strategy / Manager: Be as granular as needed (e.g., "12-month escrow-secured facility", "Real asset with collateral hedge").
- Timeline: e.g., Q1 2026 review, Q2 deployment.
- Notes / Rationale / Next Steps: Open space for thoughts, risks, or advisor meetings.



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