Lau ASSOCIATES
a wealth of possibilities

Your Life Is Complex.

Whether you are an executive creating your own wealth, a professional building a secure financial future, or a member of a family of inherited wealth constructing a legacy, you have a unique need for trusted support and counsel.

You appreciate independent opinions and intelligent collaboration and are at a stage in your life where you seek the next level – of service, of delegation, of confidence.

Lau Associates is particularly skilled at helping you navigate the financial – and personal – paths that you travel. We speak in plain English. We talk – and help you talk – openly about wealth, expectations, goals, and risks as you build a new path forward.

We help create unity and harmony, not just on your balance sheet but in your life as well.

At the end of the day, our goal is to give you more time to focus on what you care about most.

Get in Touch!

Interested in learning more about Lau Associates? Connect with us today, and we will be in touch shortly.

Connect

About Lau

Lau Associates was founded by Judy Lau in 1985 as a financial planning firm in Wilmington, Delaware. Over the years, as clients requested that we work with their families and friends, and the amount and complexity of our clients' financial assets increased, we expanded and began to provide family office services in addition to traditional planning and investment management.

Today, the firm offers exceptional depth in planning, investment management, tax and cash management, estate planning, tax return preparation, and bill paying. We provide highly personalized financial advisory services within an attentive and caring environment. We now service clients nationwide as well as internationally.

In 2008, Lau Associates LLC became an independently operated subsidiary of Bryn Mawr Bank Corporation.

Get in Touch!

Interested in learning more about Lau Associates? Connect with us today, and we will be in touch shortly.

Connect

Meet The Team

Wealth Management

With an expertise in inherited wealth, Lau Associates LLC works with high net worth families and individuals. We take an integrated approach to financial planning, investment management, tax planning and strategic planning that enables you to see the whole picture and gain greater confidence in your financial decision making. At the center of your personal and business financial worlds, Lau Associates provides a streamlined infrastructure, highly personalized advice and, to the extent requested, coordinated counsel with your other advisors. We believe that our ability to provide intergenerational planning and philanthropic consulting is important to many of our families.

Please Note: The scope of any financial planning, tax and/or consulting services to be provided depends upon the needs of the client and the terms of the engagement.

Family Office Services

While substantial wealth provides an opportunity to pursue diverse passions, it is often accompanied by complex financial structures, multiple residences, and other multidimensional situations.

The administrative burden of managing all of these assets requires significant time, expertise, and organization. Our clients appreciate having an expert team in place to handle the ongoing management of the necessary information and moving parts that form the base of a solid personal financial structure. This, in turn, allows you to spend time doing the things you love.

LAU OFFERS TO PROVIDE, AS APPROPRIATE

Investment portfolio aggregation and tracking

Tax planning and preparation

Cash management services for you and your family, including:

- The administration of accounts for payment of fees and capital calls related to traditional and private equity investments
- The administration of bill payment accounts for quick and easy invoice payments through our BillFree® service
- The facilitation of electronic transfers between your accounts and to third parties upon request
- Bookkeeping and record keeping
- Household and employee payroll

Your Lau team is dedicated to handling these tasks in a timely, accurate, and non-intrusive manner. Lau takes the time to build strong relationships with you and your advisors in order to understand your family's unique situation and tailor services to fit your individual preferences and needs.

Get in Touch!

Interested in learning more about Lau Associates? Connect with us today, and we will be in touch shortly.

Connect

Financial Planning

Lau Associate's financial planning services help you organize and manage wealth in order to enrich and simplify your life.

WE START BY ASKING A LOT OF QUESTIONS:

What is important to you?

What do you worry about?

What is happening in your life?

What do you want your legacy to be?

We will ask you to "bring your life in with you" when you meet with us. Our highly experienced team of Certified Financial Planners (CFP®) and tax and estate planning experts will evaluate and discuss your current situation.

THE RESULT IS NOT A REPORT, BUT A CONVERSATION.

Our goal is to work efficiently through the planning process with you and your advisors. We want to ensure complete transparency and objectivity as we help you design a plan that you can use as a blueprint for your life and legacy.

THEN WE HELP YOU GET IT DONE.

Please Note: *The scope of any financial planning, tax and/or consulting services to be provided depends upon the needs of the client and the terms of the engagement.*

You will have the opportunity to collaborate with our full team of experts – not an administrator or salesperson. We will periodically review your plan with you, using real-time information from your investment portfolios and our knowledge of changes in your life and family.

WE'LL OFFER TO DO A THOROUGH REVIEW OF ALL RELEVANT DOCUMENTS, INCLUDING:

Current tax returns

Investment account statements

Qualified and non-qualified option awards

Estate planning documents

Trust documents

Historical and expected future cash flow

Insurance policies

Get in Touch!
Interested in learning more about Lau Associates? Connect with us today, and we will be in touch shortly.

Connect

Investment Management

At Lau Associates, our mission is to help you achieve a better quality of life and protect your wealth for current and future generations. Our overall objective is to provide competitive portfolio returns while taking less risk than the overall market.

OUR APPROACH TO INVESTMENT MANAGEMENT BEGINS WITH LISTENING.

It's the best tool we know of to understand you and your family's needs – including your hopes as well as your concerns. We'll talk with you about your history with investments, financial successes and disappointments, your tolerance for risk, your expectations, and cash flow needs.

We'll also ask questions about how investing fits into your overall priorities and life goals. Is it a means to an end, a burden, an avocation, or an educational tool? Is it an important driver of legacy and/or philanthropic goals, or of current income?

WHEN WE FULLY UNDERSTAND YOUR NEEDS AND DESIRES, WE WILL:

Identify the guiding principles and objectives for each portfolio

Develop a suitable asset allocation for your portfolio(s) individually and/or as a group, incorporating our best thinking on the overall market and current investment opportunities

Construct each portfolio to incorporate your preferences and our recommended strategy in a prudent and tax-sensitive manner. Lau invests with a long-term horizon, using the same time-tested, sophisticated investment strategies employed by institutions, endowments, and foundations.

Our entire team – led by your advisor and comprised of the investment team and planning and tax experts – will monitor your portfolio on a regular basis, which allows for the sharing of real-time information on each portfolio.

Lau's investment team is involved in your portfolio start to finish. Your portfolio will not be "filtered" by a service or sales team or subjected to decision making by a local portfolio manager or broker motivated by commissions or increasing assets under management.

At Lau, we stay true to our convictions as a firm, while managing your portfolio with the individual attention it deserves.

Tax Services

At Lau Associates, you have in-house access to highly experienced experts to prepare your tax returns and/or coordinate the management of tax information and payments with your other tax advisors. Lau's tax experts are available to sit at the table with your financial, investment, and estate planning team members, providing real-time information that can be used to develop and implement effective coordinated tax strategies specifically for you.

LAU OFFERS PERSONALIZED TAX SERVICES THAT MAY INCLUDE THE PREPARATION OF:

Personal income tax returns

Estate and gift tax returns

Fiduciary income tax returns

Generation-skipping tax returns

Personal business and entity tax returns

Please Note: *The scope of any financial planning, tax and/or consulting services to be provided depends upon the needs of the client and the terms of the engagement.*

ADDITIONAL TAX-RELATED SERVICES MAY INCLUDE:

Establishment and administration of tax payment accounts for quick and easy payments of required estimated taxes

Coordination with the investment managers to provide funds for tax payment accounts

Direct communication with the IRS or state on tax issues on your behalf via a power of attorney

THEN WE HELP YOU GET IT DONE.

Lau can also work within your existing accounting relationships. We will offer to facilitate and coordinate conversations between you and your advisors to provide a complete overview of your unique situation.

This approach helps you make informed decisions that can have vast tax implications and often saves you time and money.

Get in Touch!

Interested in learning more about Lau Associates? Connect with us today, and we will be in touch shortly.

Connect

Multi-Generational Services

WHAT WILL BECOME OF YOUR WEALTH IN THE FUTURE?

Wealth transfer is rarely successful if it depends solely on estate, tax, and investment planning. In fact, research has shown that the failure rate of wealth transfer beyond the second generation is 70% worldwide, and in 60% of those failures, the primary cause was lack of communication.

This is an area in which Lau excels. In our experience, many clients and their advisors overlook the often unspoken challenges of managing wealth. We begin the planning process with communication, helping you and your family talk honestly and openly about your feelings about money, your goals, and your hopes and fears.

DIVISIVE ISSUES ARE NOT UNCOMMON WHEN WEALTH IS INVOLVED.

If issues and concerns aren't resolved during the planning process, they have the potential to destroy wealth – and more importantly, family relations for generations to come. Lau can serve as a safe haven to talk about issues beyond wealth. For families that haven't experienced significant wealth their entire lives, it can be a life-altering event. Lau will facilitate customized training sessions for family members who want to develop investment, fiduciary, and philanthropic skills.

DEVELOPING CLOSE RELATIONSHIPS WITH A CIRCLE OF TRUSTED ADVISORS IS ESSENTIAL.

These advisors can serve as mentors to current and future family members who may be taking on the roles of trustee, managing and limited partner, shareholder, beneficiary, philanthropist, investor, and/or steward. The human side of wealth – family values and dynamics, individual comfort levels, and skills in managing assets – must be managed as sensitively as the overall portfolio.

Understanding the responsibilities as well as the opportunities that come with wealth can help your family communicate and make better decisions as well as lay the foundation for successful wealth transition.

Please Note: *The scope of any financial planning, tax and/or consulting services to be provided depends upon the needs of the client and the terms of the engagement.*

Get in Touch!

Interested in learning more about Lau Associates? Connect with us today, and we will be in touch shortly.

Connect

Important Legal Disclosures and Information

Important Legal Disclosures and Information

Lau Associates is a subsidiary of Bryn Mawr Bank Corporation.

INVESTMENTS & INSURANCE: NOT A DEPOSIT. NOT FDIC - INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. MAY GO DOWN IN VALUE.

Important Disclosure