WEDNESDAY WORKING LUNCH · HOSTED BY MARTA AKSNOWICZ

AI Family Resilience

Plain talk about family plans, family office structures and private lending basics – and the simple AI tools that hold it all together.

Wednesdays · 12–2 PM · Hoffman Estates



Andy Babala, CPP
Consultant & advisor · Pure Expertz

WHY NOW

Every family needs a plan – before it needs the plan

Care arrives fast

A fall, a diagnosis, a hospital stay. Suddenly someone has to decide, pay and show up.

Who decides?

AI is changing work

Jobs, income and scams are changing faster than most families can plan for.

What if income changes?

Records are scattered

Policies, deeds, accounts and passwords live in five places – or in one person's head.

Where is everything?

The family with one plan and one shared binder moves faster and stays calmer.

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

FAMILY OFFICE STRUCTURES

What is a “family office”?

The team and the system that manage a family's money, property, paperwork and decisions – so it doesn't all live in one person's head.

Single-family office

One family, its own staff. Usually only makes sense for very large wealth – think $50 million and up.

Multi-family office

Several families share one professional team and split the cost.

Virtual family office

Your own bench of independent pros, coordinated by one person, with shared tools. Realistic for most families.

Education only – not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ

THE VIRTUAL FAMILY OFFICE

You already know half your team

CPA

Taxes, books, year-end planning

Estate attorney

Wills, trusts, powers of attorney

Financial pro

Insurance, retirement, long-term care

Banker

Accounts, credit, lending relationships

Property manager

Rentals, repairs, tenants

The coordinator

You or a hired pro, plus AI tools that keep everyone in sync

Education only – not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ

WHAT'S REALISTIC

Same principles, different size

A $1–5 million family

- A virtual family office (your own pros)
- One shared, secure document vault
- A family meeting every quarter
- Yearly review: CPA + estate attorney
- A written family operating manual

A $50 million+ family

- Own staff or a multi-family office
- Family council + written charter
- Trusts and entities by purpose
- Investment committee, one report
- Next-generation education plan

Every size needs four things: a team, a calendar, a vault and a written plan.

Education only — not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

FAMILY MEETINGS

Governance, the plain way

A simple meeting rhythm

- Every quarter, 60 minutes, same agenda
- One person runs it, one takes notes
- Decisions go into a decision log
- Rotate roles so the next generation learns

The standing agenda

1. Health and care
2. Money and bills
3. Property and home
4. Decisions we need to make
5. Who does what, by when

Education only — not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

THE FAMILY OPERATING MANUAL

One binder everyone can find

Who to call
Every pro, with phone numbers

Where things are
Wills, deeds, policies, titles

Accounts list
Names only. Passwords live in a password manager

Care plan
Doctors, medicines, wishes

Insurance
Policies and renewal dates

Property
Homes, rentals, maintenance

If something happens
Emergency, illness, job loss, death

Values & giving
What matters to this family

Education only — not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

WHERE AI HELPS

AI organizes. People decide.

Shared document vault

Scan once, name it, find it in seconds

Care calendar

Appointments, shifts and reminders for everyone

Bills & insurance tracker

Due dates and renewals, with alerts

Meeting notes

AI summary and action items after each family call

Decision log

What we decided, when and why

Scam check

Check a strange message before anyone pays

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

SAFETY FIRST · A SECURITY PRO'S VIEW

Scams now target families with AI

Voice-clone "emergency" calls
→ Agree on a family code word

Urgent payment requests
→ Hang up. Call back on a number you know

Fake bank, IRS or Medicare calls
→ They never ask for passwords or codes

Helpers with shared passwords
→ Separate logins; background checks for caregivers and contractors

Pause. Verify. Then act.

Andy Babala, CPP · 20+ years in corporate security

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

PRIVATE MONEY LENDING · EDUCATION ONLY

What is private money lending?

A loan made by a person or a small group instead of a bank – usually secured by real estate.

Who borrows

Often real estate investors who need speed: buying, fixing up, or bridging to a bank loan.

What secures it

A lien on the property, recorded with the county. If the loan isn't repaid, the lender has a claim on the property.

Why families ask

It's real estate they can see. But it is still a loan with real risk – and real rules.

Education only – not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ

PRIVATE MONEY LENDING · EDUCATION ONLY

How a private loan is documented

Promissory note

The promise to repay: amount, schedule, terms

Mortgage

The lien on the property (in some states, a deed of trust)

Title insurance

A title search confirms ownership; the policy protects the lien

Property insurance

The lender is named on the policy

Valuation

An appraisal or a broker's opinion of value

Servicing

Who collects payments, keeps records and sends tax forms

Education only — not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ

PRIVATE MONEY LENDING · EDUCATION ONLY

The real risks – say them out loud

Default

The borrower stops paying

Slow foreclosure

Illinois foreclosures go through court: months, plus legal fees

Concentration

Too much money in one loan or one property

Illiquidity

Your money is tied up until the loan is paid off

Fraud

Fake owners, forged documents, deals that look too good

Rules

Lending is regulated; the wrong setup can be illegal

Education only – not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ

BEFORE ANY FAMILY LENDS

Questions for a licensed professional

Ask before you lend

1. Is this loan legal for me to make in Illinois?
2. Does anyone involved need a license?
3. Who holds title insurance, in whose name?
4. Who services the loan and keeps records?
5. If the borrower stops paying: cost and timeline?
6. How does it fit our whole plan: taxes, cash, estate?

Illinois note

Illinois regulates residential mortgage lending (Residential Mortgage License Act, overseen by IDFPR).

Loans to people living in the home carry extra rules.

Ask before you lend.

Education only – not legal, tax, investment or lending advice. Talk to licensed professionals.

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

WEDNESDAY WORKING LUNCH

Marta's segment



Marta Aksnowicz

Host · Wednesday Working Lunch

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

THE ECOSYSTEM

You don't have to build this alone

The Alliance

Safety, AI and community, neighborhood by neighborhood

Trusted Service Providers

Vetted local pros — your virtual family office bench

Wednesday Working Lunch

Wednesdays 12–2 PM at Marta's office, Hoffman Estates

Monthly Mini-Forum

The Alliance Monthly Mini-Forum, hosted by Marta — live and recorded

BLOCK BY BLOCK ALLIANCE

CONSTRUCTION, INFRASTRUCTURE INVESTMENTS, SECURITY AND SAFETY SYSTEMS FOR NEIGHBORHOODS

Block by Block AI Safety & Security Alliance

PURE EXPERTZ

SERVICES THAT YOU CAN TRUST

YOUR NEXT STEP

Get your personal link

Office hours, information sessions and workshop previews are free. Memberships: month to month, cancel anytime.

$9.95 / month	Homeowner & Family: weekly sessions, the community, help finding a local pro
$47 / month	Trusted Service Provider: your place in the network, plus introductions
$97 / month	Professional: everything in TSP, plus a monthly spotlight interview

PURE EXPERTZ
SERVICES THAT YOU CAN TRUST

pureexpertz.com/join

(847) 991-9985