

Early insights from the
2026 AITi Tiedemann Global and
Campden Wealth Family Office
Operational Excellence Report
SPECIAL FEATURE

Wealth With Intention

Purpose at the Center of the Modern Family Office

Money, at its core, is a tool. What it builds, enables, and sustains depends entirely on the intent behind it. In 2026, that intent is crystallizing for a growing number of family offices. Across our survey of 126 family office principals and executives, a striking shift has emerged: more family offices than ever before have begun to define their purpose, and the implications for family governance, rising generation engagement, and long-term legacy are substantial.

Growing Interest in Defining Purpose

For many years, conversations around wealth within family offices focused primarily on investment performance, risk management, and long-term financial sustainability. Increasingly, however, families are exploring broader questions around how their wealth can support the members of their family.

Our 2025 research suggested that while many family offices were interested in these discussions, few had formally articulated or documented a shared framework to guide how wealth should be used in support of individual and family priorities, generational continuity, community impact, and overarching financial goals.

The 2026 findings indicate continued movement in this direction. More respondents reported having a clearly defined and implemented approach to the purpose or intended use of family wealth, increasing from approximately one third in 2025 to just under half in 2026. An additional 23% indicated that the purpose or intended role of the family's wealth is generally understood, although not formally documented or operationalized. Only 9% reported no current interest in exploring the topic further.

While interpretations of "purpose of wealth" likely vary across families and family offices, the findings suggest growing interest in moving beyond purely investment-focused discussions toward a more intentional consideration of how wealth supports family wellbeing, generational continuity, and long-term outcomes.

Wealth With a Wider Lens

In 2025, the landscape of intended wealth uses was relatively concentrated. Two areas of focus dominated: investment management of the wealth itself and charitable giving. The picture was largely bimodal – preserve and grow the capital, then direct some of it toward philanthropy.

The 2026 data tells a markedly broader story. When asked about the current or future wishes of the principal wealth-holding generation, family offices identified a rich spectrum of intended uses – and the list has expanded well beyond its historical anchors.

| Intended Use | % of Respondents |
|---|------------------|
| Preserve / build family wealth | 91% |
| Support / grow family business | 46% |
| Education pursuits of family members | 46% |
| Philanthropic capital | 46% |
| Fund / supplement costs of living | 42% |
| Health needs of the family | 40% |
| Train rising generation for family business/office role | 36% |
| Enable self-directed investing | 34% |
| Invest back in the community | 29% |
| Purchase of home for family members | 23% |
| 'Kick-start' capital to launch a new business | 22% |
| Fund key causes (health, education, faith, etc.) | 21% |
| Supplement rising generation's compensation | 13% |

Source: AITi Tiedemann Global / Campden Wealth, Family Office Operational Excellence Report 2026

Preserving and growing family wealth remains the dominant priority, cited by 91% of respondents. The finding reinforces that investment oversight and long-term financial sustainability continue to sit at the center of most family office structures and decision-making processes.

At the same time, the responses suggest that many families and family offices may still primarily define the role of wealth through a financial lens, rather than through a broader articulation of purpose, meaning, or intended impact. Preserving wealth is an objective, but it does not necessarily answer the deeper questions increasingly being explored by enterprising families: What is the wealth ultimately for? What outcomes is it intended to support? How should it shape the wellbeing, opportunities, relationships, and future direction of the family over time?

In this context, traditional tools such as an Investment Policy Statement (IPS) remain critically important. An IPS helps families and family offices articulate how financial capital should be managed in pursuit of their objectives. Increasingly, however, families are also stepping back to further clarify the 'why' behind their objectives: what should all of the wealth ultimately make possible for the family, the rising generation, and the communities they care about?

Motivations and Implications

Among those who noted they have defined the purpose of their wealth, three motivations dominate and we believe they go to the heart of what makes wealthy families resilient across generations.

Reasons for defining the purpose of the family's wealth:

65%

Provide guidance to the rising generation

61%

Give meaning to the wealth beyond preservation

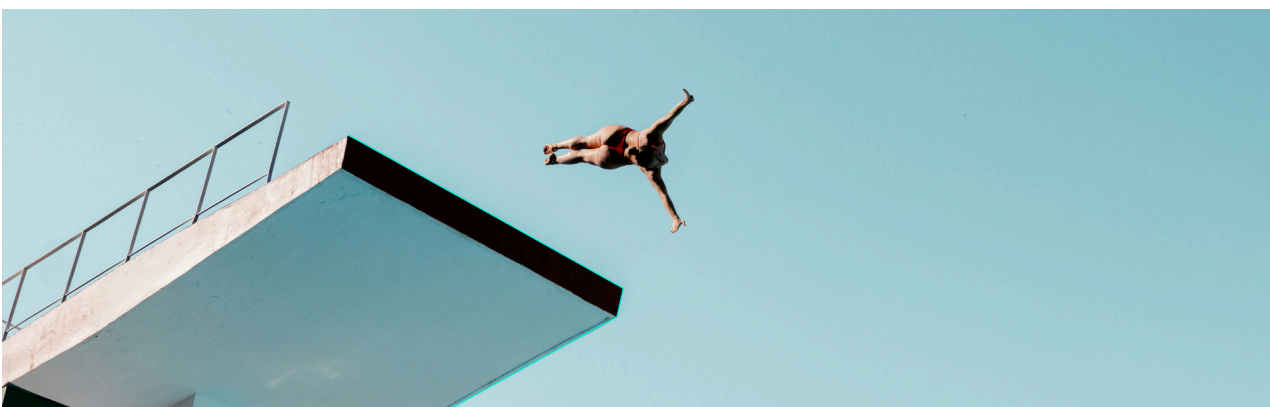
54%

Reduce conflict and disagreement

Source: AITi Tiedemann Global / Campden Wealth, Family Office Operational Excellence Report 2026. Figures reflect the most cited answers to the question: Why did the family define its purpose of wealth?

The desire to guide the rising generation is the most widely cited motivation – reflecting a growing recognition that clarity of purpose is one of the most effective forms of preparation a family can offer. The second highest motivation, giving meaning to the wealth beyond preservation, speaks to the recognition that a portfolio, however well-managed, does not answer the question of what the wealth is actually for. And finally, reducing conflict is not merely a defensive motivation. In our experience, families that have worked through their purpose tend to find that shared clarity preempts the ambiguity that so often gives rise to disagreement.

Perhaps most telling is that the purpose of wealth does not stay confined to the boardroom or the investment committee. Even among families and family offices that have not yet fully formalized their strategy, purpose is already actively shaping the full breadth of family decision-making.



| Area of Decision-Making | Driven completely or to a large extent by purpose of wealth |
|--|--|
| Family office operations | 71% |
| Wealth transfer and estate plans | 67% |
| Decision-making framework (governance) | 67% |
| Investments | 64% |
| Succession and transition plans | 59% |
| Philanthropic activity | 54% |
| Rising generation engagement and education | 53% |
| Family business | 52% |
| Family meetings | 51% |
| Community engagement | 41% |
| Conflict resolution | 38% |

Source: AITi Tiedemann Global / Campden Wealth, Family Office Operational Excellence Report 2026.
 Figures reflect those reporting purpose drives decisions 'completely' or 'to a large extent.'

Respondents that have begun articulating the broader purpose of their wealth report that it influences a wide range of decisions. Family office operations (71%) rank as the most frequently cited application and investments (64%) continue to remain significant area of influence, reflecting the central role that financial management continues to play within most family offices. Wealth transfer and estate planning (67%), governance (67%), and succession planning (59%) also ranked highly, underscoring the importance families place on continuity across generations. Respondents also identified rising generation engagement and education, philanthropy, family meetings, and conflict resolution as meaningful areas of application.

These findings, taken together with the expanding spectrum of intended uses highlighted in the previous section, suggest that many families and family offices are beginning to extend conversations beyond financial capital alone to consider how wealth can support family wellbeing, continuity, preparedness, and long-term impact. In our experience working with multigenerational families and family offices, the most effective approaches connect financial objectives with broader family, generational, and community goals. Investment performance remains essential, but it is increasingly viewed as a means of supporting the outcomes families hope to achieve rather than the sole measure of success.

The Rising Generation Is in the Frame, But Not Yet Fully in the Room

One of the most compelling tensions in this year's data sits at the intersection of aspiration and practice. Last year's research made it clear that family offices overwhelmingly recognized conversations around the purpose of wealth as one of the most promising mechanisms for engaging the rising generation. Guiding the rising generation is now the single most cited reason families and family offices give for defining their purpose. And yet, actual involvement of the rising generation in shaping that purpose remains limited.

17%

Very engaged in defining or updating the plan

41%

Somewhat engaged

30%

Not yet engaged, but families want them to be

Source: AITi Tiedemann Global / Campden Wealth, Family Office Operational Excellence Report 2026, early insights

Just 17% report that the rising generation is very engaged in defining or updating the purpose of wealth. A further 41% are somewhat engaged (which could imply that they are present in the process, but not fully involved in shaping the plan), and an encouraging 30% are not yet engaged, but families express a clear desire to bring them in. Only 5% have no plans to involve the rising generation at all. (Importantly, these findings reflect only families and family offices with rising generation members aged 20 and older.)

Families and family offices recognize “purpose of wealth” as a rising generation engagement tool, but most have not yet meaningfully brought the rising generation into the process.

The gap between intent and practice should not be interpreted as a failure, but rather standing out as the most actionable opportunity in this year's data. The process to define purpose of wealth is precisely the mechanism through which the rising generation moves from passive heir to active participant. Families and family offices that are intentional about this transition – building in dedicated forums, shared conversations, and enabling genuine co-creation – are more likely to sustain both their wealth and their cohesion across generations.

More Than an IPS: What a Strong Purpose of Wealth Strategy Covers

91% of respondents state the intention is to “preserve and build wealth” but few go further to define why and to what end. What will the family do with the money? Reflecting on the purpose of the family office and the family’s wealth creates a more holistic framework that considers how wealth can support not only financial outcomes, but also family wellbeing, generational continuity, and creating positive change in the community.

A strong purpose of wealth strategy is not a document that lives in a filing cabinet or applies only to the investment portfolio. At its best, it is a living framework that addresses the full range of ways a family’s capital can create value – for individual households, for the family as a whole, and for the communities they are part of. It connects the how of wealth management to the why of wealth stewardship.

Understanding that full scope – what a comprehensive strategy covers, how it functions across different areas of family life, and how its impact can be tracked over time – is often the turning point. As the conversation expands beyond the portfolio itself, many families gain a clearer appreciation for both the complexity and the long-term value of the process of exploring the purpose of wealth.



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What Does a Strong Purpose of Wealth Strategy Typically Cover?

Financial Goals

Using financial resources to create financial security, support day-to-day lifestyle spending, and enhance quality of life.

Individual and Family Goals

Support family unity and togetherness, fund healthcare, education and wellbeing, and provide freedom and flexibility to pursue passions.

Generational Goals

Where purpose and legacy intersect with a focus on engaging and empowering future generations, providing financial security and sustaining a family business or office.

Community Goals

Many families prioritize giving back, creating positive change, and engaging and investing in the community.

Performance is the engine. Purpose is the direction.

For some families and family offices, moving beyond discussions of investment performance and financial sustainability to consider the broader purpose of the wealth remains a relatively new concept. As a result, respondents may have interpreted the term "purpose of wealth" in different ways, with some viewing it through the lens of investment strategy, asset allocation, or long-term financial objectives. Yet the findings suggest that the conversation is broadening.

Performance remains essential. It is the engine that powers a family's ability to achieve its goals. Increasingly, however, families are also asking a different question: what is all that performance ultimately intended to accomplish?

In this way, we believe purpose provides direction. It helps families connect the management of their financial capital to the outcomes they hope to create for themselves, future generations, and the communities they care about. The illustration below highlights a comprehensive approach to defining and activating the purpose of wealth, demonstrating how families can move beyond the balance sheet and align their resources with what matters most over time.

How to Define and Activate Your Purpose of Wealth

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How to Define and Activate Your Purpose of Wealth

Start with the why, not the what. The purpose of wealth is not a financial plan. It begins with deeper questions: What do we want this wealth to enable? What kind of family do we want to be? What should outlast us? The answers inform everything that follows.

Bring in experienced outside voices early. The most common reason families seek external expertise is for help defining what they want their wealth to accomplish. An objective advisor who specializes in this work can surface values that may otherwise remain unspoken, and ensure all family voices are heard – not just the loudest ones.

Design with the rising generation, not just for them. The data is clear: guidance to the rising generation is the primary driver for defining a purpose of wealth. But guidance works best when it is a dialogue. Build structures – family meetings, working groups, dedicated rising generation forums – that allow younger family members to co-create the purpose, not simply receive it.

Make it a living document. Defining your purpose of wealth is not a one-time exercise. As families grow, values evolve, and circumstances change, so too should the strategy. Build in an annual review cadence and designate who is responsible for keeping it current.

Connect purpose to all decisions – not just investments. The most effective approaches influence governance, transition planning, philanthropy, and engagement, not just the investment portfolio. When purpose is clear, it provides a consistent framework for decision-making across the family enterprise.

Measure what matters. Among those seeking outside support, 27% want help creating ways to measure and report back on how the wealth is being used. Accountability reinforces intent. Consider defining success metrics alongside the purpose itself.

Outside Expertise Makes a Meaningful Difference

The data points to the benefits of engaging outside expertise to help with the process of defining the purpose of the wealth.

40%

Engaged outside expertise to help

17%

Did not use outside expertise – but wished they had, or would like to going forward

Source: AITi Tiedemann Global / Campden Wealth, Family Office Operational Excellence Report 2026, early insights

Combined, six out of ten respondents either used external support or recognized in retrospect that they would have benefited from it. When outside expertise was engaged, respondents most commonly looked for assistance answering the foundational question of what the purpose of their wealth actually is (58%) and help with facilitating family meetings (55%). Supporting education and learning pursuits, as well as developing a plan for their wealth, were equally valued and cited by just over half (51%) of respondents.

What to Look for in an Outside Expert

The right outside expert brings more than process facilitation. The most valuable advisors in this space bring deep experience of surfacing the values and priorities that may otherwise remain unspoken, the ability to hold space for competing perspectives across generations, and a track record of helping families move from open-ended conversation to documented commitment.

Beyond the initial strategy creation, they can run education and learning programs for the family, provide coaching for individual members or household units, facilitate family meetings with structured outcomes, and help families determine how to measure progress and outcomes over time. Among those who used or would use outside support, 27% specifically want help creating ways to measure and report back on how the wealth is being used – a reminder that accountability reinforces intent. For families and family offices beginning this work, knowing where to find that kind of expertise – and how to evaluate it – is often the first practical question.

How AITi Is Putting Purpose of Wealth to Work

Purpose of wealth is not a theoretical concept at AITi. Across our client relationships, we are actively helping families move from conversation to clarity, and from clarity to meaningful action. The following examples illustrate what this work looks like in practice.

Case Study 1: From Liquidity Event to a Family Office with a Lasting Purpose

When an entrepreneurial couple received an offer to sell their business, the moment brought equal parts excitement and anxiety. The financial outcome was significant, but the harder questions were personal: What would this mean for their identities, their relationships, their teenage children?

During an early meeting, their AITi advisory team asked a simple but reorienting question: what do you want this wealth to make possible – for you, your family, future generations, and your community? It was the first time the couple had been asked to think beyond preserving and growing the money to consider what it was actually for.

What followed was a series of facilitated conversations to define their *Purpose of Wealth Statement* and build an action plan around it. As the children grew into adults, they were brought into the process, ultimately co-creating a shared family purpose of wealth statement – shifting from passive heirs to active participants with a genuine sense of ownership and meaning.



Today, that purpose shapes how the family lives and operates. A trust funds family travel and gatherings, reflecting their core priority of connection and quality time together. A small family office handles administrative and financial management, giving the family the flexibility to pursue what matters most. Annual family meetings and quarterly educational workshops keep the rising generation engaged and prepared. And a Donor Advised Fund – focused on education, youth development, and basic human needs – translates their commitment to creating positive change into structured, ongoing action.

The purpose statement they created years ago remains the foundation for every decision the family makes today.

Case Study 2: Purpose as a Bridge Across Generations

A first-generation wealth-creating couple came to our team with a clear priority: to preserve their relationships. Their adult children were independent and thriving, but the family had never fully discussed the role wealth was intended to play across generations.

AITi's work began not with the balance sheet, but with a facilitated reflection process centered on what the family wanted their wealth to accomplish – for themselves, their children, and their broader community. Through guided conversations, they articulated a shared purpose built around family wellbeing, quality of life, philanthropy, health and innovation, and shared experiences.

The process surfaced values and motivations that had never been fully expressed. The parents came to recognize that their instinct to spend generously on family travel - something they had quietly felt guilty about - was in fact a direct expression of one of their core purposes: creating connection. That reframe alone shifted how the family talked about money.

Once documented, the *Purpose of Wealth Statement* became the foundation for engaging the rising generation. AITi facilitated family-wide conversations about shared values and priorities, which sparked genuine interest from the children and their spouses to become more involved in both managing the wealth and the family's giving. They participated in educational workshops, joined advisor meetings, and began shifting investment allocations toward causes aligned with their values: climate, healthcare innovation, and education access for underserved communities. For some of the children, involvement in the family's impact strategy helped replace a longstanding sense of guilt about inherited wealth with a growing sense of pride in being active owners and stewards.

Grounding everything in purpose improved both the family's relationship with the money itself and with each other.

The Work Is Never Done: A Strategy That Lives and Grows with the Family

Defining the purpose of wealth is not an administrative exercise or a governance checkbox. It is an opportunity for families to articulate what they hope their wealth will make possible and to align resources, decision-making, and future generations around that vision. The 2026 findings suggest that families are increasingly engaging in conversations about the broader role wealth can play in supporting family wellbeing, continuity, and long-term impact. At its best, this work helps families move beyond questions of how wealth is managed to explore why it exists and what it is ultimately intended to accomplish, providing a framework for guiding the rising generation, giving meaning to inherited wealth, and reducing the misunderstandings and disagreements that can undermine family cohesion during times of transition.

There is one final point worth remembering: a purpose of wealth strategy is not a document you create once and put away. For it to do its job – guiding decisions, engaging the rising generation, giving meaning to the wealth – it must be used regularly and updated as the family evolves. The families that get the most from this process are those that treat it as an ongoing practice, not a completed project. Build in an annual review cadence, designate who owns it, and commit to revisiting it as values and circumstances change.



About the Research

This analysis draws on survey data collected for the AITi Tiedemann Global/Campden Wealth Family Office Operational Excellence Report 2026, reflecting responses from 126 family office principals and executives across North America, Europe and Asia. Year-over-year comparisons reference the 2025 edition of the same report. All figures are rounded to the nearest whole percentage.

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