

THE MERRICK SPITTERS RESET REPORT™

PROPRIETARY FRAMEWORK

THE CENTRAL ORCHESTRATION MODEL™

Keeping the Family, Enterprise and
Independent Professionals Aligned Around the
Same Facts and Priorities

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Framework at a Glance

Formal Definition

The Central Orchestration Model™ is a client-permissioned governance and coordination framework that keeps the family at the centre while aligning the enterprise and independent professionals around one common fact base, agreed priorities and a visible decision sequence. An advisor-facilitator connects the work, but each specialist remains responsible for advice and recommendations within their own licence, field and firm requirements.

Governing Problem

A family may retain excellent accountants, lawyers, valuers, M&A professionals, bankers, insurance specialists, investment advisors and Trust and Estate Practitioners and still lack one person responsible for confirming that their assumptions, timing, documents and funding form one executable plan. Technical quality inside each mandate does not automatically create coherence across mandates.

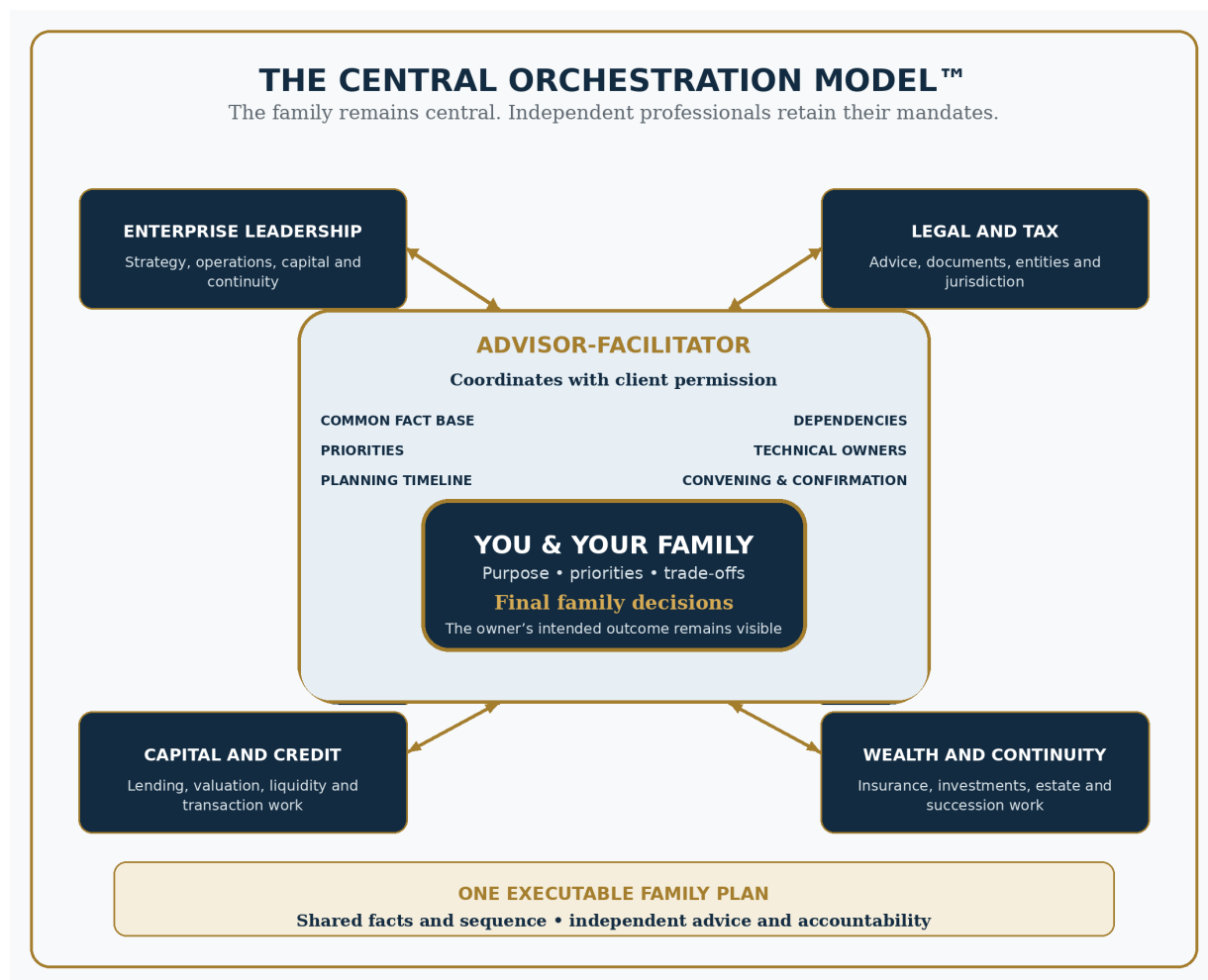


Figure 1. Canonical architecture of The Central Orchestration Model™.

Central premise: The family owns the purpose and final decisions. The advisor-facilitator owns coordination. Independent professionals own the advice, documents and actions within their mandates.

Boundary. The model does not create a family office, combine separate firms, authorize one professional to practise in another field, make family decisions, guarantee implementation or turn

coordination into a regulated recommendation. It makes dependencies, responsibilities and timing visible so the right professional can do the right work in the right sequence.

Why Coordination Risk Exists

Complexity Increases Faster Than Clarity

A successful enterprise can produce real estate, holding companies, trusts, investment accounts, insurance, debt facilities, cross-border obligations and new ventures. Family members take different roles. Professionals receive different information at different times. The family becomes wealthier while the number of connected decisions increases faster than any one mandate can see.

The Owner Becomes the Default Integrator

When no coordination role is assigned, the founder is expected to remember which document is current, which valuation was used, what the lender requires, who holds authority, how tax will be funded and whether the family has agreed on a successor. That dependence may remain hidden while the founder is healthy and credit is available. It becomes a continuity risk when the founder is absent or the decision window shortens.

Local Solutions Can Create Systemic Conflict

Reasonable Local Decision	Unseen Dependency	Possible Combined Failure
Restructure ownership to improve a tax outcome.	Voting rights, lender consent, insurance ownership and buy-sell terms.	The legal structure changes while funding and control assumptions remain attached to the old structure.
Add debt to fund growth or a buyout.	Guarantees, covenants, refinancing dates and independent family liquidity.	A continuity event triggers lender review when the family also needs cash.
Increase market exposure or concentrate custody.	Correlation with the enterprise, entity ownership, access and beneficiary arrangements.	The portfolio loses value or becomes administratively delayed when it is expected to fund transition.
Name a successor in legal documents.	Willingness, competence, management authority, financing and family fairness.	Ownership transfers without prepared leadership or an executable capital structure.

Coordination risk: The plan can fail even when every professional is individually competent because no one confirms that the work shares the same facts, assumptions, owners and deadlines.

The Four Roles in the Model

The Family and Owners

The family defines what the plan is intended to preserve, establishes acceptable trade-offs and makes the final family decisions. Purpose may include enterprise continuity, financial independence, fairness, employee protection, family harmony, philanthropy or freedom for children to choose their own lives. Coordination serves that purpose; it does not substitute for it.

Enterprise Leadership and Governance

The board, owners and management remain responsible for enterprise strategy, operations, capital allocation, management continuity and enterprise risk. They supply current operating evidence and determine which corporate decisions are authorized through the company's actual governance structure.

The Advisor-Facilitator

With the client's permission, the advisor-facilitator identifies risks, establishes priorities, recommends strategic direction within their competence, makes agreed introductions and keeps each Referral Partner's work connected to the family's goals and existing professional relationships. The advisor-facilitator maintains the coordination record rather than assuming every technical mandate.

Independent Professionals and Referral Partners

Each independent professional conducts the specialized fact-finding, analysis, advice, documentation or implementation assigned to their field and firm. Existing accountants, lawyers, bankers, realtors, mortgage brokers and other advisors can remain involved. Referral Partners are added only as needs are identified and permission is obtained.

Relationship	Role	Boundary
Family / owners	Purpose, priorities, acceptable trade-offs and final family decisions.	Does not provide professional opinions outside its competence.
Board / enterprise leadership	Strategy, operations, capital allocation, continuity and authorized corporate decisions.	Does not own personal estate, tax or family decisions unless formally mandated.
Advisor-facilitator	Common facts, priorities, dependencies, agenda, sequence, referrals and follow-through.	Does not absorb specialist advice, client decisions or another firm's obligations.
Independent professionals	Advice, documents, transactions and confirmations within each mandate.	Does not carry unstated responsibility for the complete family architecture.

Seven Operating Responsibilities

The model formalizes seven responsibilities already present in Merrick Spitters succession architecture and client-facing planning practice. Together they convert coordination from an informal expectation into observable work.

1. Identify Dependencies and Missing Decisions

Map where one decision depends on another: a share transfer on lender consent, an estate-equalization promise on liquidity, a beneficiary designation on ownership, or a successor's authority on governance documents. Record unresolved decisions instead of allowing them to remain hidden inside separate files or conversations.

2. Establish Priorities With the Family

Begin with the strongest current need rather than attempting to implement every pillar at once. Decide what should remain unchanged, which risk deserves attention first and what family outcome must guide competing technical recommendations. Priority is a family decision informed by evidence, not a product sequence.

3. Create a Common Fact Base and Planning Timeline

Consolidate entities, ownership, assets, debt, guarantees, authorities, documents, liquidity, insurance, valuations, family roles and known deadlines. Distinguish facts that are verified from those that are conditional, assumed or unavailable. Place expiring conditions and institutional clocks on one planning timeline.

4. Record Who Owns Each Technical Question

Assign each legal, tax, accounting, lending, valuation, insurance, investment, custody, real-estate, transaction or succession question to the professional whose mandate covers it. The record should identify the question, the accountable professional, required inputs, expected output and decision deadline.

5. Test Whether Documents and Funding Assumptions Connect

Compare legal authorities, entity ownership, agreements, beneficiary designations, insurance, credit facilities, valuations and liquidity sources against the same intended outcome. A document is not treated as complete merely because it exists; the model asks whether it can operate with the funding, authority and timing assumed elsewhere.

6. Convene When One Recommendation Affects Another

Bring the affected professionals into one coordinated discussion when a recommendation changes another mandate's facts or constraints. The purpose is not consensus for its own sake. It is to surface incompatibility early, preserve professional independence and return clear choices to the family.

7. Keep the Intended Outcome Visible

Carry the family's purpose, priorities and accepted trade-offs through the entire process. Technical efficiency is not the governing outcome if it undermines enterprise continuity, family choice, fairness, independence or the owner's stated purpose. The advisor-facilitator keeps the work connected to what the family actually decided it was trying to preserve.

Operating standard: Every material question has a fact status, a professional owner, a dependency, a due date and a connection to the family's intended outcome.

The Coordination Record

The framework does not require one software platform or proprietary data system. It requires a durable record that the family and authorized professionals can use to see the same work. The following instruments may be combined, but each function must remain visible.

Instrument	Minimum Content	Coordination Function
Family mandate statement	Intended outcome, priorities, non-negotiables, acceptable trade-offs and authorized participants.	Keeps purpose and permission visible.
Common fact base	Entities, owners, assets, obligations, authorities, documents, valuations, liquidity and family roles.	Prevents different mandates from working from different versions of reality.
Evidence and assumption register	Verified, conditional, assumed or unavailable status; source; owner; date; next confirmation.	Separates evidence from confidence or habit.
Dependency map	Which decision, document, approval, funding source or action depends on what else.	Shows the order in which work can actually proceed.
Responsibility map	Technical question, professional owner, inputs, output, due date and hand-off.	Makes accountability explicit without merging mandates.
Decision and confirmation log	Decision-maker, accepted choice, conditions, implementation evidence and open exceptions.	Creates continuity when people, firms or circumstances change.
Planning timeline	Institutional clocks, expiring options, family dates, meetings, dependencies and review triggers.	Sequences work before deadlines control the family.

Evidence Classifications

Classification	Meaning	Required Treatment
Verified	Supported by current documents, direct confirmation or current evidence.	Record the source and date; retest when circumstances change.
Conditional	Available only if a lender, buyer, insurer, regulator, trustee or other party agrees.	Record the condition, decision-maker, expiry and alternative.
Assumed	Used for planning but not independently confirmed.	Assign an owner and confirmation deadline; do not present it as fact.
Unavailable	Missing, inaccessible or not yet created.	Treat the absence as an open risk, not as a neutral blank.

Decision Ownership Is Not Document Possession

Holding a copy of a will, policy, loan agreement or valuation does not make the coordinator responsible for the advice it contains. The coordination record identifies provenance, current status, dependencies and the professional who must interpret or update the item. It does not convert documents into shared professional liability.

A Five-Stage Operating Cycle

The seven responsibilities operate through a repeating cycle. The stages are not a regulated planning process and do not require every family to follow the same implementation sequence.

They are the minimum coordination logic needed to move from a concern to an accountable, reviewable plan.

Stage 1: Centre the Family and Confirm Permission

- Define the family's intended outcome and the decision-makers authorized to speak for each relevant entity or household.
- Identify existing professional relationships that should remain involved.
- Obtain permission before making introductions or sharing information.
- Record what coordination covers and what remains outside the advisor-facilitator's role.

Stage 2: Consolidate the Facts and Expose Gaps

- Assemble the common fact base across the family, enterprise and relevant entities.
- Classify evidence and identify missing documents, authorities, valuations and funding confirmations.
- Apply the four Asset Security tests of Control, Access, Independence and Continuity to the facts being coordinated.

Stage 3: Prioritize, Assign and Sequence

- Select the strongest present need and the decisions with the shortest or most consequential clocks.
- Assign each technical question to its independent professional owner.
- Map inputs and dependencies before setting meeting or implementation dates.

Stage 4: Connect Recommendations Into One Decision Path

- Convene affected professionals when a recommendation changes another mandate's facts, options or timing.
- Return competing professional conclusions to the family as explicit choices and trade-offs.
- Confirm that approved documents, capital sources and operating actions point to the same intended outcome.

Stage 5: Confirm, Record and Reopen When Conditions Change

- Collect evidence that approved work was completed by the responsible party.
- Record conditions, exceptions and decisions that remain open.
- Set review triggers and reopen dependencies after material changes rather than relying on an annual meeting alone.

First outcome: Clarity comes before implementation. The model first establishes what should remain, what deserves attention, who owns the technical work and what must happen next.

Permission, Information and Professional Boundaries

Client Permission Is an Operating Gate

The advisor-facilitator does not assume that every professional may receive every family or enterprise fact. The family identifies authorized participants and the scope of information

sharing. Introductions, requests for professional work and cross-mandate discussions occur with permission and through the practices' applicable privacy, conflict and engagement requirements.

Professional Independence Is Preserved

Coordination provides context; it does not dictate a specialist's conclusion. The accountant, lawyer, lender, insurance specialist, investment advisor, valuator and other professional may reach different conclusions because their mandates, evidence and obligations differ. The model makes those differences visible and routes the resulting trade-offs back to the correct decision-maker.

No Blended Advisory Entity

Joint meetings, a common timeline or an integrated decision record do not merge licences, firms, responsibilities, fees, conflicts, client agreements or professional liability. Each participant should be identifiable by role, firm, mandate and deliverable. The family should know who is coordinating and who is advising on each technical matter.

Existing Advisors Can Remain Involved

The model is designed to connect existing relationships rather than displace them automatically. A new Referral Partner is introduced only when a need is identified, the family agrees and the required specialist mandate is not already covered. The advisor-facilitator coordinates the relationship and the planning discussion; the appropriate professional conducts the review and makes recommendations within their area.

How the Model Connects Diagnosis to Action

Within the Enterprise Continuity Stress Test™

The Enterprise Continuity Stress Test™ diagnoses whether a concentrated family enterprise can preserve control when tighter credit, weaker markets, urgent liquidity needs and succession pressure occur together. The Central Orchestration Model™ follows the diagnosis by assigning responsibility for facts, technical questions, decisions, evidence, timing and professional coordination.

Within the Operating Dynasty Architecture™

The Operating Dynasty Architecture™ brings the enterprise, independent family capital, liquidity, investment mandates, ownership and control, governance and succession into one ongoing structure. The Central Orchestration Model™ is the governance method that keeps those layers connected around common facts and priorities without turning the architecture into a second advisory firm.

Within Succession Architecture

The Dual Balance Sheet Concept™ reveals the visible and structural balance sheets. The Liquidity Gap™ measures obligations against accessible funding. Succession Compression™ identifies when unresolved work exceeds the time remaining. The Five Pillars of Succession Security™ and Integrated Succession Architecture™ organize transition-specific work. The Central Orchestration Model™ identifies who keeps that work connected and confirms whether it forms one executable plan.

Diagnostic or Framework Input	Question Supplied to Orchestration	Coordination Output
The Dual Balance Sheet Concept™	What exists on the visible and structural balance sheets, and what remains missing?	A common fact base with evidence owners and open gaps.
The Enterprise Continuity Stress Test™	Which conditions, entities and dependencies fail under concurrent pressure?	A prioritized issue map and technical assignments.
The Liquidity Gap™	Which obligations exceed accessible, reliable funding and by what date?	Funding questions assigned by amount, entity, condition and deadline.
Succession Compression™	Which alternatives or approvals are expiring inside the decision window?	A sequence led by the most consequential clocks.
Operating Dynasty Architecture™	Which of the seven layers is affected by a decision or changed assumption?	An updated dependency map and review agenda across layers.
Succession and Asset Security frameworks	Which professionals, documents and capital sources must implement the family's decisions?	Independent mandates connected to one family outcome and review record.

Composite Application: A Toronto-San Diego Operating Family

This composite combines recurring patterns and does not describe a single family. A Canadian founder owns an operating company and commercial property. The founder and spouse divide their time between Toronto and San Diego. One adult child lives in California, another in Ontario, and a senior executive hopes to buy part of the company. The business has a Canadian lender, U.S. customers, corporate investment accounts and insurance purchased at different times.

The Initial Instruction

The founder's first instruction is, "Keep the business in the family." The family discussion reveals that the California child does not want an operating role, the Ontario child is interested but inexperienced, the executive is essential to continuity and the founder's retirement income depends on receiving a substantial purchase price. The instruction is therefore not yet an executable outcome.

The Coordination Record

Open Issue	Independent Technical Owner	Dependencies Kept Visible
Ownership and voting structure	Corporate and estate counsel; tax professionals.	Lender consent, shareholder rights, cross-border consequences, control and family fairness.
Valuation and purchase route	Qualified valuator; M&A or transaction professionals.	Retirement funding, executive participation, financing capacity and tax assumptions.
Credit and guarantees	Lender and independent financing professionals.	Management change, ownership triggers, covenants, property collateral and working capital.
Insurance and transition liquidity	Appropriately licensed insurance specialist with legal and tax input.	Ownership, beneficiaries, premiums, tax, buy-sell terms and amount/timing of obligations.
Investment and custody capital	Investment and custody professionals.	Entity ownership, access, market stress, beneficiary designations and transition timing.
Management continuity	Board, founder, executive and operating leadership.	Authority, customer relationships, banking access, successor competence and transition timetable.
Family alignment and final choice	Family / owners, supported by the advisor-facilitator.	Purpose, willingness, acceptable trade-offs, fairness and the owner's intended legacy.

The Required Sequence

1. The family refines the intended outcome: preserve continuity and choice while no child is compelled to operate the company.
2. The advisor-facilitator creates the common fact base, identifies missing valuations, authorities, agreements and funding confirmations, and records the decision timeline.
3. Each technical question is assigned to the appropriate independent professional; existing advisors remain involved where their mandates apply.
4. The lender's change-of-control and guarantee requirements are confirmed before the legal and purchase structure is finalized.
5. Valuation, tax, buy-sell, insurance, liquidity and retirement-income assumptions are tested against the same ownership paths.
6. The family chooses among viable paths after the affected professionals identify consequences and unresolved conditions.
7. Implementation evidence is recorded, exceptions remain visible and the plan is reopened after material changes.

What orchestration changes: The model does not decide whether the Ontario child, executive, outside buyer or professional management should lead. It ensures the family makes that decision from one fact base, with the connected consequences and responsible professionals visible.

Failure Modes the Model Is Designed to Expose

Failure Mode	Visible Warning	Orchestration Response
Assumption cascade	Several professionals rely on one unverified valuation, authority, funding source or family agreement.	Classify the assumption, assign confirmation and map every dependent decision.
Orphan decision	A material question is discussed repeatedly but no person or professional owns the next action.	Name the decision-maker, technical owner, required input and deadline.
Document-funding mismatch	An agreement or estate promise exists without capital or credit that can perform it.	Test amount, timing, entity, conditions and professional confirmation together.
Sequence inversion	A document or transaction is finalized before a lender, tax or family dependency is resolved.	Reorder the work according to dependencies and expiring conditions.
Founder bottleneck	Only the founder knows the facts, relationships, passwords, authority or intended outcome.	Build the authorized record, clarify temporary authority and transfer operating knowledge.
False integration	One firm or person is treated as responsible for advice outside its mandate.	Restate roles, separate technical ownership and obtain independent advice where required.
Permission gap	Information or introductions move across professionals without clear client authorization.	Pause the hand-off, confirm scope and document permission before proceeding.
Stale plan	The plan is considered complete although debt, ownership, health, residence, law or family roles changed.	Use event-based review triggers and reopen affected dependencies.

Integrity and Review Tests

The framework is functioning only when the coordination record can answer the following questions without relying on one person's memory.

- What outcome has the family actually authorized, and who may make each final decision?
- Which facts are verified, conditional, assumed or unavailable, and when were they last confirmed?
- Which material decisions depend on the same valuation, lender approval, authority, family agreement or funding source?
- Who owns each technical question, and what written or observable output is expected?
- Which recommendation changes another professional's facts, options, documents or timing?
- Do the legal documents, ownership, beneficiary designations, credit, insurance, custody and liquidity point to the same intended outcome?
- Which options or approvals expire first, and what alternative exists if they do not remain available?
- What evidence confirms implementation, what remains open and what event will trigger review?

Review Triggers

- A material change in ownership, control, management, health, family participation or intended legacy.
- A new loan, maturity, covenant concern, guarantee change, refinancing or lender review.
- A sale, acquisition, reorganization, serious offer, valuation change or new capital commitment.
- A move, residency change, cross-border development or change in a relevant entity, trust, agreement or beneficiary arrangement.
- A change in insurance, investment mandate, custody, accessible liquidity or the timing of a foreseeable obligation.
- A new professional relationship, departure of a key advisor or change in professional mandate.
- A family conflict, marriage, divorce, birth, death, incapacity or change in successor willingness or competence.

Review rule: A material change in one mandate reopens every dependency that relied on the changed fact. The annual meeting is not the only review clock.

Relationship to Other Merrick Spitters Intellectual Property

Relationship	Role	Boundary
Governing master	The Merrick Spitters Asset Security Framework™ supplies Control, Access, Independence and Continuity and the Five Pillars of Asset Security™.	The Central Orchestration Model™ coordinates work; it does not replace the governing framework.
Operating-family architecture	The Operating Dynasty Architecture™ organizes enterprise, family capital, liquidity, mandates, control, governance and succession.	The model is the architecture's governance method, not a second operating architecture.
Diagnostic engine	The Enterprise Continuity Stress Test™ identifies structural failure under concurrent credit, market, liquidity and succession pressure.	The test diagnoses; orchestration assigns and connects the response.
Upstream model and measures	The Dual Balance Sheet Concept™, The Liquidity Gap™ and Succession Compression™ reveal structure, funding and time pressure.	The model does not redefine their calculations or conditions.
Succession implementation	The Five Pillars of Succession Security™ and Integrated Succession Architecture™ organize transition-specific implementation.	Orchestration connects independent work without replacing pillar or professional ownership.
Asset implementation	The Five Pillars of Asset Security™ organize monetary, productive, portfolio, tax-repositioning and continuity responsibilities.	The model connects the pillars over time but does not prescribe one allocation, product or mandatory starting point.

No-Overlap Statement

The Central Orchestration Model™ is not a diagnostic test, capital architecture, liquidity calculation, succession thesis, asset-ordering framework, investment mandate, family constitution or professional engagement. Its unique role is to assign and maintain the coordination responsibility that keeps the family, enterprise and independent professionals working from the same facts, priorities and decision sequence.

About the Authors

Peter J. Merrick, TEP® is an author, educator and independent specialist in succession, estate and cross-border planning. He is the author of *The King of Main Street*, co-author of *It Starts With Gold™* and a co-founder of *The Merrick Spitters Reset Report™*.

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Research Note

This framework develops The Central Orchestration Model™ from its established role in The Merrick Spitters Reset Report™ architecture. The model's formal definition and operating responsibilities are grounded in the attached editorials, *Integrated Succession Architecture™*, the *Owning Assets in Order of Asset Security™* client presentation and the related Merrick Spitters

framework corpus. The operating cycle, records, application and integrity tests make that established role usable without changing the locked definitions or boundaries of existing frameworks.

The Toronto-San Diego family is a composite educational example. It does not describe a single client and does not determine which transfer, financing, tax, insurance, investment, custody or governance path is appropriate for any real family.

Disclosure

This material is for general educational and informational purposes only. It does not provide individualized investment, securities, insurance, financial, legal, tax, accounting, lending, valuation, real-estate or succession advice and does not constitute an offer, solicitation or recommendation. Examples are illustrative. Readers should obtain advice from appropriately qualified independent professionals who understand their circumstances before acting. Reading this framework does not create a professional, advisory, fiduciary or client relationship. Peter J. Merrick and Adrian C. Spitters contribute in separate professional capacities. Their joint authorship does not create a blended regulated advisory entity.

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