PROPRIETARY FRAMEWORK

INTEGRATED SUCCESSION ARCHITECTURE™

Coordinating liquidity, capital, governance and continuity before transition

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AUGUST 2026 | FRAMEWORK VERSION 1.6

A coordinated system for preserving continuity before transition

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Integrated Succession Architecture™

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By Peter J. Merrick, TEP® and Adrian C. Spitters, CFP®, FCSI®, CEA

The Merrick Spitters Reset Report™

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Framework at a Glance

Formal Definition

Integrated Succession Architecture™ is a coordinated system for aligning the authority, capital, documents, people, institutions and timing required to carry a family enterprise through transition.

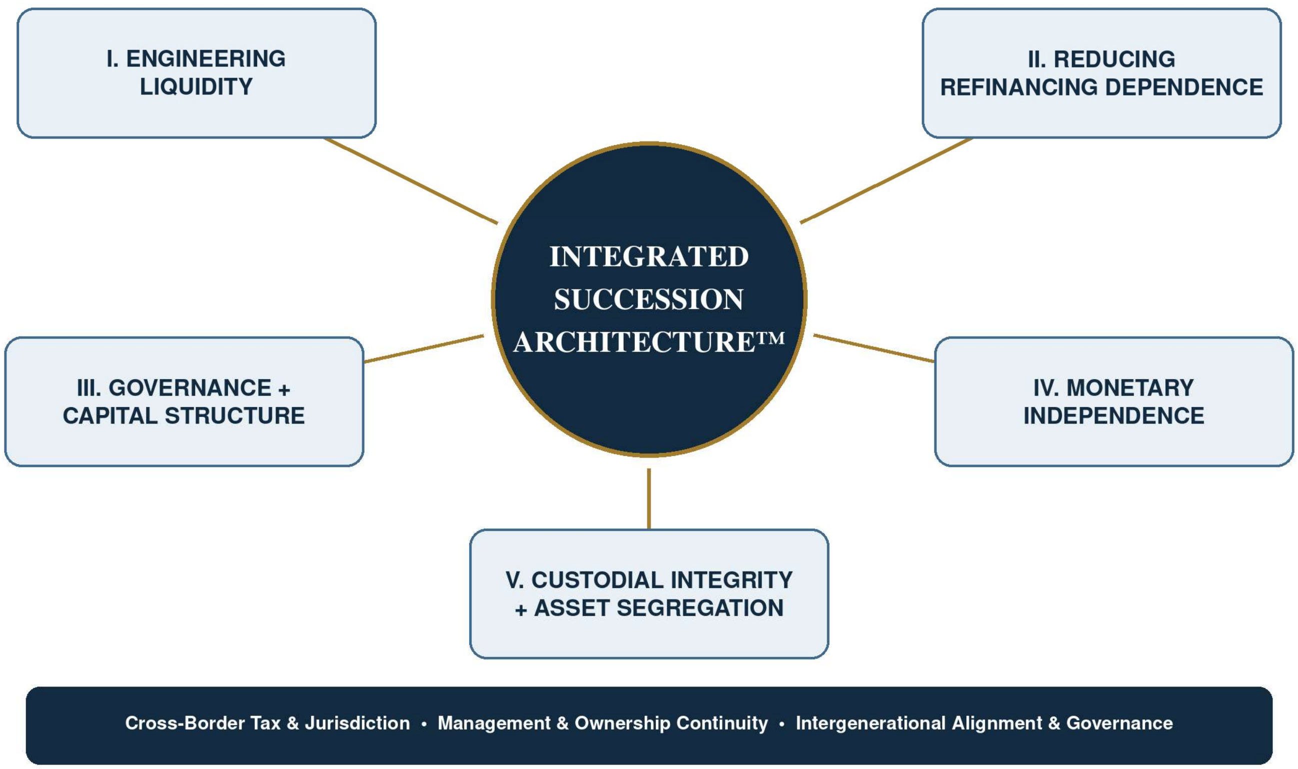
Succession is often treated as a collection of documents and transactions: a will, a shareholder agreement, a tax reorganization, an insurance policy, a valuation, a sale plan or a family meeting. Each can be important. None, by itself, is a complete succession system.

We use the term Integrated Succession Architecture™ for the coordinated structure that aligns:

- engineered liquidity;
- reduced refinancing dependence;
- governance with capital structure;
- monetary independence;
- custodial integrity and asset segregation;
- cross-border tax and jurisdictional planning;
- management and ownership continuity; and
- intergenerational alignment and stewardship.

Governing Problem

Specialized advice can be technically sound within individual assignments while the complete plan remains structurally incomplete. The framework exposes dependencies before an event forces the family to discover them.



Intended Outcome

A family and its professional team can identify the evidence, decisions, capital sources and authority required to make the intended outcome executable before time, health, credit or family circumstances narrow the available choices.

Framework Boundaries

Integrated Succession Architecture™ is not:

- a single insurance strategy;
- a trust or corporate structure;
- a fixed investment allocation;
- a standard buy-sell agreement;
- a predetermined decision to keep or sell the business;
- a promise that every risk can be eliminated; or
- a replacement for licensed professional advice.

Executive Overview

The Five Pillars of Succession Security™

The architecture is built on the five published pillars in The Five Pillars of Succession Security™:

1. Engineering Liquidity Before It Is Required
2. Reducing Refinancing Dependence
3. Aligning Governance With Capital Structure
4. Monetary Independence As A Stability Layer
5. Custodial Integrity And Asset Segregation

These pillars do not replace legal, tax, accounting, insurance, investment, banking or transaction professionals. They organize the questions and dependencies that those professionals must solve together.

Relationship to Related Frameworks

This framework is the capstone of four related systems. The Dual Balance Sheet Concept™ diagnoses structural weakness. The Liquidity Gap™ quantifies the funding exposure. Succession Compression™ explains the danger of lost time. Integrated Succession Architecture™ converts those findings into one coordinated system.

Purpose and Boundaries

Why Fragmented Planning Fails

Specialized advice is necessary because succession crosses many disciplines. Fragmentation becomes dangerous when each discipline works from a different set of assumptions.

The tax advisor may assume insurance proceeds will be available. The insurance professional may assume the shareholder agreement directs the proceeds correctly. The lawyer may assume the family has agreed on the successor. The banker may assume the founder's guarantee will continue. The portfolio manager may assume sale proceeds will arrive on schedule. The M&A advisor may assume the owner is financially able to reject a weak offer.

Every professional can be technically correct within a narrow assignment while the complete plan remains structurally incomplete.

The risk is greatest when the owner acts as the only coordinator. The same person whose health, attention and availability are central to the business also becomes the single link among the professional team. If the owner becomes unavailable, the plan can lose both its subject and its coordinator.

Peter has seen this pattern over decades with owners and families across Canada and the United States. His present work in Toronto and San Diego includes families whose businesses, homes, heirs, trusts, insurance and investments cross the border. Different legal and tax systems increase the need for coordination, but the underlying failure is often simpler: no one has made the assumptions connect.

Adrian's nearly 40 years in business have shown that market, credit and institutional conditions can change faster than a fragmented plan can respond. His background as the son of a Dutch farmer also makes the human dimension difficult to ignore. A productive asset can be financially valuable and emotionally indivisible. Architecture must protect both economic continuity and family decision-making.

Architecture, Not a Product

The word architecture is deliberate.

A building does not stand because it contains excellent individual materials. It stands because the foundation, load-bearing structure, utilities, access and intended use have been designed to work together. Succession has the same requirement.

It is a method for aligning the owner's intended outcome with the authority, capital, documents, people, institutions and timing required to execute it.

Four Operating Tests

The architecture should be able to answer four questions drawn from Owning Assets in Order of Asset Security™:

Control

Who can make decisions when the owner cannot?

Access

Is capital available to the right person or entity at the required time?

Independence

How many favourable institutions, markets or people must cooperate for the plan to work?

Continuity

Can the enterprise, family and intended purpose keep functioning through transition?

The five pillars translate those tests into a succession structure.

The Architecture

Five-Pillar Sequence

The pillars are presented in order, but the order is an organizing sequence rather than a universal implementation schedule. A family may need to begin with the risk that is most urgent. The requirement is that the completed structure connect all material dependencies.

Pillar	Core question	Structural objective
I. Engineering Liquidity Before It Is Required	What must be paid, when, by whom and from where?	Fund transition obligations without forcing the wrong sale, division or refinancing
II. Reducing Refinancing Dependence	What happens if credit is reassessed after control changes?	Preserve continuity without making new lender approval the only option
III. Aligning Governance With Capital Structure	Do authority, ownership and funding work together?	Make legal intent executable and funded
IV. Monetary Independence As A Stability Layer	What reserve exists outside operating and conventional credit chains?	Add a measured layer of resilience without replacing productive assets
V. Custodial Integrity And Asset Segregation	Can liquid assets be identified, controlled and accessed?	Reduce institutional concentration and administrative friction

Components and Diagnostic Design

Pillar I: Engineering Liquidity Before It Is Required

Liquidity Gap™

Succession can create obligations before the family receives sale proceeds or gains access to estate assets. Tax, debt, payroll, share redemptions, buyouts, estate equalization and professional costs may all compete for the same capital.

The Liquidity Gap™ is the difference between obligations triggered by transition and accessible independent capital available at the required time.

Engineering liquidity begins by modelling more than one event: incapacity, death, internal transfer, external sale and wind-down. Each obligation receives an amount, owner, due date and range. Each funding source is tested for amount, timing, access, reliability and consequence.

Potential sources include cash reserves, segregated liquid investments, appropriately structured insurance, committed financing and sale proceeds. Their roles are not interchangeable. Corporate cash may be required for operations. Marketable assets may be volatile. A sale may be delayed. A lender may reconsider credit. Insurance may provide contractual capital, but only if underwriting, ownership, beneficiaries, policy maintenance, tax and legal coordination are correct.

In Canada, death can produce a deemed disposition of capital property at fair market value, subject to applicable rollovers, deductions and other rules. The resulting tax issue may arise without an external sale. In the United States, income, basis, gift and estate tax rules differ, but estates and businesses can still face tax where applicable, debt, redemptions, buy-sell obligations and equalization needs.

The pillar's objective is not maximum liquidity. It is sufficient capital, in the correct place, at the correct time, without destroying the productive asset the family intends to preserve.

Liquidity Source Reliability

A usable transition-funding map separates capital that is already accessible from capital that is merely expected. The purpose is not to eliminate market liquidity or credit from the plan, but to avoid giving them the same confidence as cash or contractual proceeds that can perform at the required time and in the required entity.

Immediate liquidity is already accessible to the responsible person or entity. Contractual liquidity is payable under a documented arrangement after the defined event. Market liquidity depends on a sale and therefore carries price, demand and timing risk. Conditional liquidity depends on future approval by a lender, buyer, family member or other institution. These categories should not be given the same confidence.

Each proposed source should be tested for amount, timing, legal access, reliability and consequence. A source that fails one test may still be useful, but it should not be treated as fully available transition capital.

Pillar II: Reducing Refinancing Dependence

Credit Reassessment

Credit is often essential to a growing company or farm. Succession becomes fragile when the family assumes that existing credit will continue on unchanged terms after ownership, management or guarantees change.

A lender may reassess:

- control and beneficial ownership;
- the experience of the new management team;
- personal and corporate guarantees;
- collateral value and concentration;
- cash flow after tax, redemption or purchase obligations;
- covenant compliance; and
- the economic effect of the shareholder agreement or estate plan.

The architecture therefore distinguishes between useful credit and unavoidable refinancing.

Useful credit is planned, appropriately structured and supported by realistic cash flow. Unavoidable refinancing occurs when tax, equalization, redemption or continuity cannot be funded unless a lender approves new borrowing at the moment of transition.

Reducing dependence can involve conservative debt levels, early lender discussions, committed facilities, independent reserves, properly structured insurance, management development and a capital structure that does not overload the successor.

The objective is not to eliminate banks. It is to preserve room to act if underwriting conditions tighten.

Pillar III: Aligning Governance With Capital Structure

Governance and Capital Alignment

Governance determines who can act, when authority changes, how value is determined and how disputes are resolved. Capital structure determines who owns the economic interests, who is owed money, which securities have priority and how obligations are funded.

The two must agree.

A will can divide shares equally while a shareholder agreement requires a redemption the company cannot afford. A buy-sell clause can establish a price without a credible funding source. A trust can hold control while the operating successor lacks practical authority. One child can inherit the company while the estate lacks capital to treat other children fairly. Minority shareholders can have formal rights but no workable exit process.

The architecture reviews:

- wills, powers of attorney and trusts;
- articles, bylaws, resolutions and corporate records;
- shareholder, partnership and buy-sell agreements;
- voting and non-voting interests;
- debt authority, guarantees and security;
- valuation methods and payment terms;
- redemption and purchase funding;
- management authority and compensation;
- dispute, deadlock and exit provisions; and
- beneficiary designations and account registrations.

Equal is not always fair, and fair is not always equal. The family must decide what fairness means, then legal and financial professionals must test whether the capital structure can carry that decision.

Governance without sufficient capital can create conflict. Capital without clear governance can fund conflict. Alignment makes intent executable.

Pillar IV: Monetary Independence As A Stability Layer

Measured Stability Layer

The fourth pillar recognizes that a family whose wealth is concentrated in an operating company, land, leveraged real estate and conventional financial institutions may have limited resilience outside those systems.

Physical gold held without leverage can provide a strategic monetary reserve outside the operating business and conventional counterparty or credit chains. It is not a replacement for productive assets, diversified liquid investments, professional portfolio management or succession planning. It does not create operating income and its price can fluctuate.

Its role is narrower: a measured stability layer that may preserve purchasing power and provide an additional source of liquidity when credit tightens, financial markets become unstable or institutional access is constrained.

This idea is developed in It Starts With Gold™ and within The Five Pillars of Asset Security™. The phrase "it starts with gold" identifies a foundation of monetary independence. It does not mean that Asset Security ends with gold.

For a business or farm family, the practical question is whether any reserve exists outside the same operational and lender dependencies that succession is already testing. Suitability, amount, storage, insurance, access, taxation and jurisdiction require careful review.

Monetary Succession Test™

Monetary independence is not a prediction that any asset will replace a national currency or the global reserve system. The Monetary Succession Test™ distinguishes monetary-system succession from family asset security. A directly owned reserve can contribute to the latter through ownership, access and diversification without being asked to supply the payment, credit, collateral and settlement infrastructure of a complete monetary system.

Pillar V: Custodial Integrity And Asset Segregation

Custody and Access

Liquid assets support succession only if the family can identify, control and access them when required.

Custodial integrity includes clear account registration, separate custody where appropriate, accurate records, coordinated beneficiary designations, segregation of client or family assets from institutional assets, and operational procedures for incapacity and death.

The pillar asks:

- In whose name is the asset held?
- Who has trading, withdrawal and signing authority?
- Does the registration agree with the will, trust and beneficiary designations?
- Are assets properly segregated from an institution's own property?
- What administrative steps follow incapacity, death or a change in trustee?
- Are there unnecessary concentrations in one institution, account type or jurisdiction?
- Can the family locate current records and contact the correct professionals?

An account statement can show substantial value while the estate or successor waits for authority, documentation or institutional processing. That delay can become consequential when the operating business, family and tax obligations are already under pressure.

Custodial arrangements should be tested before transition, not discovered during it.

Supporting Considerations Across All Five Pillars

Three considerations operate across the published pillars. They are not substitutes for the framework. They are requirements that help it function across families, enterprises and jurisdictions.

Cross-Border Tax Efficiency and Jurisdictional Planning

A Toronto-San Diego family may involve Canadian and U.S. residents, corporations, trusts, insurance, real estate and investment accounts. The countries treat death, business sales, basis, gains, estates and reporting differently. Structure must be reviewed before a transfer or transaction, with coordinated advice in every relevant jurisdiction.

Continuity of Management and Ownership

A successor's surname is not a management plan. The company needs leadership depth, documented processes, banking continuity, customer retention and a credible ownership route. Management transfer and ownership transfer can occur on different schedules.

Intergenerational Alignment and Governance

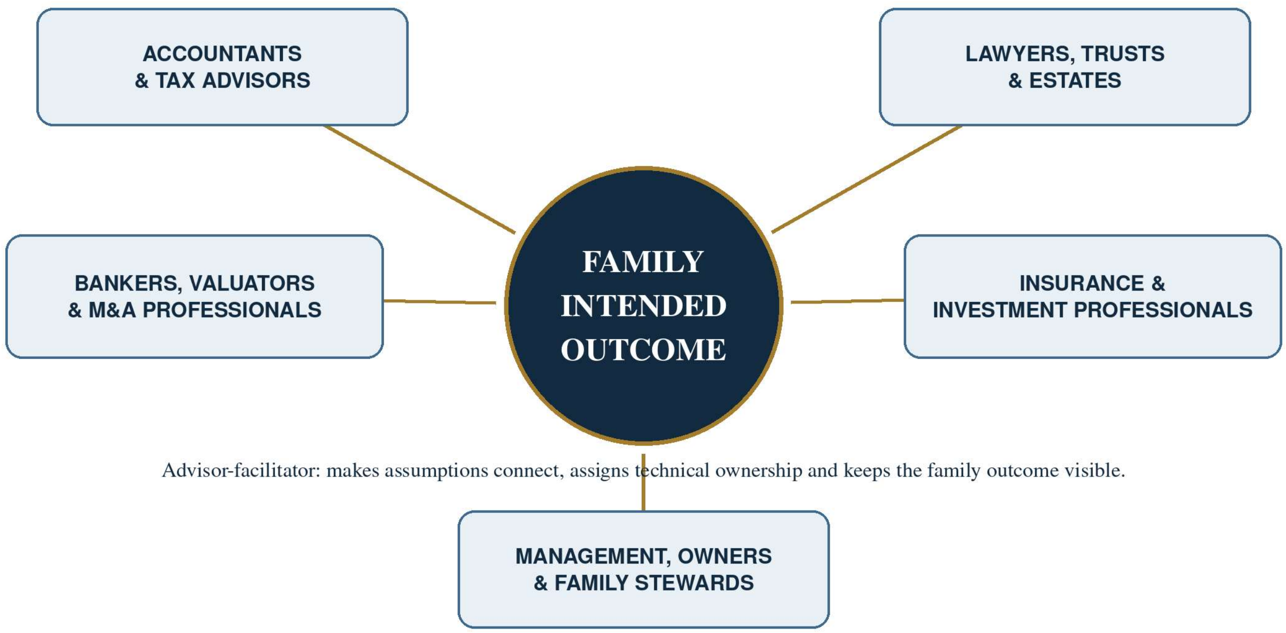
Families must discuss competence, willingness, fairness, stewardship and purpose. The next generation should be prepared through information and responsibility, not surprised through documents.

These considerations reveal why no pillar operates alone. Legal documents without liquidity can still produce a forced sale. Liquidity dependent on refinancing can disappear when credit tightens. Insurance without governance can fund a dispute. Tax planning without family alignment can preserve capital while damaging relationships. A successor without authority cannot lead. Authority without competence can destroy value.

The Central Orchestration Model™

Integrated architecture requires coordination, but coordination must respect professional roles.

The Central Orchestration Model™ places the family at the centre and uses an advisor-facilitator to connect the work of accountants, lawyers, valuators, M&A professionals, bankers, insurance specialists, investment advisors and Trust and Estate Practitioners.



Advisor-Facilitator Role

Operating Responsibilities

- identifies dependencies and missing decisions;
- establishes priorities with the family;
- creates a common fact base and planning timeline;
- records which specialist owns each technical question;
- tests whether documents and funding assumptions connect;
- convenes discussions when one recommendation affects another; and
- keeps the owner's intended outcome visible throughout the process.

The advisor-facilitator does not replace specialists or give advice outside the facilitator's licence and competence. Each professional remains responsible for advice within their field and firm requirements.

The model addresses a common failure: an owner receives excellent individual recommendations but no one confirms that they form one executable plan.

The Architecture Integrity Review

Evidence Standard

A completed plan should be tested through evidence.

Diagnostic Matrix

Diagnostic lens	Evidence required	Coordination requirement
Outcome integrity	A current document, funding source, named owner or tested process.	Is the intended result stated clearly enough that advisors can evaluate it?
Authority integrity	A current document, funding source, named owner or tested process.	Can the correct people act during temporary incapacity, permanent incapacity and death?
Liquidity integrity	A current document, funding source, named owner or tested process.	Are obligations matched to reliable capital by amount, date, person and entity?
Credit integrity	A current document, funding source, named owner or tested process.	Have guarantees, covenants and change-of-control consequences been reviewed with lenders?
Governance integrity	A current document, funding source, named owner or tested process.	Do ownership, voting, valuation, buy-sell and dispute provisions agree?
Management integrity	A current document, funding source, named owner or tested process.	Can the enterprise operate for 90 days without the founder?
Tax and jurisdiction integrity	A current document, funding source, named owner or tested process.	Have current professionals reviewed every relevant country, state or province?
Custodial integrity	A current document, funding source, named owner or tested process.	Are assets properly registered, segregated, documented and accessible?
Family integrity	A current document, funding source, named owner or tested process.	Have the affected people heard the plan and understood their roles?
Purpose integrity	A current document, funding source, named owner or tested process.	Does the architecture protect what the family wants wealth to make possible?

A “yes” should point to a document, funding source, responsible person or tested process. An assumption is not evidence.

A Seven-Stage Architecture Process

Implementation Sequence

1. Stage One: Define the intended outcome. Decide what the family is trying to preserve. The answer may include productive assets, financial independence, employee continuity, family harmony, stewardship, philanthropy or freedom for children to choose their own lives.
2. Stage Two: Build the Dual Balance Sheet. Record visible assets and liabilities, then map authority, management, liquidity, capital, governance, tax, custody and family alignment.
3. Stage Three: Quantify the Liquidity Gap™. Model obligations and funding sources under incapacity, death, internal transfer, external sale and wind-down.
4. Stage Four: Identify Succession Compression™. List decisions with expiry conditions, such as health-dependent insurance, lender approval, tax lead time, successor availability and buyer conditions.
5. Stage Five: Design the five pillars. Assign actions, professionals, documents, capital sources, deadlines and review triggers to each pillar.

6. Stage Six: Integrate and rehearse. Confirm that legal documents, beneficiary designations, insurance, banking, custody, tax assumptions and operating procedures agree. Rehearse the first 24 hours, 30 days and 90 days after a transition event.
7. Stage Seven: Govern the architecture. Review after health changes, acquisitions, new debt, ownership changes, births, deaths, marriages, divorce, residency changes, tax reform, material valuations or serious offers.

The process is iterative. A change in one pillar may require changes in the others.

Compression Ratio

A practical timing check is the Compression Ratio: required coordination time divided by available decision time. It is a planning heuristic, not a valuation formula or a predictive model. When the required work exceeds the available window, restoring authority, liquidity and operational stability should take priority over ideal optimization.

Illustrative Application: A Composite North American Family

Composite Family Profile

The following example 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 founder's initial objective is simple: "Keep the business in the family." The architecture review reveals that the California child does not want an operating role, the Ontario child is interested but inexperienced, and the executive is essential to continuity. The founder's retirement target also depends on receiving a substantial purchase price.

Applying the Five Pillars

The five pillars organize the work.

Liquidity

Advisors estimate tax, debt, equalization, redemption and temporary operating needs under death and sale scenarios. Insurance and reserves are reviewed for ownership, beneficiary and jurisdictional consequences.

Refinancing

The lender explains how guarantees, ownership and management changes would affect facilities. The family identifies capital that does not depend on emergency borrowing.

Governance and capital

Voting control, economic ownership, executive participation, valuation, buy-sell terms and family fairness are redesigned as one structure rather than separate documents.

Monetary independence

The family reviews an appropriate reserve outside the operating company and normal credit channels as one part of the wider Asset Security plan.

Custody

Canadian and U.S. accounts, registrations, beneficiaries, powers and records are mapped so that the family understands who can access what after incapacity or death.

Cross-border tax and legal advisors address jurisdiction-specific questions. Management responsibilities are transferred gradually. The family holds facilitated meetings about role, fairness and purpose.

The outcome may no longer be “keep all shares in the family.” It may become a combination of family voting control, executive economic participation, professional management, independent family capital and a funded path for future decisions.

Architecture does not force a predetermined answer. It produces an answer that the people, documents and capital can actually support.

Relationship to Other Intellectual Property

Relationship Map

Relationship	Role in the Integrated Succession Architecture™
Governing architecture	Asset Security: the broader discipline of preserving control, access, independence and continuity through changing conditions.
Upstream diagnostics	The Dual Balance Sheet Concept™ reveals structural weakness; The Liquidity Gap™ identifies funding exposure; Succession Compression™ identifies time-sensitive decisions.
Core implementation system	The Five Pillars of Succession Security™ supplies the five component lenses that organize the work.
Adjacent frameworks	Owning Assets in Order of Asset Security™ supplies the control, access, independence and continuity tests. The Five Pillars of Asset Security™ develops the measured stability layer.
Human transition	The Graceful Exit™ tests owner readiness, family preparedness, personal balance-sheet independence, transaction choice and legacy in action. It ensures that an executable transfer is also a prepared transition for the people affected.
Downstream implementation	Coordinated work by legal, tax, accounting, insurance, investment, banking, valuation, M&A and trust-and-estate professionals.
No-overlap statement	This framework does not replace legal, tax, insurance, investment or transaction advice. It connects the dependencies those disciplines must solve together.

What The King of Main Street Understood

The King of Main Street predates the formal terminology in this paper, but its lived lessons already contain the architecture.

Its characters value businesses, raise money, use insurance, work with professionals, prepare successors and confront the purpose of wealth. Mitch's sudden death shows why planning must function when time disappears. Michael's sale shows that exit is both a transaction and a change in identity. Harold Bloom's mentorship shows that wisdom and responsibility can be transferred even when the operating asset changes.

Peter wrote the book for his children, for all children and for the younger version of himself. Mentorship by Harry Markowitz, personal loss, more than 5,000 books of study and a repaired relationship with his son shaped his view that legacy includes judgment, dignity and conversations held while there is still time.

Adrian's farm background and market experience reach the same conclusion from another direction. Wealth can be financially impressive and structurally dependent. The purpose of architecture is to make that dependency visible, then reduce it before it controls the outcome.

From Success to Stewardship

A business, farm or professional practice is an operating asset, not the legacy itself. The legacy is the judgment, authority, relationships, preparation and purpose that can survive a change in ownership. That distinction prevents the family from treating preservation of a particular structure as the only measure of a successful transition.

Integrated Succession Architecture™ does not guarantee that a company will remain in the family, that every asset will be preserved or that every relationship will be harmonious. Those are not credible promises.

It does something more disciplined. It connects intent to authority, liquidity, capital, governance, custody, management and professional responsibility. It reduces the number of assumptions that must hold simultaneously. It gives the family more time and evidence with which to choose.

The business may transfer to family, management, employees or a third party. It may be professionally managed, divided or wound down. The right route depends on the family, enterprise, jurisdiction, balance sheet and purpose.

The principle that applies broadly is this:

Make the important decisions while choice still exists, and build the structure that allows those decisions to survive the owner.

That is how business success becomes stewardship.

That is how transferable value becomes Asset Security.

About the Authors

Peter J. Merrick, TEP®. Peter is an international speaker, educator and estate-planning specialist with more than three decades of experience advising business owners, professionals and family enterprises across Canada and the United States. His work now spans Toronto and San Diego. He is the author of The King of Main Street and co-author of It Starts With Gold™.

Adrian C. Spitters, CFP®, FCSI®, CEA. Adrian is a Canadian private wealth advisor with nearly 40 years in business. Raised on a dairy farm in British Columbia's Fraser Valley, he focuses on Asset Security, wealth preservation and coordinating specialized professionals around one complete family plan. He is co-author of It Starts With Gold™.

Research Note

This framework develops proprietary educational frameworks from The Merrick Spitters Reset Report™ and from lived and recurring client patterns. Composite examples are generalized to protect privacy. The framework is a method of organizing questions and professional work, not a substitute for individualized analysis. Law, tax, insurance, lending, investment and transaction conditions differ between Canada and the United States and change over time.

Disclosure

This material is for educational and informational purposes only. It is not legal, tax, accounting, insurance, investment or estate-planning advice, and it is not an offer or recommendation to buy or sell any security, investment, insurance product or financial instrument. Strategies involving private investments, precious metals, insurance, trusts, corporations, leverage and cross-border structures involve costs, risks, eligibility requirements and jurisdiction-specific rules. Past decisions and market experiences do not guarantee future results. Readers should consult appropriately licensed legal, tax, accounting, insurance and investment professionals before acting.

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