

J.P.Morgan

PRIVATE BANK

Relevo Generacional: Soluciones para la Próxima Generación

Conferencia Nacional Sobre Palma de Aceite

Osvaldo Garcia – Director Ejecutivo, Asesor Patrimonial



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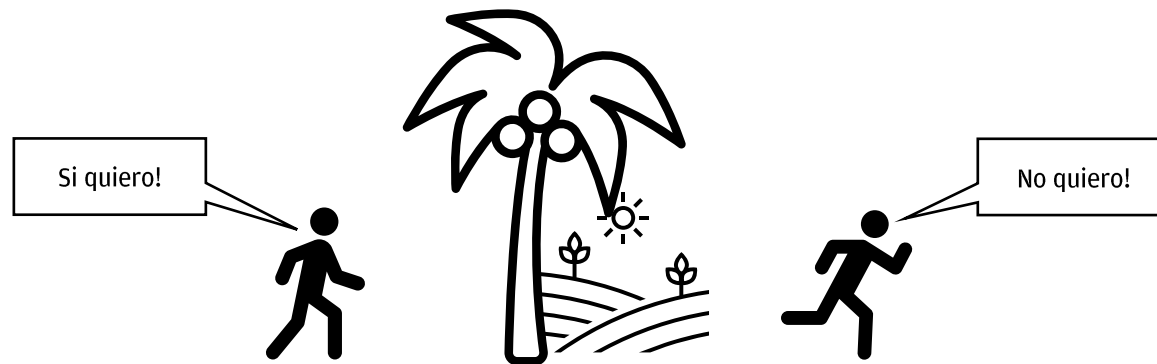
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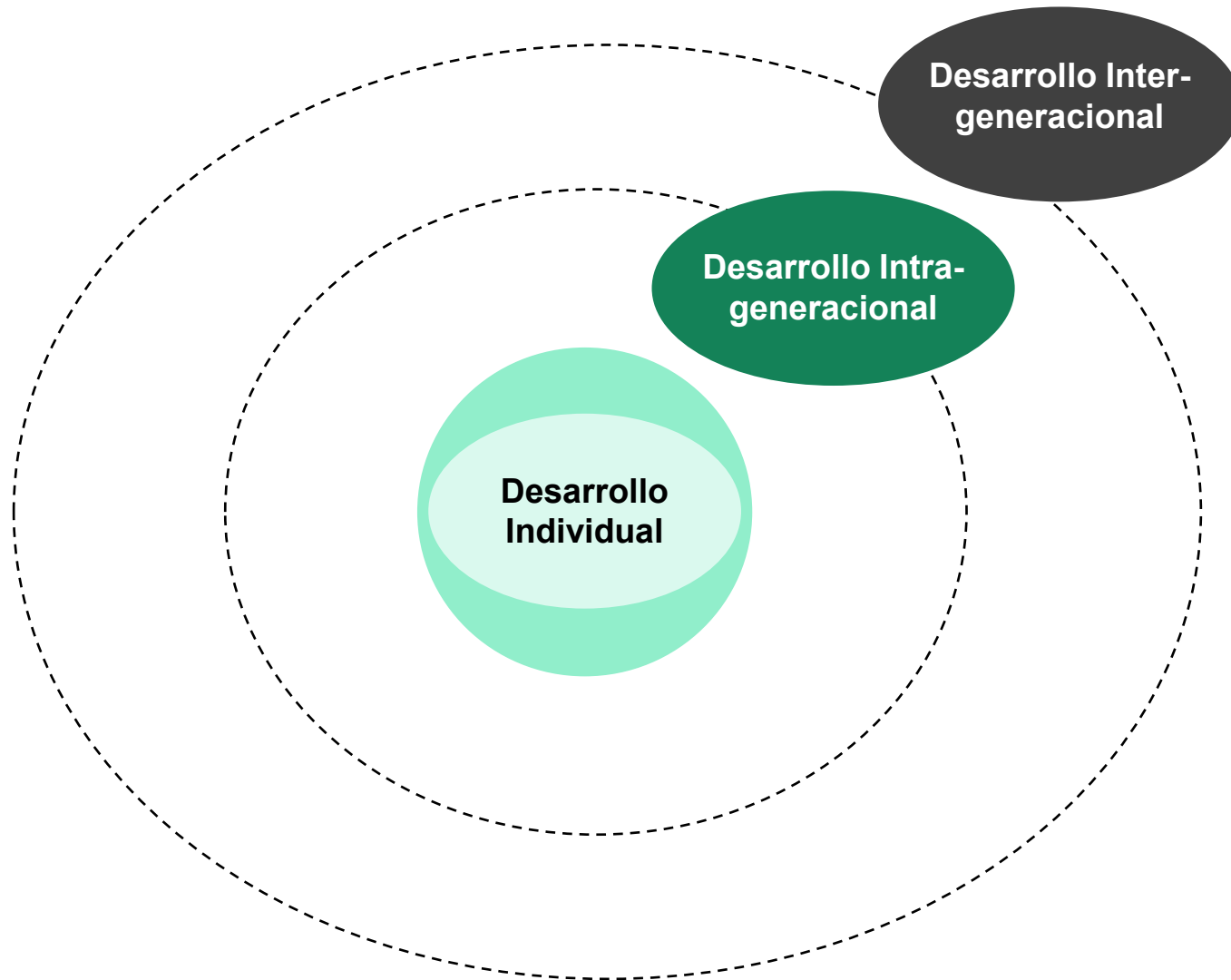
INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Desafíos Familiares: Las familias crecen y diferencias emergen

- ✓ La base de accionista se fragmenta a través del tiempo
- ✓ Diferentes hogares - diferentes valores y influencias
- ✓ Diferentes relaciones con el negocio y con otros miembros de la familia
- ✓ Diferentes edades, etapas, habilidades y talentos
- ✓ Diferentes memorias y crianzas
- ✓ Diferentes niveles de conocimiento y comprensión; diferentes contribuciones e involucramiento
- ✓ Terceros entrando en el ecosistema

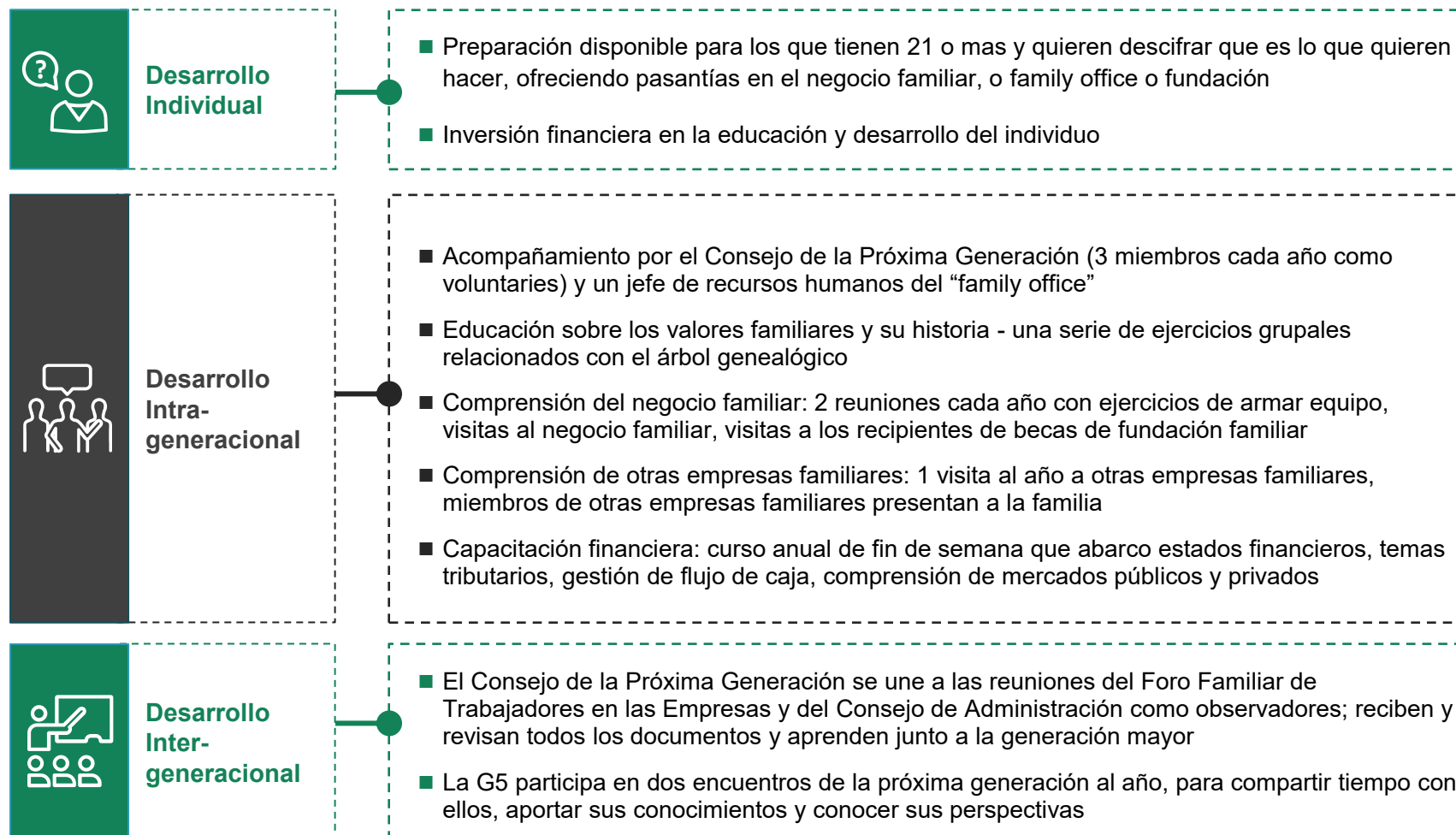


Tres Pilares para el Desarrollo de la Proxima Generacion

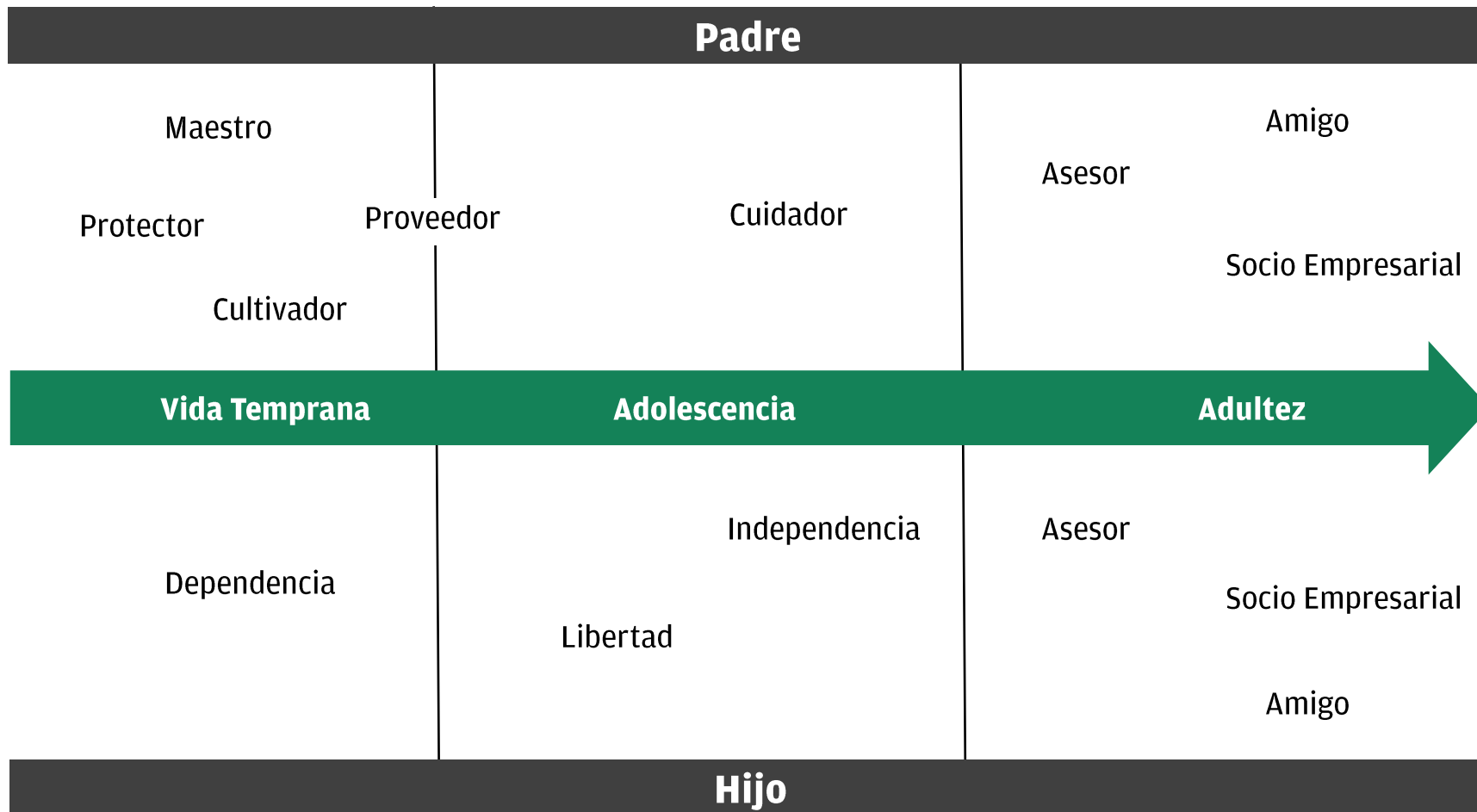


Caso de Estudio: Ejemplo de Estrategias de Próxima Generación

Situación: 30 miembros de G6, edad 8 a 32, viven en 5 diferentes ciudades, incluyendo 4 en EEUU



La Evolución de las Relaciones Familiares: Entre Padres e Hijos



Biografía



Osvaldo Garcia

Asesor Patrimonial, LatAm North

Director Ejecutivo

Osvaldo Garcia es Director Ejecutivo en J.P. Morgan Private Bank, donde se desempeña como Asesor Patrimonial para los clientes del banco en América Latina. En J.P. Morgan, Osvaldo asiste a clientes en una amplia variedad de asuntos, incluyendo planificación sucesoria y fiscal, gobernanza familiar, constitución de family offices y filantropía.

Antes de incorporarse a J.P. Morgan, Osvaldo ejerció como abogado especializado en clientes privados, enfocándose en planificación fiscal y sucesoria internacional y doméstica, administración de sucesiones, administración de fideicomisos, controversias fiscales y asuntos de cumplimiento regulatorio internacional. Ha sido coautor del capítulo titulado "U.S. Tax and Regulatory Considerations" en *Private Trust Companies: A Handbook for Advisers* (2.^a ed. publicada en julio de 2023), y del capítulo sobre Florida en *Trust Laws in the United States* (enero de 2026), ambos publicados por Globe Law and Business. También ha escrito diversos artículos y participado en paneles relacionados con el cliente privado internacional.

Osvaldo obtuvo su Doctorado en Derecho (J.D.) de Cornell Law School, una Maestría en Derecho Tributario (LL.M.) de New York University, y una Licenciatura (B.A.) de Florida International University, magna cum laude.

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