

DBR LEGACY COLLECTION · FAMILY JOURNAL

The Bobby Family Legacy

A family office blueprint for turning wealth into a perpetual mission.

Built for the conversations and decisions that matter most.

Connect recurring wealth, disciplined governance, and mission-driven philanthropy across generations.

01

Read for the signal

Use the original field guidance to identify the few ideas that should change how you work this week.

02

Study the examples

Mark the source language, prompts, checklists, or frameworks that fit your role and audience.

03

Apply with judgment

Keep human oversight in every client-facing decision and verify the facts relevant to your situation.

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Magazine pages

Designed for screen reading, printing, discussion, and practical field use inside the DBR Library.

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FOUNDER'S LETTER

To Our Family From Ricky & Sue Bobby · Bobby Family
Foundation

On Why We Built This

To our children Louis and Samantha, and our grandchildren
Joey and Suzy —

If you are reading this, then something we built together
while we were here on this earth has outlived us — and that
was always the point.

We did not build wealth for its own sake. We built it because
we understood something early on that most people
discover too late: when you stop working, your impact stops
too — unless you architect it differently. We chose to
architect it differently. This foundation is the result of that
decision, and it now belongs to all of you.

But before you steward it, we need you to understand why it
exists. Not the legal documents. Not the tax structure. The
reason beneath all of that — the reason that has lived in our
hearts since before we had the words for it.

Where It Began

For Ricky, it started with Duke, a golden retriever mix he
rescued from a shelter at 22 years old. Then came Biscuit,
Ranger, Daisy, and finally Cooper and Bella. Every one of
them a relationship, not a pet. Every one of them a daily
reminder that unconditional love is real and it comes with
four legs and a wagging tail.

Sue grew up on a farm outside of town where animals were
simply part of daily life. But it was more than that for her.
She had a way of seeing each one — the runt of the litter,
the injured barn cat, the old horse no one else paid attention
to. She brought them back. Not because anyone asked.
Because she could not look away. That instinct never left
her.

The measure of a person is not what they accumulate. It is
what they protect.

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The Calling

Animals and children share something profound. They cannot consent. They cannot escape. They cannot hire a lawyer, write a check, or cast a vote. They depend entirely on the integrity of the adults and systems around them. And when those systems fail them — or worse, prey on them — there is no more defenseless creature alive.

We chose to use the wealth we were building as a weapon in their defense. Not a passive donation. A weapon. Deployed strategically, sustained permanently, and growing stronger with every generation that carries this mission forward.

This is not charity for us. This is a higher calling. It is the most valuable work we believe a family can do — and we believe it is the most meaningful difference the Bobby name will ever make in this world.

What We Believe

We do not pretend to have all the answers about what this life means, or what waits on the other side of it. But here is what we do know. We are here now. We are connected to something larger than ourselves — to each other, to the animals, to this planet, to whatever intelligence set all of this in motion. That connection is not something you can measure in a laboratory, but you can feel it.

But here is what we do know. We are here now. We are connected to something larger than ourselves — to each other, to Cooper, Bella, to this planet, to whatever intelligence set all of this in motion. That connection is not something you can measure in a laboratory, but you can feel it. We felt it every time we helped a creature that had no one else. We hope you feel it too.

What We Expect Of You

Louis, Samantha — you are the first generation of stewards. Joey, Suzy — you will carry it further than we can imagine. This is not a passive inheritance. You are not custodians of a bank account. You are stewards of a mission, and there is a profound difference.

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Field Notes 03

A custodian preserves. A steward grows, directs, and protects. We expect you to be stewards.

Study the organizations we fund. Ask hard questions about where the money goes and what it produces. Give generously but wisely. Resist the temptation to redirect this foundation toward comfort or convenience. The mission comes first. It always comes first.

And bring your own children into this work early. Sit them at the table. Let them grow up understanding that wealth is not just something you accumulate — it is something you aim at a target that matters.

When we stopped working, we still got paid. And when we are gone, the mission still moves. That is the whole idea.
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The endowment is structured so the principal never runs out — only the returns are distributed. If you steward this well, the Bobby Family Foundation will be making grants a hundred years from now. Joey, Suzy — your grandchildren will sit on this board one day. What you model for them now determines everything.

A Final Word

We are proud of what we built. But we are proudest of why we built it. Not for status. Not for recognition. For every creature that gave us love without condition. For Cooper and Bella, and every companion before them. For the child somewhere in the world tonight who has no one in their corner.

You are our greatest legacy. This foundation is our voice — speaking long after ours have gone quiet. It is the Bobby family's gift to the voiceless, sustained forever by the love we put into building it.

Use it well. Use it boldly. Use it with love.

Ricky Bobby Sue Bobby Co-Founder · Bobby Family Foundation
Co-Founder · Bobby Family Foundation

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ADDENDUM

Bobby Family Foundation Founding Charitable Partners · Approved by Ricky & Sue Bobby

The organizations listed below represent our founding charitable partners — the causes and missions we have researched, vetted, and selected as the initial recipients of the Bobby Family Foundation's grants. Future generations of stewards are encouraged to revisit and update this list, but always in service of the same mission: protecting those who cannot protect themselves.

Top 15 — Animal Welfare

Organization & Mission Rating

1 Wildlife Conservation Network ★★★★★ 100% of designated donations go directly to field conservation. Operating costs 100/100 covered separately. Perfect 100/100 Charity Navigator score.

2 Animal Welfare Institute (AWI) ★★★★★ A+ A+ CharityWatch. Program expense ratio over 90%. Legislative focus — helped pass the Animal Welfare Act. Fights factory farms, lab cruelty & wildlife trade.

3 World Wildlife Fund (WWF) ★★★★★ Conserves endangered species globally, combats wildlife markets, protects Platinum critical habitat across nearly 100 countries. Platinum GuideStar seal.

4 Best Friends Animal Society ★★★★★ 57% of all US shelters are now no-kill due to their efforts. Partners with 4,200+ Platinum rescue organizations nationwide.

5 Sea Shepherd Conservation Society ★★★★★ Direct intervention at sea — physically stops poaching, not just raises awareness. One of the most impactful marine protection organizations operating today.

6 Oceana ★★★★★ Protected nearly 4.5 million square miles of ocean. Won 300+ laws protecting Platinum marine life. Fights overfishing, plastic pollution, and habitat destruction.

7 PetSmart Charities ★★★★★ Largest funder of animal welfare in North America. Facilitated 10 million+ pet adoptions. Near 100% program ratio.

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8 Farm Sanctuary ★★★★★ First US organization dedicated to combating factory farm abuses. Rescue operations plus systemic legislative advocacy.

9 Big Dog Ranch Rescue ★★★★★ One of the largest no-kill dog rescues in the US. Directly aligned with any family's love of rescued dogs.

10 Mercy for Animals ★★★★★ Corporate campaign powerhouse — pushes major food companies to adopt better animal welfare standards. Highly effective per dollar.

11 ASPCA ★★★★★ America's oldest animal protection organization. Rescue operations, anti-cruelty enforcement, and national legislative advocacy.

12 Humane Society of the United States ★★★★★ Fights puppy mills, factory farms, and animal testing at the legislative level.

13 Alley Cat Allies ★★★★★ National leader in feral and stray cat advocacy. Trap-Neuter-Return programs across America.

14 Center for Great Apes ★★★★★ Only accredited orangutan sanctuary in the US. Protects endangered orangutans 99/100 and chimpanzees. 99/100 Charity Navigator.

15 Vital Ground Foundation ★★★★★ 620,000+ acres of grizzly bear habitat preserved since 1990. Perfect 100/100 100/100 Charity Navigator score.

Top 15 — Child Protection

Organization & Mission Rating

1 Operation Underground Railroad (O.U.R.) ★★★★★ 100% Charity Navigator. 1,000+ operations in 40 countries. 6,000+ victims 100/100 rescued, 4,000+ traffickers arrested.

2 International Justice Mission (IJM) ★★★★★ Rescues victims of trafficking and modern slavery. Protects survivors and prosecutes traffickers globally.

3 PACT — Protect All Children from Trafficking ★★★★★ World's largest network ending child sexual exploitation. 99% Charity Navigator 99/100 finance score.

4 Save the Children ★★★★★ 4-star Charity Navigator, Platinum GuideStar. Holistic approach tackling root causes of child trafficking in 100+ countries.

5 GoodWeave ★★★★★ 100% Charity Navigator. Founded by Nobel Peace Prize winner. Ends child and 100/100

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Organization & Mission Rating

forced labor in global supply chains.

6 Our Rescue ★★★★★ Active field operations. Real-time boots-on-the-ground rescue work for trafficking victims worldwide.

7 Love146 ★★★★★ Named for a child victim. Focused on long-term survivor restoration — rescue and deep healing.

8 The Exodus Road ★★★★★ Uses trained investigators and technology to find and free trafficking victims globally.

9 Free the Slaves ★★★★★ Science-based, community-driven model. Brings entire communities from slavery to freedom systemically.

10 Sentinel Foundation ★★★★★ Former CIA and military operators targeting traffickers, protecting children, and training law enforcement globally.

11 Children's Defense Fund ★★★★★ America's largest child advocacy organization. Works on poverty, health, education, and safety for children in need.

12 UNICEF USA ★★★★★ Works in 190+ countries to protect children's rights, health, and education. Platinum Among the most efficient international aid organizations.

13 Child Welfare League of America ★★★★★ Nation's oldest child welfare organization. Policy advocacy and direct service to protect children from abuse and neglect.

14 Darkness to Light ★★★★★ Focuses on preventing child sexual abuse through education, training, and advocacy. 4-star Charity Navigator.

15 National Center for Missing & Exploited Children ★★★★★ US clearinghouse for missing children. Works with law enforcement on recovery and prevention nationwide.

Ratings sourced from Charity Navigator, CharityWatch, and GuideStar (2025–2026). Future stewards are encouraged to verify current ratings before making grants. The mission does not change — only the instruments we use to carry it forward.

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MASTER BLUEPRINT

Bobby Family Office Ricky & Sue Bobby · Wealth ·
Philanthropy · Legacy · Governance

Core mission: Build perpetual wealth that funds the
protection of those who cannot protect themselves —
sustained across generations by the Bobby family.

Layer 1 — The Engine

INCOME SOURCE · Your Primary Wealth-Building Business
The primary wealth engine. Recurring, compounding
commissions from B2B health benefits, Section 125 /
Quantum Plan, FICA tip credits, R&D tax credits, and
AI/Tech solutions. Generates income that continues whether
we are working or not. This is the foundation of every great
family legacy.

Layer 2 — Wealth Accumulation & Tax Strategy

PERSONAL WEALTH PORTFOLIO DONOR ADVISED
FUND (DAF) Investments, Real Estate & Insurance Fidelity
or Schwab · \$5K Minimum Real estate holdings, Flexplan,
IUL, Whole Life, Open at Fidelity or Schwab. Contribute in
high- Indexed Annuities, investments, business equity.
income years for immediate deduction. Grows tax- Managed
for long-term growth with tax free and feeds your foundation
on your schedule. efficiency coordinated across all entities.

Layer 3 — The Philanthropic Dynasty

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CORE ENTITY · BOBBY FAMILY FOUNDATION — PRIVATE FOUNDATION The Permanent Philanthropic Vehicle Endowment invested at 7–8% target return. 5% annual payout rule — principal never depleted. Board governed by your children and inducted grandchildren as they come of age. Mission locked to your chosen causes in perpetuity.

Layer 4 — Annual Grant Deployment

CAUSE #1 — ANIMAL WELFARE CAUSE #2 — CHILD PROTECTION Your Animal Welfare Partners Your Child Protection Partners Your vetted list of top animal welfare Your vetted list of top child protection organizations, chosen by you and your family. organizations. Any cause can go here. Updated annually by board vote. See Addendum annually. See Addendum for full list. for full list.

Layer 5 — The Operating System (Family Office)

Investment Mgmt Tax & Legal Family Governance Philanthropy Admin Endowment allocation, Cross-entity coordination, Annual board meetings, Grant vetting, impact portfolio oversight, 5% estate planning, 990-PF next-gen stewardship tracking, charity due payout rule execution. compliance, trust education for diligence, distribution structures. grandchildren. records.

Build Sequence — Phase By Phase

PHASE 1 — NOW PHASE 2 — \$2M–\$5M PHASE 3 — \$10M+ Virtual Family Office Multi-Family Office Single Family Office Assemble CPA, estate attorney, Engage MFO for full Dedicated staff and and fee-only investment coordination. Formally establish infrastructure. Full investment, advisor. Open a Donor Advised your Family Foundation. Fund legal, philanthropy, and lifestyle Fund at Fidelity or Schwab (\$5K the endowment. Begin annual management under one roof. min). Begin coordinated board meetings with family. Dynasty fully operational. strategy.

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Cautionary Tales — Why This Structure Matters

A 20-year Williams Group study of 3,200 wealthy families found that 70% lose their wealth by the second generation. 90% by the third. The reason is almost never bad investments. It is the absence of governance, shared mission, and financial education.

Family Fortune Built & What Happened

The Vanderbilts Equiv. \$200B+ today. Heirs built 13 mansions and spent lavishly. At a reunion Railroad empire, 1800s — in 1973, 120 descendants gathered — not one was a millionaire. Gone in four No governance · No generations. mission

The Astors Once the wealthiest family in America. Built on Manhattan real estate. Real estate empire, 1800s Inheritance disputes and legal battles fragmented everything. No shared — Family infighting governance.

The Hartfords Largest US retailer until 1965. Heir inherited \$1.5M/year and spent it on failed A&P grocery chain, 1900s vanity projects. A&P closed after 156 years. — Unprepared heir

The Gucci Family Brothers sued each other. Patriarch was murdered by his ex-wife. The family Luxury fashion, 1900s — sold all shares and owns nothing of Gucci today. Family war

The Stroh Family \$700M fortune built over 150 years. Aggressive expansion failed. Fortune Brewing empire, 1900s — gone within a single generation of poor decisions. Poor management

According to the Williams Group research, 60% of wealth failures come from a breakdown of trust and communication. 25% from unprepared heirs. Only 5% from bad investments. The structure in this document addresses the 95% directly.

The family that knows why the wealth exists is the family that keeps it.

Founding documents: Bobby Family Foundation Founder's Letter · Addendum: Founding Charitable Partners · This Master Blueprint. Together these three documents form the governing philosophy of the Bobby Family Office.

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TURN THE PAGE INTO PRACTICE

The advantage appears when the lesson becomes a habit.

Write one sentence that defines the impact your family intends to steward beyond the present generation.

ONE DECISION · ONE ACTION · ONE BETTER WEEK