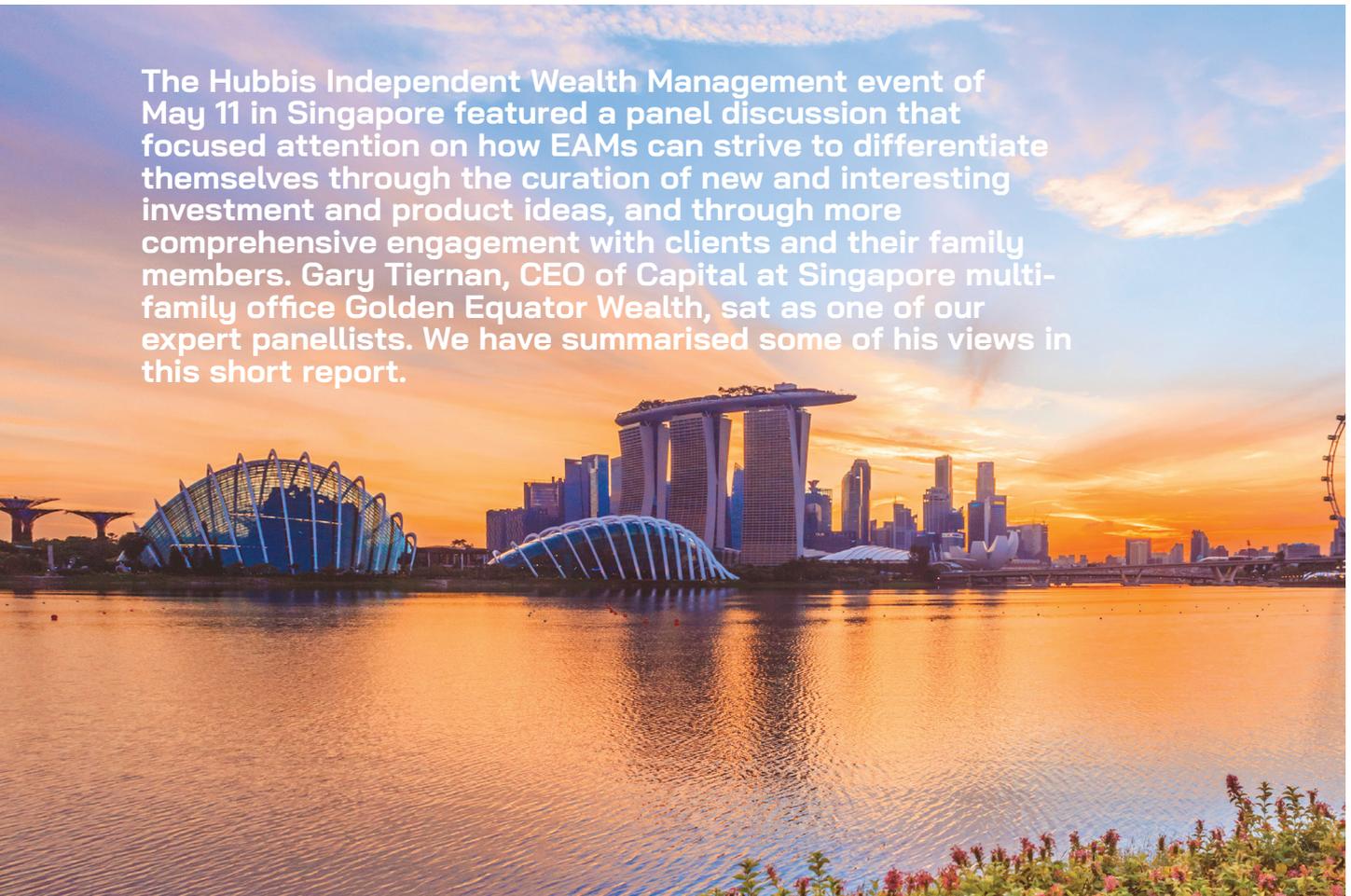


# The Drive to Differentiate through Client-Centricity and by Engaging with Next-Gens and the Community

The Hubbis Independent Wealth Management event of May 11 in Singapore featured a panel discussion that focused attention on how EAMs can strive to differentiate themselves through the curation of new and interesting investment and product ideas, and through more comprehensive engagement with clients and their family members. Gary Tiernan, CEO of Capital at Singapore multi-family office Golden Equator Wealth, sat as one of our expert panellists. We have summarised some of his views in this short report.



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**Gary Tiernan**  
Golden Equator Wealth

**Gary Tiernan is** CEO of Capital at Golden Equator Group, where he plays a dual role heading its multi-family office Golden Equator Wealth as well as the Group's other Capital businesses including venture investment arm Golden Equator Ventures and private capital fund management Golden Equator Partners.

As Managing Partner of Golden Equator Wealth, Gary heads a team of experienced family office advisors and investment directors in driving the growth of the multi-family office and its different initiatives in Asia and beyond.

He joined Golden Equator in 2019 with more than 30 years of experience in investment and private banking, and independent asset management, from bases in London, Switzerland, and Singapore. He has held multiple senior management and investment roles in major financial institutions supporting clients from Asia, Europe, Middle East, Africa and Latin America, and has been based in Singapore for more than 17 years.

Gary is fluent in English and French; holds a Bachelor of Arts in Economics, Accounting and Financial Management from Sheffield University in the United Kingdom; and is a graduate of the IMD Business School's Program for Executive Development in Switzerland.

### **The value of differentiation**

At the May 11 panel discussion, Gary first addressed the issue of whether it is valuable to differentiate. "I can answer this by saying that from a Golden Equator perspective, we believe in bringing capital, technology, ideas,

**"I can answer this by saying that from a Golden Equator perspective, we believe in bringing capital, technology, ideas, community and learning together."**

community and learning together," he said.

He said they run venture capital funds and are involved in the private equity and private debt space around technology, and new technology. They have a next generation programme that has been going on for some years successfully with client family members able to come and work with them for a time.

As to the community element, Golden Equator Group has an extensive network via its businesses and this includes a shared workspace named SPECTRUM that takes up 28,000 sqft of space at DUO Tower, with community members that span single family offices, professional services, leading venture capital funds, with a focus on Technology and Innovation.

### **Building engagement, expanding the ecosystem**

"We are building engagement with this sort of community, building an ecosystem and a network and that is really powerful," he told delegates. "These are some of the ways we differentiate ourselves, and this is an important factor in our approach."

The other key element of their approach is to advise on and promote what clients actually need, and not what an organisation thinks they want to sell them. "We add value by achieving the proper objectives for the clients," he said.

Gary commented on the importance of being involved in a MFO that has agility and flexibility. "Having worked in the past for some large banks, and now working in the independent space, I actually think that the key difference is being able to do what we want to do for the clients, what we truly need to do for clients," he stated.

### **Listen and deliver**

"We listen and we deliver," he added. "When you're working inside a large bank, you're somewhat constrained, even at the senior levels, as approvals need to be obtained before taking ideas to clients. However, we can curate and deliver the right advice, ideas, solutions and take a broader perspective than simply investments."

He said Golden Equator also strives to genuinely understand the clients,

and then align the firm to those needs and expectations. “Not every client is easy to work with, but in all cases, we aim to have these simple conversations,” he explained.

### Reaching out to the future

He offered more insights into the firm’s next generation

programme, which sometimes sees client family members work with them for sometimes as much as a year.

“Many of the younger actual or potential clients of the future are educated abroad and have a strong understanding already of

the challenges of managing and also of transitioning wealth,” he observed. “Even if sometimes the older members of the family are less willing to have those conversations or to think about it, these are important areas, and the next-gen programme helps us all engage on these matters.” ■

