

Wealth Transfer

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SECURING YOUR LEGACY. GUIDING THEIR FUTURE.

Guiding Wealth Transfer

A Legacy with Purpose

You've built a strong financial foundation—now it's about making sure that strength carries forward. With thoughtful planning, you can help your wealth support the next generation with clarity, confidence, and care.

By putting the right pieces in place today, you can help your family make informed decisions and stay aligned with what matters most.

Thoughtful planning brings:

- Clarity in your intentions
- Confidence for your heirs
- Continuity with your financial team
- Control over how your legacy is used

Steps to a Thoughtful Financial Transition



Start the Family Conversation

Begin by discussing your financial goals, values, and legacy with your family. This transparent dialogue will help ensure everyone is on the same page and can help guide your decisions as you move forward.



Review & Update Your Estate Plan

Your estate plan should reflect your current wishes. Regular updates to your will, trusts, and powers of attorney will help protect your legacy and ensure it's distributed as you intend.



Organize & Review Your Finances

Take time to assess your current financial situation—list your assets, debts, income sources, and investments. Regular reviews help identify opportunities and avoid potential pitfalls down the road.



Gifting & Charitable Contributions

Determine if you want to make gifts during your lifetime to loved ones or charitable causes. Gifting can reduce your taxable estate and allow you to see the impact of your generosity.



Define Your Legacy Goals

Identify what you want to achieve beyond wealth transfer—whether it's supporting specific causes or passing down a family business. Clear goals can shape the way you approach the entire planning process.



Review Insurance Coverage

Ensure that your life insurance, long-term care, and other policies are adequate to support your family's needs and preserve your legacy. Proper coverage ensures that your loved ones and your estate are protected financially.



Plan for Tax Efficiency

Work with your financial professional to structure your assets and investments with tax efficiency in mind. Strategic planning around taxes today can preserve more of your wealth for future generations.



Introduce Your Financial Professional

Your advisor plays a key role in helping execute your plan with care and precision. Introducing them to your family ensures continuity of your financial strategy and helps them understand your goals for the future.

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