



## Multigenerational Wealth Planning: A Comprehensive Financial Strategy

### Understanding Multigenerational Wealth Planning

Multigenerational wealth planning is a forward-looking strategy that goes beyond individual financial goals. It focuses on helping ensure that each subsequent generation has the resources and opportunities to succeed.

Key elements of multigenerational wealth planning include:

**Scenario Planning:** Modeling wealth and cash flow scenarios to evaluate which options can help you reach your long-term objectives.

**Wealth Transfer:** Developing strategies for the tax-efficient transfer of assets to heirs and beneficiaries, including trusts and gifting.

**Global Asset Allocation:** Determining asset allocation among diverse asset classes such as business holdings, real estate, private equity, and other alternative investments to better align the overall risk profile with long-term goals.

**Legacy Planning:** Establishing a clear vision for the family's legacy, including philanthropic goals and values.

### Understanding Estate and Business Preservation



Estate and business preservation are integral components of multigenerational wealth planning. It creates a framework for making longer-term decisions balancing lifetime needs and advanced estate planning objectives with longer-term business and family needs. Advanced planning strategies can be implemented to properly manage estate taxes, thereby preserving your legacy and wealth for future generations.

Estate planning concepts that can be integrated into a comprehensive financial strategy include:

**Alternatives and Risk Management:** In-depth financial modeling of scenarios provides a framework to analyze opportunities and risks.

**Liquidity Analysis:** Identification of strategies to properly manage estate tax and business transfer costs as well as long-term family needs.

**Tax Efficiency:** Gifting, charitable giving, and the use of trusts to minimize estate and income tax liabilities.

**Review of Wills, Trusts, and Beneficiary Designations:** Working closely with your estate planning attorney to help ensure you have the appropriate legal documents and structures in place to effectively apply business and estate preservation strategies.

Integrating multigenerational wealth planning and advanced estate planning into an overall strategic financial plan can provide a roadmap for securing your family's financial future and ensuring your legacy endures. By aligning your financial goals, protecting your assets, and fostering open communication across generations, you can create a well-rounded and flexible plan that benefits your family for years to come.

Choosing experienced professional advisors who specialize in these areas is key to developing a financial strategy that addresses the unique needs of your family and your vision for the future.

---

## Legal Notice

This material is intended to be informational only and does not constitute legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes. It may not apply to all investors or all situations and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not guaranteed by CAPTRUST Financial Advisors to be accurate or complete. All publication



# CAPTRUST

rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

© 2026 CAPTRUST Financial Advisors