

READYING FOR AN INHERITANCE

Before the Great Wealth Transfer: How To Prepare

A major change to the wealth landscape is gathering momentum: Somewhere between $80 trillion and $120 trillion is expected to change hands over the next two decades, making this the largest intergenerational transfer of wealth in history. And women will be at the center of it—as surviving spouses, as adult children and as the next stewards of family wealth built over a lifetime.

But here's what the statistics don't take into account: For most of us, inheriting wealth will feel like a loss, not an opportunity.

Whether it arrives through the death of a spouse or the passing of a parent, an inheritance almost always comes wrapped in grief. And yet certain obligations don't pause for mourning—there are legal and administrative deadlines that require attention in the weeks following a loss. For people who were not the primary financial decision-maker in their household (typically women, but not always), the transition can be overwhelming.

The good news is that this moment doesn't have to arrive without preparation. The years before a transfer occurs are the most valuable ones, and there is meaningful work that you can start now with the help of your team at RWA.

Build Confidence

Start with an honest assessment of where you stand. The data paints a clear picture of how many inheriting spouses arrive at this moment underprepared. Only 49% of women have opened their own investment account, compared with two-thirds of men. More than a third of women don't have an estate plan in place. And 84% of women say they lack confidence in their ability to manage an inheritance or financial windfall—compared with 73% of men. Just 16% say they feel completely confident.

These gaps are not permanent. They close with time, education and deliberate involvement. You don't need to become a financial expert. Instead, think of it as gaining enough fluency to ask the right questions, evaluate advice and make decisions that reflect your own values and goals—not just inherited ones. The first step sounds simple, but it can be hard to take without help: Start talking.

Start With a Conversation

The most important financial conversations are the ones people keep putting off. For a spouse who has been on the periphery of financial decisions, that means asking to be brought fully into the picture. For an adult child, it means sitting down with aging parents to understand what they might expect from you and to go over the broad outline of their estate plan.

These conversations are not always easy, but they can make an enormous difference. If you're not sure how to broach the subject, know that our advisors and portfolio managers have guided many families through exactly these situations.

It helps to understand not just the mechanics of an estate plan—where documents are held, how assets are titled—but also the intentions behind it. What did the people who built this

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wealth want it to accomplish? What values shaped the decisions they made? Our video "Wealth and Wisdom" explores exactly this: how to transfer values alongside assets and why that dimension of a transfer matters as much as the financial one. The framework we lay out in "Why Family Capital Matters" is also worth exploring for families thinking through how to have effective multigenerational conversations.

Be Prepared

Even with preparation, receiving an inheritance is hard. Grief is not a planning state. One of the most useful things you can do in advance is decide, simply, that you will not make major financial decisions in the immediate aftermath of a loss. While there are some actions you must take in the days and weeks following a loss, many big-picture decisions can wait. Giving yourself permission to pause is itself a form of planning. Our "The Great Wealth Transfer: What It Means for Women and Families" podcast episode addresses this transition and is worth a listen before you need it.

Planning ahead can help ensure that when you are ready to engage, you're not starting from zero. You know who to call, you understand enough to ask good questions, and you have enough confidence in your own judgment to steward wealth in a way that reflects what actually matters to you.

Steps You Can Take

- Review your current financial picture: where accounts are held, how assets are titled and what your estate documents say.
- If you're in a couple, ask to attend the next advisor meeting—and keep attending.
- If you're an adult child, ask your parents who their advisors are and where key documents are kept.
- Have at least one honest conversation with a spouse or parent about what they want their wealth to accomplish—and share what you want, too.
- Take one concrete step toward financial education and build from there (your advisory team can give you recommendations on request).
- Think through what you would want to do with inherited wealth: lifestyle goals, charitable priorities, family considerations and more.

The transfer is coming, and no amount of financial preparation changes how hard it is to lose someone you love. But acting beforehand means you won't be navigating that loss and a financial crisis at the same time. Our role is to help make hard times a little easier. Let's start the conversation.

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