



The \$100 Trillion Opportunity



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A historic financial shift is underway, one that will redefine who controls wealth in the United States. It's called the Great Wealth Transfer, and women are poised to inherit the majority of it.

The Great Wealth Transfer refers to the gradual movement of wealth in assets, including investment accounts, real estate, and business interests, from the Baby Boomer generation to their heirs, expected to change hands gradually through 2048.



*According to a report from the Bank of America Institute, an estimated **\$124 trillion** in assets are expected to transfer between generations over the coming decades, marking the largest intergenerational wealth transfer in history. Of that amount, women are projected to inherit nearly **\$100 trillion**, with **\$47 trillion** coming through direct inheritance and **\$54 trillion** as surviving spouses.*

Understanding the Shift

- **Longevity:** Women, on average, live about five years longer than men. That means they are more likely to outlive spouses and inherit their estates.
- **Changing Dynamics:** Today, more women are entrepreneurs, investors, and financial contributors.
- **Generational Planning:** As families prioritize thoughtful estate planning, daughters and granddaughters are increasingly named as executors, trustees, and beneficiaries.

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A New Era of Financial Decision-Making

Research from UBS predicts new challenges with this gender shift; a lack of communication and preparation are cited as primary concerns. Many women reported stepping into inherited wealth with little preparation. In fact, a significant number said they had no prior conversations with their families about the upcoming transfer of assets. Others find themselves navigating estates without a clear plan in place, leading to unexpected tax burdens, delays in distribution, and even strained family relationships. Without proactive communication and thoughtful planning, wealth transfer can bring added confusion and emotional stress.

Steps to Prepare for a Smooth Wealth Transfer

Wealth transfers rarely unfold smoothly without thoughtful foresight. They're most effective when guided by open communication, planning, and a clear understanding of intentions. Regardless of gender, age, or life stage, taking time to prepare can ease complexity and help ensure that both assets and values are carried forward with care.



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For Estate Owners: Preparing Your Legacy

If you're planning to leave an inheritance, proactive steps now can help ensure your wishes are honored and your loved ones are supported:



Clarify your intentions:

Clearly define how you want your wealth distributed and communicate your goals with your advisor and family.



Keep legal documents up to date:

Regularly review your will, trusts, and beneficiary designations to ensure they reflect any life changes.



Title your assets correctly:

Ensure your assets are appropriately titled and aligned with your estate plan.



Minimize tax exposure:

Work with professionals to implement strategies that reduce estate and income taxes for your heirs.



Prepare your family:

Consider sharing your overall plan and reasoning with heirs to reduce confusion or conflict.



Build your advisor network:

Ensure your CPA, attorney, and financial advisor are aligned and aware of your full estate strategy.

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For Estate Recipients: Managing an Inheritance Wisely

If you've recently inherited wealth or expect to in the future, it's important to take a thoughtful and strategic approach:



Pause before making major decisions:

Take time to process the emotional and financial impact before changing jobs, buying property, or investing.



Assemble your advisory team:

Surround yourself with a trusted financial advisor, estate attorney, and tax professional who can help guide your next steps.



Understand what you've inherited: Review all assets (liquid and illiquid), existing insurance contracts, tax implications, and any trust terms.



Clarify your goals: Define what this inheritance means for your future, financial independence, family support, charitable giving, etc.



Update your estate plan: Inherited wealth changes your financial picture. Ensure that your plan reflects this new reality. If you're a parent or caregiver, make sure your updated plan also protects your loved ones and reflects your values.



Focus on long-term sustainability: With proper planning, your inheritance can help better support your goals across generations.



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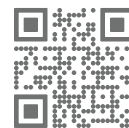
At Moran Wealth Management®, we understand that this shift in wealth is not just financial; it's deeply personal. For many women, inheriting wealth comes at a time of transition, often marked by loss or new responsibilities. Whether you're preparing for a future inheritance or already navigating the complexities of managing wealth, thoughtful planning can make a meaningful difference. If you're ready to explore a personalized approach to wealth planning, we invite you to connect with one of our trusted advisors.

The Great Wealth Transfer isn't just an economic trend; it's a powerful opportunity to protect what matters, plan intentionally, and carry forward both assets and values with purpose.



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