



# Money on the Move

*Help Clients Navigate the **Great Wealth Transfer***



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# The Great Wealth Transfer

## An Estimated \$124 Trillion Is On the Move

*Where are these assets coming from?*

*Where are these transferred assets going to?*

*And what are the speedbumps along the way?*

## What's Driving the Great Wealth Transfer?

Wealth transfer could total \$124 trillion over the next 20 years. This extraordinary shift is being driven by aging Baby Boomers passing down accumulated wealth, after years of economic growth and strategic financial planning, to new generations. And it prompts two key questions...

**WHAT'S THE BEST WEALTH TRANSFER SOLUTION?**

**WHAT HAPPENS AFTER WEALTH IS TRANSFERRED?**

The answers are integral to helping ensure the **efficient** and **effective** transfer of assets for your clients ... their heirs ... and you. Turn the page to see how.

# \$124,000,000,000,000

Source: Cerulli Associates, "Cerulli Anticipates \$124 Trillion in Wealth Will Transfer Through 2048." Dec. 5, 2024



# What's One of the Best Ways to Transfer Wealth?

**Life insurance.** It can be ideal for creating a legacy effectively and passing it forward efficiently.\* Here's why...

## Tax Efficiency

- › Death benefits are usually income tax-free. Structured correctly, the proceeds may avoid estate taxes, meaning more money for heirs.

**PRO TIP** *Our Advanced Markets Dept. can advise you on how to help your clients establish life insurance based trusts for tax efficiency.<sup>1</sup>*

## Financial Leverage

- › Life policy premium(s) can establish a sizable death benefit, which can increase the amount of wealth transferred to heirs versus passing assets from a taxable account.

**PRO TIP** *Some life policies are specifically designed to maximize assets earmarked for others. Ask about our legacy solutions.*

## Speedy Liquidity

- › Death benefits may provide faster access to funds for paying taxes, debts and final expenses. This can help heirs avoid the adverse effects of selling illiquid assets, such as homes or businesses, to cover costs – which can take more time.

\*Note: Policies subject to standard underwriting approval.

## Probate Avoidance

- › Death benefits are designed to go to heirs when properly structured. This may mean faster access to funds versus assets that must go through a long probate process and costs.

## Asset Preservation

- › Some life insurance policies help protect an estate from market volatility risk and promote a predictable financial outcome, where other financial products may fluctuate or decline.

## Set-Up Simplicity

- › Life insurance can be a straightforward strategy. You, as an insurance agent, guide clients through an established process, focused on coverage needs, not complex legal structures.

## Special Needs Support

- › Death benefits can fund special needs trusts to help ensure a disabled heir is cared for without putting government benefits at risk.

## Income Annuity Idea

A life policy isn't the only insurance strategy for transferring wealth. An income annuity can "transfer" income payouts to heirs. Plus they can be seen as "sticky" solutions that may help tie clients to you more than a one-time death benefit payout. Consider it for those who **don't qualify** for life insurance due to health reasons. *Note: Nonqualified funds only.*

*Life insurance helps put assets securely in the passing lane...*

# What to Watch Out for After Wealth Transfer

Helping clients set up solid asset transfer plans is great. Losing control of those assets after—not so great.

**ONLY**  
**20%** OF HEIRS STAY WITH ADVISORS AFTER INHERITING!

Source: Cerulli Associates, "Many Investors Expect Inheritances, Yet Few Likely to Maintain Benefactor's Advisor." Sept. 3, 2025

## Why Next Generation Clients Leave

The transfer of wealth is a **high-risk** event for financial professionals. There's often a distinct disconnect in how they serve current generation clients versus next generation prospects. That's one reason why inheritors—as well as the assets they inherit—may disappear.

**Important:** Attrition is rarely about financial product performance. It's more often about relational performance. So pivoting from "Asset Management" to "Relationship Management" is key.

### For example...

- › Heirs may feel invisible if they're never part of the planning process.
- › Heirs may be at a different life stage than the deceased and more interested in accumulation than decumulation.
- › Heirs may be on a different end of the technology gap. Former clients may have preferred face-to-face encounters. Their younger heirs may want digital-first interactions.

# Act N.O.W. to Retain Generational Assets

You can fight the attrition trend. Take these proactive action steps now...

## **N** Normalize Multigenerational Planning

**Facilitate Family Financial Meetings:** Don't just talk portfolios. Talk family legacy and values.

**Promote a Plus-One Policy:** Encourage clients to bring adult children to annual reviews.

**Approach the "Elephant in the Room":** Help the generations expect the unexpected. Share our Financial Plan B Survivor Guide so all are aware of important information. Learn more at [wsfinancialpartners.com/value-adds](https://wsfinancialpartners.com/value-adds)

## **O** Offer Education Before Inheritance

**Support Financial Literacy:** Offer heirs guidance on financial topics relevant to them.

**Lunch and Learn:** Hold family-centric luncheon sessions to engage and educate.

**Communicate Early and Often:** Building relationships takes time. Start early. Connect often.

## **W** Win Trust Across Generations

**Act as a Liaison:** Act as a neutral third party to foster trust and confidence across generations.

**Speak the Language:** Heirs may be Millennials or Gen X. Be certain you're compliantly communicating in their preferred method. It may be different from your original client. Mirroring heir preferences can help you **survive** wealth transfer ... and **thrive** in it.

## Go the Distance...

Client attrition may seem like a real roadblock.

But it's also the largest **acquisition opportunity** you have.

It's a chance to extend your business beyond your current clients.

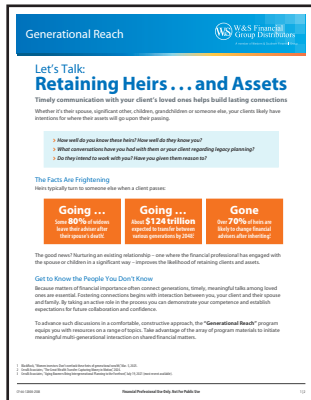
So don't passively allow heirs and assets to drive off into the sunset.

**Remember: For every passive rep losing a client, a proactive rep is gaining one. Be that rep!**



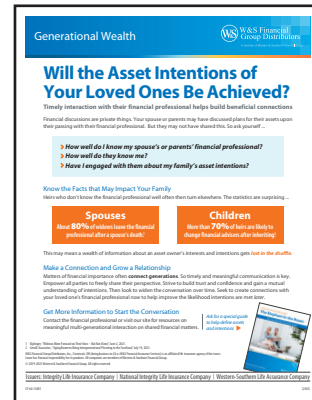
# Great Wealth Transfer Resources

Explore our value-added “Generational Reach” resources that can help you help your wealth transfer clients.



## “Retaining Heirs...and Assets”

Learn how to retain client heirs and their inherited assets  
[CF-66-12000]



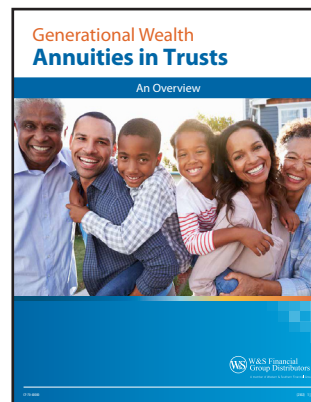
## “Asset Intentions”

Learn how to help clients ensure asset intentions  
[CF-66-13001]



## “Create Income for Generations”

Learn how to pass on income with nonqualified annuities  
[CF-34-64104]



## “Annuities in Trusts”

A guide for multi-generational wealth transfer  
[CF-70-40000]

[Learn More at wsfinancialpartners.com/value-adds/generational-reach](https://wsfinancialpartners.com/value-adds/generational-reach)

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