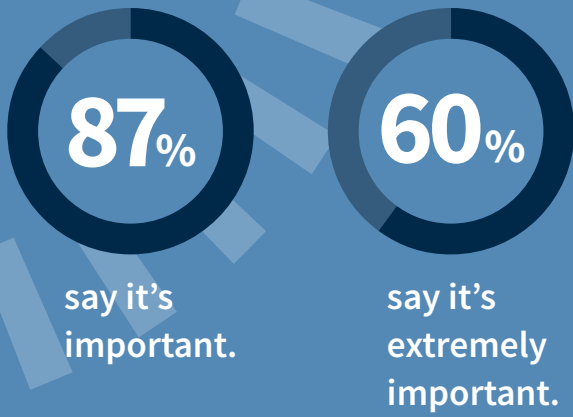


What do you want for the future of your wealth?

Deciding what you want from your wealth – and for its future – is complex and deeply personal. To broaden our perspective on the process of transferring wealth from one generation to the next, we asked investors to tell us what matters most to them when it comes to sharing their success.

MAINTAIN FAMILY HARMONY



ENSURE HEIRS ARE READY



COMMUNICATION

Open, consistent communication is a critical element of passing on wealth successfully – and our respondents seemed ready to talk.

START THE CONVERSATION EARLY

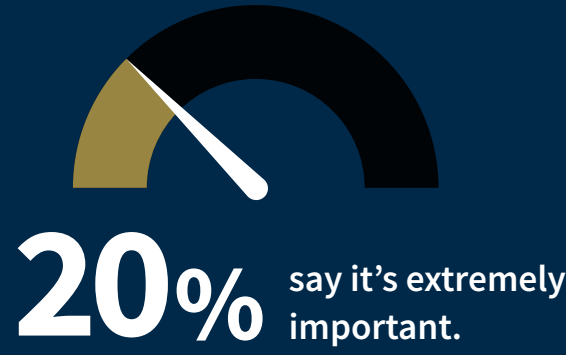
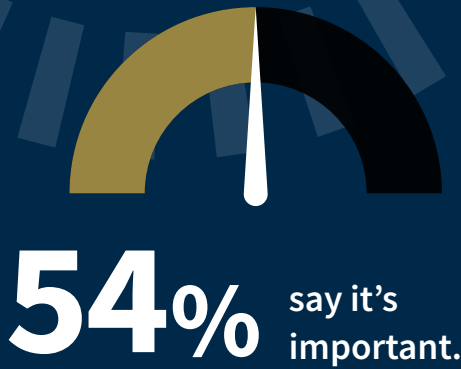
7 in 10

say proactive communication from a loved one ahead of a significant inheritance is important.

BE TRANSPARENT ABOUT EXPECTATIONS AND WHO GETS WHAT



MAKE A POSITIVE PHILANTHROPIC IMPACT



PHILANTHROPY

Charitable giving is a fundamental – and growing – part of sharing success. And beyond knowing where money should go, respondents want to know the whys.

GIVE BIG

12%

plan to leave more than a quarter of their wealth to charitable causes.

KNOW THE STORY

3 in 5

would want to hear the impactful stories that shaped the values and character of the person leaving an inheritance.

CONSIDER THE IMPACT OF TAXES

91%

agree that tax efficiency is an important part of the transfer planning process.

TAXES

Taking a strategic approach to taxes can help to preserve wealth at transfer. Respondents know that – but it doesn't necessarily mean they're ready.

CLOSE THE PREPAREDNESS GAP

37% either don't have tax-efficient strategies in their plans or aren't sure, but ...

69%

of those respondents are "somewhat" to "very" interested in exploring tax planning.

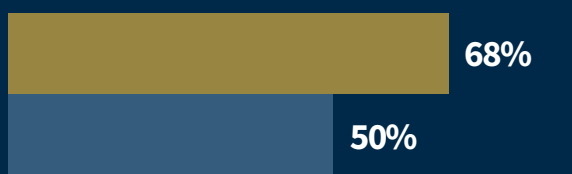
PREPARE FOR WEALTH TRANSFER

Work with a financial advisor
Don't work with a financial advisor

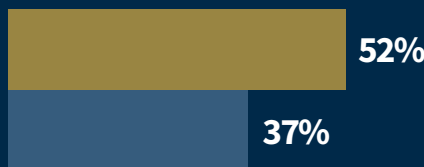
Have a documented transfer plan:



Incorporate tax-efficient strategies:

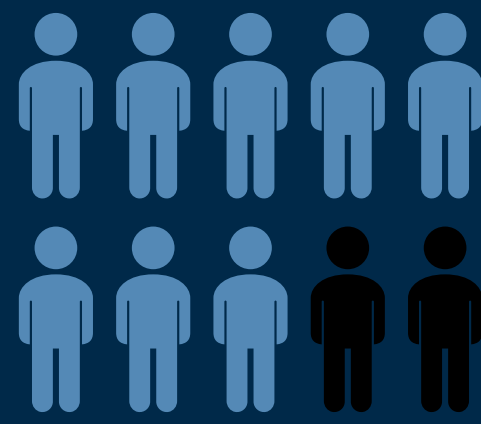


Feel extremely prepared:



YOUR TEAM

When it comes to achieving what we want for our wealth, the key could be the people we surround ourselves with. Respondents who worked with a financial advisor and other professionals were likelier to feel ready for wealth transfer.



82%

say working with an advisor increased their confidence in their plans.

Keep your wealth going

Preserving your wealth's momentum from one generation to the next (and the next and the next) starts with a plan. Your financial advisor can help you make the first move.

RAYMOND JAMES

Based on a survey of 1,000 individuals with \$500,000 or more in investable assets conducted in November 2022 by Raymond James. Raymond James and its advisors do not offer tax advice. You should discuss any tax matters with the appropriate professional. © 2023 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2023 Raymond James Financial Services, Inc., member FINRA/SIPC. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. 23-BR-InCr-1117 JD/BV 6/23