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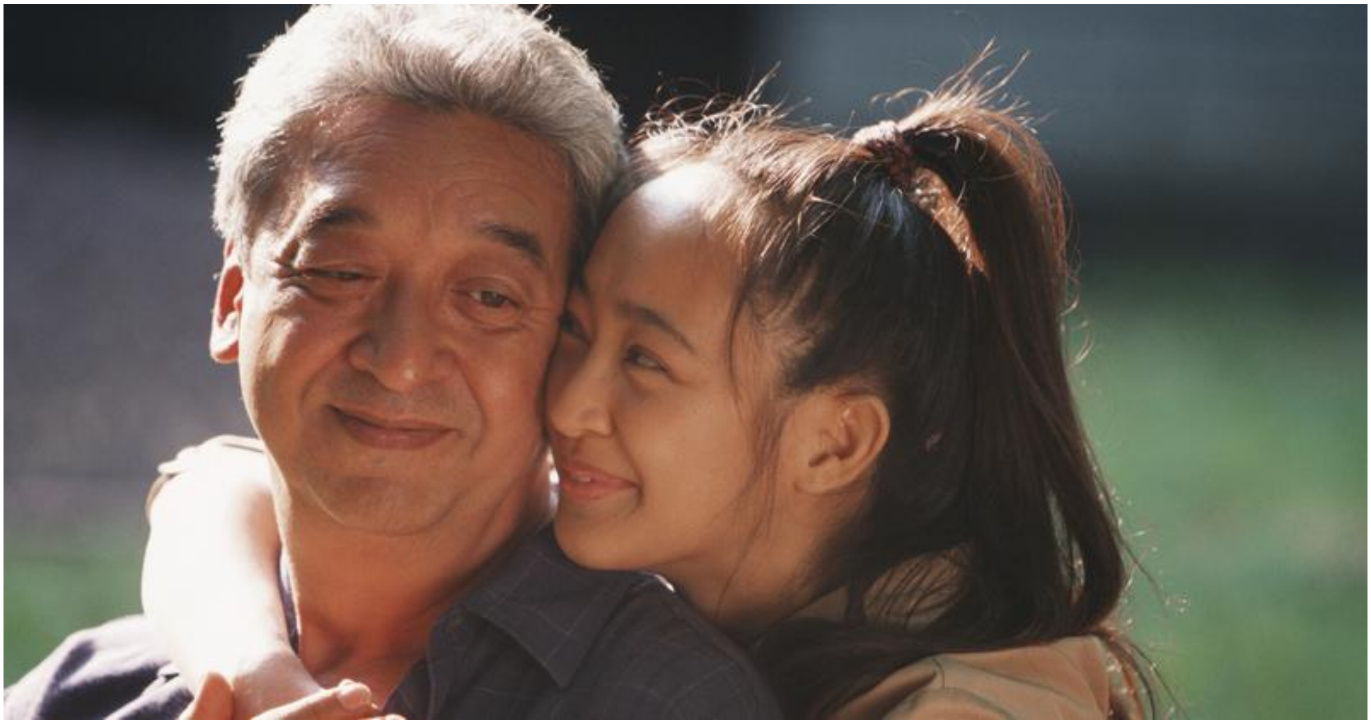

Sept 16, 2026

Is it time to talk about inheritance?

Few conversations are trickier than the one about who gets what, and when. But more families are choosing to have it anyway — and earlier than in years past.

Talking about wealth transfer means talking about mortality, and that's uncomfortable for everyone at the table. It's easier to put off. But avoiding the topic doesn't make it go away, and open, early communication has real advantages.

The Case for Transparency

An honest discussion about how assets will be divided and why can prevent future conflicts among the people set to receive inherited wealth. Ongoing conversations can also help prepare beneficiaries for managing the assets they inherit. Older generations can help younger generations build financial literacy that can serve them well as the new stewards of wealth.

What to Talk About

Inheritance conversations can cover a lot of different ground, depending on the family and the assets involved. Starting with the intention behind transferring wealth can create a solid foundation for diving into various asset structures and plans for passing down wealth. With trillions of dollars set to change hands over the next couple of decades, more families are finding it easier to start these conversations sooner rather than later.

What Conversations Might Sound Like

Every family is different, but emotions can run high. It isn't unusual to run into reluctance and a desire to delay inheritance talk from older generations, younger generations or both.

Families may find it easier to begin by talking less about the dollars and cents and timelines of inheritance and more about shared family values, legacy and the importance of long-term financial planning.

As heirs gain financial literacy, older generations can offer more insight into their estate planning and their wishes for handing down wealth.

A professional can help families navigate these conversations. Want to talk through how this might apply to your family? Reach out anytime.

The highest Compliment you can give your ROI Financial Advisor is to refer them to someone special like yourself. We thank you for your business & most recent consideration.

Financial Planning may help your dreams come true!

Simple, Smart, and Effective financial planning may help you build wealth. Our strategies and hands-on approach may help you increase savings, lower taxes, provide customized investment advice, help you secure your retirement and more. Together, we will help you build a plan toward making your dreams come true.

ROI FINANCIAL

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