

Vision Based Generational Wealth Planning

Promoting Generational Flourishing
Not Generational Languishing

Denver Estate Planning Council
September 11, 2025



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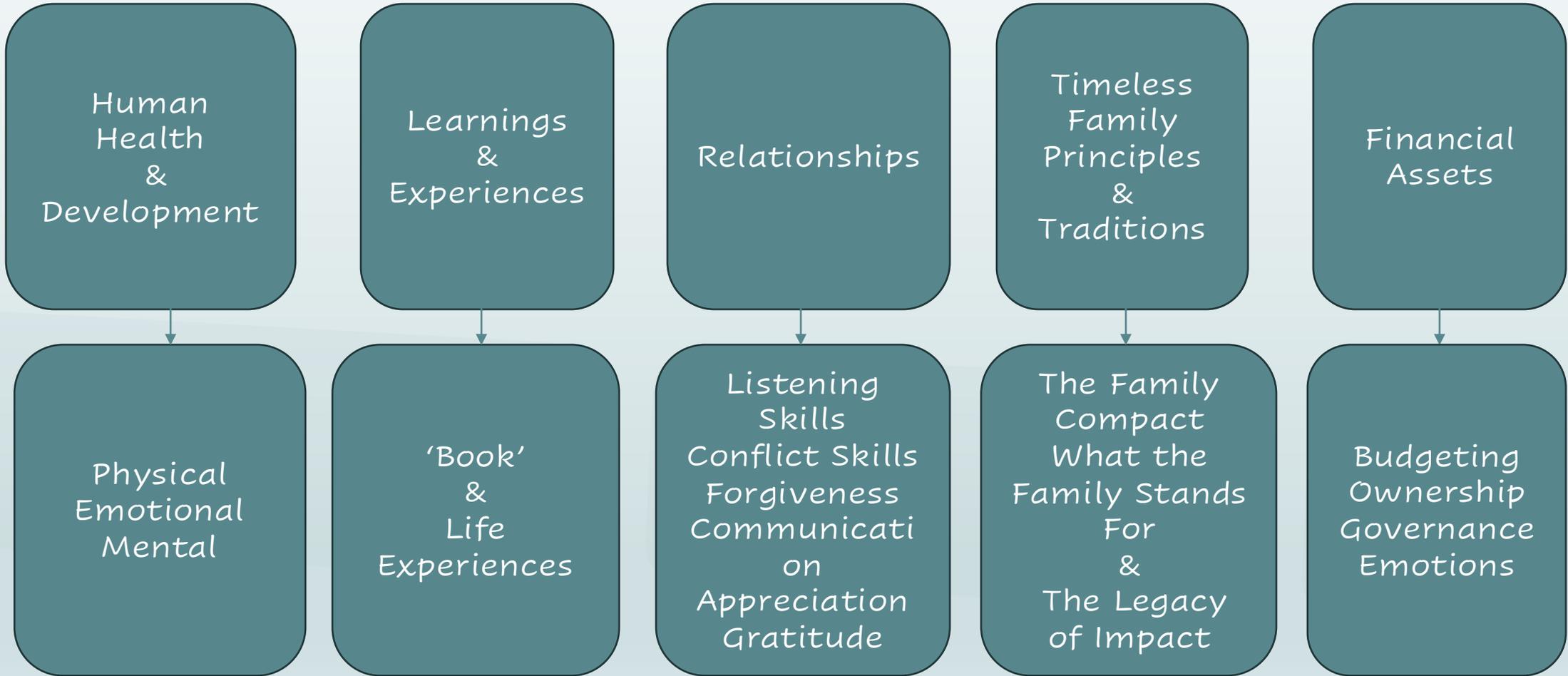
Basic Definitions of Wealth & Legacy

- Weal + th = The state of well being
- Family of Wealth = Family in the state of well being
 - Lot more than just financially rich!
- Legacy – What someone will feel, think and say when they hear your name.

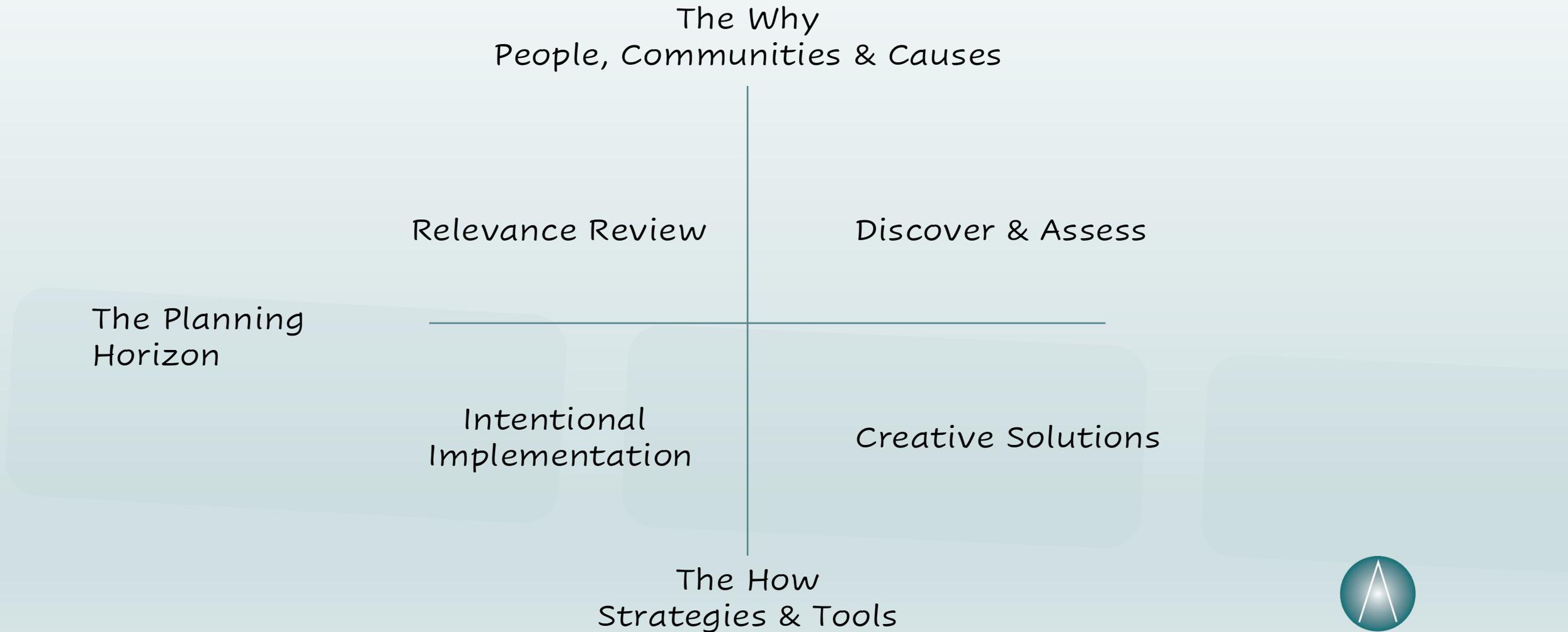


The 5 Pillars of Family Wealth

Fostering Thriving Individuals & Connected Families



The Vision Based Planning Process



Discover & Assess

The Discovery Process is

- **About Purpose, Not Just Money**
 - Traditional estate planning typically begins with **financial assessments**, asset inventories, and tax mitigation strategies.
 - True Discovery uncovers your **values, priorities, and vision for wealth**, so that estate plans reflect **who you are and where you want to go**.
- **A Collaborative & Reflective Process**
 - It involves deep **conversations between advisors and clients** where you are encouraged to reflect on **life experiences, family dynamics, and personal values** with your advisors acting as **facilitators**, helping you articulate your **legacy intentions** rather than just optimizing financial structures.
- **About Defining a Legacy Beyond Wealth Transfer/Transition**
 - A key outcome of Discovery is defining the **impact of your wealth beyond financial inheritance** including **philanthropy, family governance, and responsible heir development**.
- **An Ongoing Process**
 - Discovery is an **evolving conversation**. **Life circumstances change & estate plans must adapt** to ensure alignment with your core values.
- **The Secret Sauce**
 - Vision Based Questions - The Baker's Dozen



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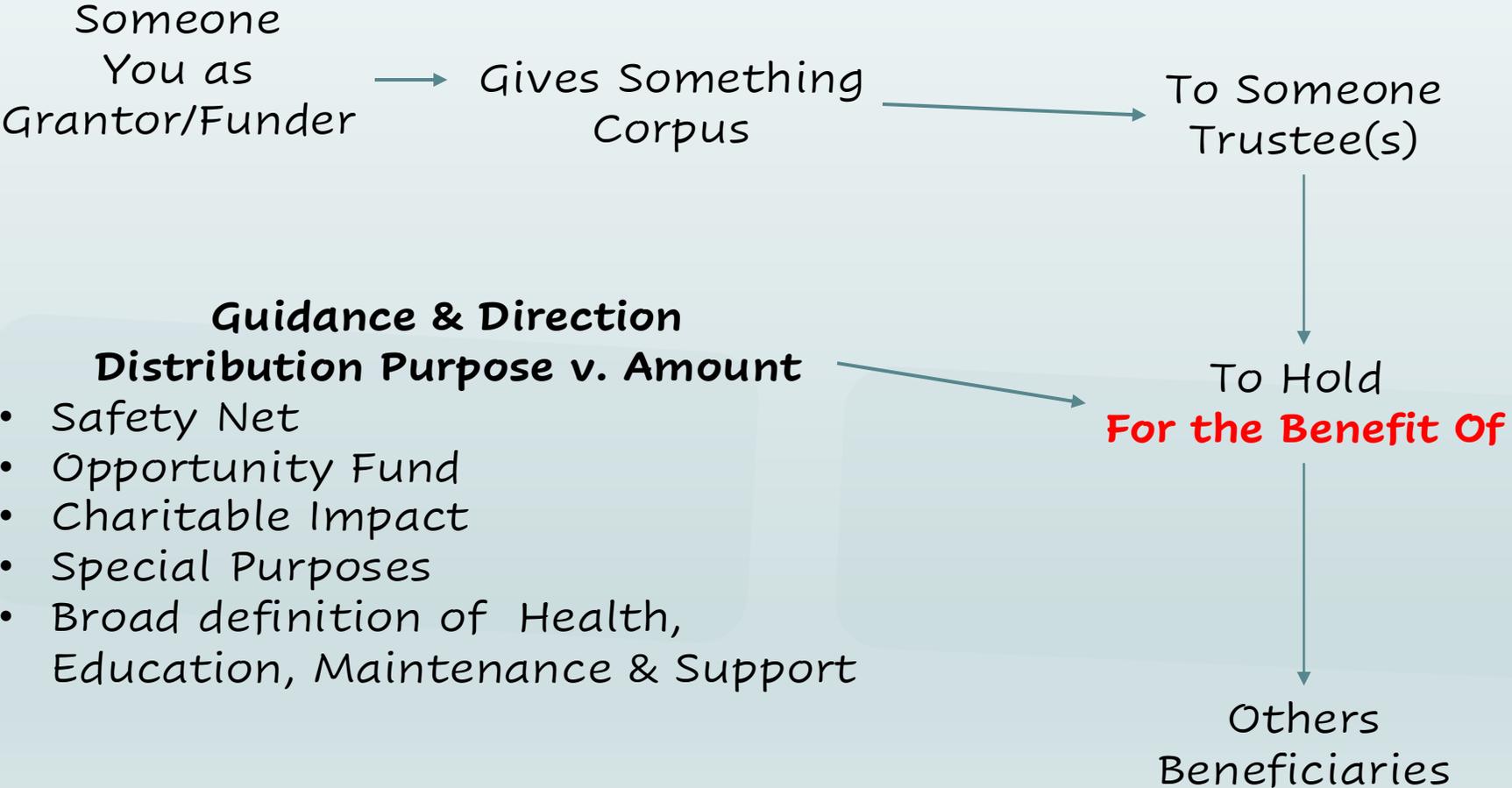
Quadrant 2: Creative Solutions

Blueprinting a Plan That Reflects Discovery

- Discovery **defines the purpose of wealth**, which informs how trusts, gifting strategies, and business succession plans should be structured.
- Two examples:
 - If **philanthropy is a key value**, Creative Solutions may involve **donor-advised funds, private foundations, or charitable remainder trusts**.
 - If **family governance is important**, Creative Solutions may include **family councils, advisory boards, and structured heir development programs**.
- Let's look at this in the context of creatively designing a trust



The Trust Chassis



Quadrant 3: Intentional Implementation

A Plan the family can live in

- Discovery ensures Intentional Implementation is not just about **financial efficiency** and document signing but also about **honoring the family's legacy**.
- **The implementation phase includes educating heirs and stakeholders so that they understand the purpose of the structures being created.**
- Trusts, investment portfolios, and gifting strategies are aligned with the **values uncovered in Discovery**, preventing wealth from becoming a source of conflict.
- Professional advisors (attorneys, CPAs, trustees) are selected based on **whether they align with the family's values and long-term vision**.



Quadrant 3: Intentional Implementation

A Plan the family can live in

- Trust Implementation – The Human Issues
 - Forced Relationships
 - Compliance
 - Shared Ownership
 - Equal Opportunity
 - Multi-Generational Governance
 - Rising Generations and Qualified Beneficiaries



Relevance = Re-Discover & Assess

- Estate planning is **not a static event**—it requires **continuous review and adaptation** as family circumstances, financial markets, and tax laws change. Relevance Reviews ensure that the estate plan remains **aligned with the family's evolving goals**.
- Family discussions should be scheduled regularly to assess whether **new life events, family growth, or external factors require adjustments** to the estate plan.
- Heir education and involvement should be an **active, evolving process** to prepare the next generation for stewardship & Stakeholder responsibilities.
- The Importance of the Independent Trustee and Trust Protector



Before We Wrap

Thoughts & Questions



The Vision Based Planning Process

The Why
People, Communities & Causes

Relevance
Reviews

Discover
&
Assess

The Planning
Horizon

Intentional
Implementation

Creative
Solutions

The How
Strategies & Tools



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Thank You!

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Remember, it is not what you
look at that matters but what
you see.

Henry David Thoreau



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