**Email Content**

One of the keys to preserving family wealth across generations is designing and implementing estate plans that involve younger generations of the family. Not only does this create the cohesion required for these plans to be maximally effective, but it also allows insurance solutions to be put in place far earlier than might otherwise be possible. In doing so, it can also address some of the challenges presented by insurability at older ages, easing the sting of a lack of insurability in G1, and/or placing insurance on G2 before their health presents a problem.

Additionally, the impending sunset of the Tax Cuts and Jobs Act (TCJA) makes multi-generational planning all the more important as a strategy for addressing uncertainty about the future of estate tax exclusion amounts. We’re already helping our advisors position their clients to address this and other consequences of a possible sunset.

Drop me a note or give me a call if you want to take a closer look at how we’re designing this strategy with other advisors.