Before the Wealth Transfer

Critical Conversations for Families With Complex Estates

01 WHAT DOES 'FAIR' MEAN IN THE CONTEXT OF OUR FAMILY?

Is equal distribution appropriate?

Should active business participants and passive heirs be treated differently?

How do we define contribution versus entitlement?

02 IS OUR LIQUIDITY ALIGNED WITH OUR INTENT?

How will estate taxes and administrative costs be funded without disrupting core assets?

Are we relying on illiquid business interests or real estate at a moment that requires cash?

Have we reviewed financial modeling showing how taxes, liquidity needs, and asset transitions may unfold under different scenarios?

03 ARE OUR TRUST STRUCTURES ALIGNED WITH LONG-TERM INVESTMENT STRATEGY?

Do trust distribution standards match the risk profile of underlying assets?

Are concentrated positions creating unintended exposure for beneficiaries or trustees?

Is there an investment framework in place that supports fiduciary oversight?

04 ARE WE PREPARING THE NEXT GENERATION FOR STEWARDSHIP?

Do heirs understand the responsibility attached to significant capital?

Have we defined governance roles before assets transfer?

Are family conversations occurring early enough to avoid future conflict?

05 HOW DOES PHILANTHROPY REFLECT OUR VALUES, TAX STRATEGY, AND LONG-TERM IMPACT?

Has the charitable strategy been evaluated in the context of estate, income, and capital gains tax planning?

Are vehicles such as donor-advised funds, charitable trusts, private foundations, or qualified charitable distributions being assessed for both tax efficiency and governance control?

Are future generations engaged in shaping the family's philanthropic direction?

2911 Tennyson Ave
Suite 301
Eugene, OR 97408

(541) 342-2224

wealth@finleydavis.com

finleydavis.com