



HIDDEN GEMS

Episode #2 Preparing Advisors for Demographic Changes During the Great Wealth Transfer

\$84

Trillion

Projected to be passed on
by Boomers by 2045

41%

Of Boomers

Do not have a will.

33%

Of Adults

Aged 35–54 do not have an
estate plan in place.

As traditional family structures evolve, advisors must shift from one-size-fits-all planning to strategies for singles and blended families driven by values or a die-with zero, no legacy approach.

Everyone was, or will be, single at some point in their lives.



Four Key Demographics With Unique Challenges

1. Married couples with children (i.e., the nuclear family model)

The traditional nuclear family model often focuses on legacy planning, guardianship, and education funding.

2. Married couples without children

These couples often focus on charitable giving, supporting family, or long-term care—prioritizing lifestyle goals and embracing a “die with zero” mindset.

3. Single parents

They often face the dual challenge of being sole providers and decision-makers, requiring careful planning for dependents’ futures

4. Singles without heirs

This group may focus on philanthropic goals, healthcare directives, and clear documentation of their wishes—aligning with the “die with zero” philosophy.

Next Steps:

Apply advanced planning techniques to address the distinct wealth transfer complexities of each demographic, ensuring strategies align with both financial goals and personal values.

Scroll to the next page to know what questions to ask different demographics of clients surrounding the Great Wealth Transfer.

Key Questions to Ask Married Clients with Children:

Have you created or updated your will or trust to protect your spouse and children—and named a guardian for your minor children?

If something happens to both you and your spouse, who is legally designated to care for your children? Do you have a contingent guardian?

Have you designated a trusted executor or trustee to oversee your estate and carry out your intentions?

Are your beneficiary designations (e.g., retirement accounts, life insurance) current and aligned with your estate plan?

How do you want to divide your assets among your spouse and children, and have you communicated those wishes to prevent future conflict?

Have you planned for potential blended family complications (e.g., stepchildren, prior marriages, or ex-spouses)?

How do you plan to fund long-term care in a way that protects your estate and the inheritance intended for your children?

Have you had any conversations with your children (if age-appropriate) about your estate plan and financial intentions?



Key Questions to Ask Married Clients without Children:

Have you and your spouse decided who should inherit your assets in the absence of children?

Is your estate plan designed to protect the surviving spouse and clearly define what happens after both of you are gone?

Have you named a trusted executor or successor trustee to manage your estate and carry out your wishes?

Have you planned for future caregiving and decision-making if one spouse is left without close family? Do you have powers of attorney and healthcare proxies in place?

Are there specific individuals—such as nieces, nephews, siblings, or even pets—you want to provide for?

What kind of legacy would you like to leave—charitable, familial, or otherwise—and is that reflected in your current estate plan?

Have you communicated your estate plans with anyone outside your marriage, such as intended heirs or charitable beneficiaries?



Key Questions to Ask Unmarried Clients with Children:

Have you legally appointed a guardian for your children in case something happens to you?

Does your estate plan include a trust or other provisions to manage your children's inheritance until they're adults?

Do you have adequate life insurance or other assets to provide for your children if you're no longer there to support them?

If you're divorced, have you updated all your beneficiary designations and estate documents to reflect your current intentions?

Have you discussed your long-term care plans with your children—and taken steps to avoid burdening them later in life?

Have you talked to your children (if they're old enough) about your estate plans and who will support them if needed?

Are there any specific instructions or values you'd like passed along with your estate—especially if your children are still growing up?



Key Questions to Ask Single Clients Without Children:

Have you documented who should inherit your assets when you pass away?

Are your beneficiary designations up to date and aligned with your broader intentions?

Who have you legally chosen to make financial and healthcare decisions on your behalf if you're incapacitated?

What is your plan for long-term care, especially in the absence of family support?

If you receive an inheritance or windfall, how do you want those assets distributed without immediate heirs?

What kind of legacy do you want to leave—philanthropic, personal, or symbolic—and have you taken steps to support that?

Have you included provisions for pets, keepsakes, or other personal priorities?

Have you shared your estate plans and end-of-life wishes with the right people?

Does your current plan reflect how you want to live, give, and spend—with an eye toward fully using your wealth during your lifetime?

Have you considered a Die with Zero strategy that prioritizes meaningful experiences, purposeful giving, and a planned drawdown of your assets?



References from the video

[InvestmentNews](#) – \$84 trillion is a part of the intergenerational wealth transfer.

[AARP](#) – 41% of Boomers (born 1946–1964) do not have a will

[Smart Asset](#) – 33% of adults aged 35–54 do not have an estate plan in place.

[SEI](#) – 70% of heirs switch advisors after inheriting.

[Psychology Today](#) – Nearly half of U.S. adults are unmarried—and many will stay that way.

[Wharton and State Street Global Advisors Study](#) – Clients place a level of trust in their advisor comparable to that of a physician.

[NBC News](#) – Approximately *70% of millennials and Gen Z are expected to inherit significant wealth in the coming decades.

[USA Today Blueprint](#) – 68% of Millennials and Gen Zers expect to inherit nearly \$320K on average.

[Alliant Credit Union](#) – 55% of Boomers plan to leave less than \$250K.

[InvestmentNews](#) – 42% of under-30s getting financial advice from social media, and only 27% trusting advisors most.

[Yahoo Finance](#) – 80% of millionaires are self-made.

[Nasdaq](#) – 70% of wealth is lost by the second generation, 90% by the third.

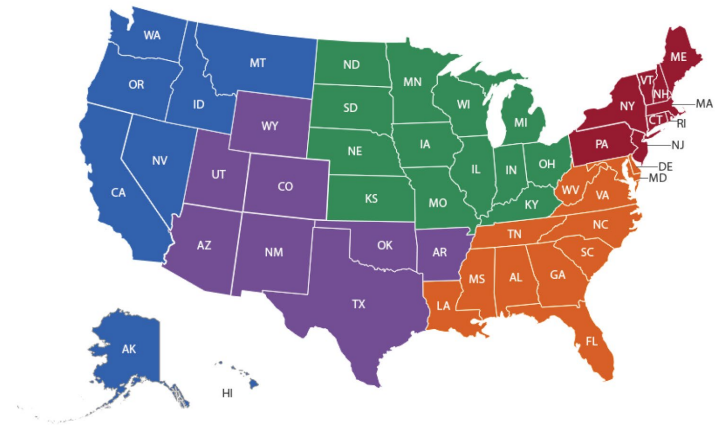
8 [EIN Presswire](#) – Third-party commentary now drives generative AI responses.

Thank you for watching

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