



EQUITABLE

# Navigating the Great Wealth Transfer



**By 2030, trillions of dollars will be changing hands — a seismic reordering of wealth that will be seen across generations and is known as the Great Wealth Transfer.**

If you've inherited or are expecting to inherit wealth from loved ones, you may be wondering what to do next. Your goals may range from financial independence, control over your financial future, ensuring a secure retirement,

and preparing for unforeseen circumstances, to preserving your purchasing power. Now is the opportunity to engage with financial professionals to address your short- and long-term goals.

## Here are four points to consider:

1 | 

### How can working with a financial professional help?

Navigating life's financial transitions can be complex. A financial professional may provide valuable guidance that extends beyond helping you as you manage your investments by focusing on your unique goals and objectives to help you create a holistic plan aligned to both your present needs and long-term goals. Build a relationship based on trust that will withstand the expected and unexpected changes in your life.

2 | 

### What are your short- and long-term goals?

When planning your financial future, it's essential to balance both your immediate needs and your long-term goals. Those in the peak of their career will have different goals than those who are nearing retirement. As you approach each milestone, you will want to consider how to allocate your assets. From paying off loans to buying a home, preparing for health care expenses or saving for retirement, these tangible milestones shape your financial decisions. A well-rounded approach considers these goals with your retirement priorities, ensuring that your financial plan aligns with the different stages of your life.

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## Here are four points to consider:

### 3

#### Why is portfolio diversification so important?

A diversified portfolio is key to addressing both immediate and future financial goals. Guaranteed income options, like annuities, may add stability to financial plans, and may provide a reliable income stream through up and down markets. Including a lifetime income product in your portfolio can help manage risk while ensuring a level of security, allowing you to focus on long-term growth and protection. If your primary goal is saving for retirement, a financial professional may be able to provide recommendations that can better prepare you to reach this goal. One strategy is annuities, some of which offer income options such as a Guaranteed Living Benefit (GLB) that can provide levels of income protection while still allowing you to maintain control of your invested assets. If you're receiving a large inheritance, working with a financial professional can help you defer and diversify taxes while taking into consideration ways to protect retirement income.

### 4

#### Will the Great Wealth Transfer impact you?

**As a Gen-X or millennial:** Studies have shown that many are taking an active interest in their investment strategies — and that these strategies may evolve as you hit new milestones in your life and career. While you may have handled your finances independently, inheritances can present challenges and tax implications that a financial professional can help you address.

**As a woman:** Studies show that women are living longer than men, indicating that many will be inheriting wealth through a loved one or as a surviving spouse. Working with a trusted financial professional can help you to manage your wealth and position yourself for a confident financial future.

**Navigate the Great Wealth Transfer with confidence. Visit [equitable.com/retirement/products/variable-annuities](https://equitable.com/retirement/products/variable-annuities) to learn more.**

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