

5 WAYS FINANCIAL PROFESSIONALS CAN HELP PASS FAMILY VALUES TO THE NEXT GENERATION



RETIRE WISE

Families often struggle to find meaningful ways to pass down their values. While wealth, heirlooms, or traditions can be transferred with relative ease, communicating the beliefs, priorities, and decision-making frameworks that shaped a family's success requires intentional conversations and consistent modeling over time. That's where an experienced financial professional can help.

Financial professionals bring diverse skill sets that include facilitating open communication, educating younger generations, and structuring wealth transfer strategies aligned with family values. They can act as neutral third-party facilitators, helping to bridge the gap between generations and ensuring that the "why" behind financial decisions is understood by all interested parties.

Below are five ways financial professionals frequently assist families seeking to communicate and pass down important values regarding family wealth.

- 1. Facilitate Multigenerational Family Meetings:** Financial professionals can guide structured conversations about money, legacy, and intentions. Family meetings can help ensure all family members' voices are heard, fostering connection and reducing the potential for future conflict.
- 2. Design a Framework for Family Governance:** Financial professionals can help families draft formal documents like a "family constitution" or a "family mission statement." These frameworks, which are not legally binding, help to codify core values (e.g., philanthropy, education, hard work, and stewardship of a family enterprise) and direct how wealth should be managed across future generations.
- 3. Mentor the Next Generation:** Financial professionals can help prepare younger family members and heirs to be responsible stewards of the family's wealth by providing financial education on topics like saving, investing, and the responsibilities of wealth.
- 4. Structure Gifting and Philanthropic Strategies:** A financial professional can help set up donor-advised funds (DAFs), family foundations, or trust structures that enable heirs to participate in decision-making aligned with the family's charitable values.
- 5. Develop Succession Plans:** Financial professionals can assist business owners in developing strategies to help prepare the next generation to take over the responsibilities of a family business. Formal succession planning can help ensure business and family values are clearly communicated and maintained throughout the transition process.

To learn more about these and other strategies for managing multigenerational wealth, call the office to schedule time to talk.

3 Exercises Offering the Biggest Brain Benefits

While all types of exercise are thought to benefit brain health, a recent study found that exergames, yoga, and Tai Chi showed the biggest improvements in brain health among people of all ages, with exergames delivering the most significant cognitive benefits.¹

Exergames help sharpen attention and memory

Exergames are video games that require physical movement to play and use motion-sensing cameras, wearable trackers, or virtual reality headsets to track activities like jumping, dancing, and punching. Bridging the gap between fun and fitness, they offer a variety of formats like boxing, dance mats, and balance games. The need to react quickly, follow patterns, and solve challenges has been shown to help sharpen attention, coordination, and memory.²

Yoga and Tai Chi support the mind-body connection

Yoga is an ancient practice combining physical postures, breathing techniques, and meditation. This combination is thought to reduce stress and inflammation and create cognitive engagement that may improve brain health. Similarly, Tai Chi, a Chinese martial art that combines slow movements and deep breathing, seeks to balance energy throughout the body. Often described as "moving meditation," these slow, purposeful movements intended to connect the body and mind have been shown to activate brain regions responsible for memory and motor functions.³

The best part? According to healthcare experts, you don't have to go hard to see benefits from any of these activities. Even short, consistent workouts are believed to improve brain health.

¹Yoko, Elizabeth, PhD, "These 3 Types of Exercises Boost Brain Health at Any Age, Study Finds." 20 JUN 2025, Health.com, <http://www.health.com/exercises-for-brain-health-tai-chi-yoga-exergames-11706930>.

²Ibid.

³Ibid.



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