The $124T Imperative

Are Your Advisors Designated to Inherit Next-Gen Clients?

Up to
$124T
is projected to transfer through **2048.**[1]

Trillions are changing hands, and expectations are changing with it.

A historic wealth transfer is underway. The opportunity is enormous, but so is the **retention risk if relationships aren't built to carry forward.**

Inheritance doesn't "pass down" trust. It restarts it.

When the decision-maker changes, the relationship is re-evaluated from scratch. That's why next-gen retention is won **before assets move,** not after.

70%+
of heirs are likely to change advisors after inheriting.[2]

Heirs don't value tradition. They value connection...

Heirs want an advisor with **clarity, relevance, and credibility—**someone who understands their values and includes the people who matter most. Confidence isn't assumed. It's earned through **visible expertise.**

...and a majority of advisors are looking to provide that trusted connection.

Meeting this career demand could be critical, not just for **client and AUM retention,** but for **talent retention** as well.

56%
of survey respondents trust their financial advisors.[3]

61%
of advisors believe that a generational wealth management certification is critical.[4]

Make next-gen readiness a credentialed capability.

A designation helps your advisors build a scaleable, firm-wide advantage:

1. **Set a clear standard:** competence and ethics
2. **Create continuity:** intergenerational cadence and family fluency
3. **Modern credibility:** confidence in complex transitions

The $124T imperative demands action. Equip your team with **Kaplan's Professional Generational Wealth Transfer Advisor℠ (PGWTA℠)** designation. Learn more today.

Cerulli Associates (Press Release): "Cerulli Anticipates $124 Trillion in Wealth Will Transfer Through 2048." https://www.cerulli.com/press-releases/cerulli-anticipates-124-trillion-in-wealth-will-transfer-through-2048

2. Cerulli Associates (Press Release): "Aging Boomers Bring Intergenerational Planning to the Forefront." https://www.cerulli.com/press-releases/aging-boomers-bring-intergenerational-planning-to-the-forefront
3. CFA Institute (Report, 2022): Enhancing Investors' Trust: 2022 Global Survey. https://www.cfainstitute.org/en/research/survey-reports/enhancing-investors-trust
4. College for Financial Planning®—a Kaplan Company, 2026 Survey of Trends in the Financial Services Industry

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