



COLLEGE FOR
FINANCIAL PLANNING®
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The Great Wealth Transfer Is Here

Is Your Firm Ready to Retain Its Assets?

The College for Financial Planning®—a Kaplan Company is excited to launch a new professional designation program called the **Professional Generational Wealth Transfer AdvisorSM (PGWTASM)**. This designation will not only help your financial advisors develop expertise in wealth transfer planning—it will help your firm solidify its future.

Don't Let the Legacy Leave Your Firm

Over the next two decades, roughly **\$124 trillion** will move from Baby Boomers to their spouses and children.* But for many financial firms, loyalty doesn't always transfer with a client's assets, creating a potential exit event. Firms and financial advisors must consider:

When family wealth moves to the second generation, **70%** of it is lost or leaves the original firm.†

An estimated **\$54 trillion** will be passed on to spouses (primarily women) before eventually transferring intergenerationally to heirs and various charities.* Yet, many widows leave their husbands' financial advisors.

46% of advisors worldwide say the Great Wealth Transfer represents an existential threat to their business.‡ They are increasingly worried they won't be able to retain assets from their clients' spouses or next-generation heirs.

Next-generation heirs will inherit **\$60 trillion** over the next 25 years[§], but **81%** of these heirs don't plan to use their parents' financial advisor.[#]

Today's advisors know that if they haven't built a bridge to the next generation, they are just holding the door open for the competition. In fact, **61%** of financial professionals agree that a financial certification in generational wealth transfer is critical to help serve their clients' needs and grow their client base.**

Future-Proof Your Workforce and Your AUM

The new **PGWTASM designation** prepares your financial advisors to deliver advice that ensures the wealth transfer process reflects the client's values, incurs the least possible tax burden, and endures for generations.

This isn't just a financial designation—it's a strategic **asset retention mechanism**. Completing this program equips your advisors to bridge the gap between wealth creators and wealth receivers, ensuring your firm remains the trusted steward for the entire family.

What Sets the PGWTASM Designation Program Apart?

Built for the Modern Advisor:

The curriculum integrates tax, legal, and behavioral topics into one cohesive competency model, preparing advisors to create holistic, multigenerational wealth transfer strategies that incorporate philanthropy, charitable trusts and foundations, and business succession planning.

Focus on Behavioral Finance:

The curriculum includes strategies for advisors to interact with heirs and navigate family dynamics, ultimately helping you retain clients.

Market Differentiation:

Distinguish your firm with a credential that signals deep expertise in the most critical financial event of the coming decades.

Legal Advice Versus Information:

We address the critical distinction between legal information and legal advice, a key aspect of a financial advisor's role.

Results in a Credential:

This affordable, self-study program ultimately leads to an industry-recognized credential for your advisors.

***Source:** *Financial Advisor*. Is your Firm Ready to Ride the Inheritor Wave? December 2, 2025. Available online at: <https://www.fa-mag.com/news/is-your-firm-ready-to-ride-the-inheritor-wave-85073.html>.

†Source: Nasdaq. Generational Wealth: Why Do 70% of Families Lose Their Wealth in the 2nd Generation? October 19, 2018. Available online at: <https://www.nasdaq.com/articles/generational-wealth%3A-why-do-70-of-families-lose-their-wealth-in-the-2nd-generation-2018-10>.

‡Source: Natixis Investment Managers. Financial advisors remain optimistic despite the impending Great Wealth Transfer, finds Natixis Investment Managers survey. October 16, 2024. Available online at: <https://www.im.natixis.com/en-us/about/newsroom/press-releases/2024/financial-advisors-remain-optimistic-despite-the-impending-great-wealth-transfer>.

§Source: Cerulli Associates. Cerulli Anticipates \$124 Trillion in Wealth Will Transfer Through 2048. December 5, 2024. Available online at: <https://www.cerulli.com/press-releases/cerulli-anticipates-124-trillion-in-wealth-will-transfer-through-2048>.

¶Source: Capgemini Research Institute. Sail the Great Wealth Transfer. World Report Series 2025. Wealth Management. Available online at: https://www.capgemini.com/wp-content/uploads/2025/06/WWR_2025.pdf.

****Source:** This is one of the findings of a quantitative survey conducted by the College for Financial Planning[®]—a Kaplan Company between October 10 and November 7, 2025. For this survey, a sample of 1,099 College for Financial Planning[®] past students was interviewed online in English. The sample includes 751 respondents who answered this question.



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