

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Re: Strategic Wealth Transfer and Estate Planning Review

Dear [Client Name],

It was a pleasure speaking with you recently regarding your long-term financial objectives. Based on our discussion, I have outlined the following strategic recommendations to facilitate the efficient transfer of your wealth and the preservation of your estate.

### **1. Review of Core Estate Documents**

We recommend a formal review of your Will, Revocable Living Trust, and Power of Attorney documents to ensure they reflect your current wishes and account for recent changes in tax legislation.

### **2. Gifting Strategies**

To reduce your taxable estate, we suggest utilizing the annual gift tax exclusion. This allows you to transfer [Amount] per beneficiary each year without incurring gift taxes or depleting your lifetime exemption.

### **3. Beneficiary Designations**

A critical step in our strategy involves updating beneficiary designations on retirement accounts (IRAs/401ks) and life insurance policies to ensure these assets bypass probate and transfer directly to your intended heirs.

### **4. Trust Structuring**

We will explore the use of specialized trusts, such as Irrevocable Life Insurance Trusts (ILITs) or Grantor Retained Annuity Trusts (GRATs), to provide asset protection and minimize potential estate tax liabilities.

### **5. Charitable Giving**

If philanthropic goals remain a priority, we can integrate Donor-Advised Funds (DAFs) or Charitable Lead Trusts into your plan to provide immediate tax benefits while supporting your chosen causes.

Next Steps:

I would like to schedule a meeting with your legal counsel and tax advisor to coordinate the implementation of these strategies. Please let me know your availability for a follow-up call.

Sincerely,

[Your Name]  
[Your Title]  
[Company Name]