WEALTH, WAR & REAL ESTATE

Season 2: The Inner Circle · Episode 8 · Official Blog

Legacy on Your Terms: The Complete Framework for Generational Wealth — Season 2 Finale

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Seven episodes. Seven conversations that happen behind closed doors.

The California tax war. Gray divorce. Trust architecture. The hidden estate. The predator's playbook. The prenup conversation.

This is where it all lands. Legacy is not what you leave behind. Legacy is what you built deliberately — documented correctly, structured carefully, and protected completely — so that the people you love receive exactly what you intended, on your timeline, under your conditions, without a court deciding anything on your behalf.

> ***"The women who build generational wealth are not the ones who got lucky. They are the ones who built deliberately. Asset by asset. Document by document. Conversation by conversation. Legacy on your terms is not an aspiration. It is a structure."***

The Dynasty Trust: Building Wealth That Outlasts You

A dynasty trust is a long-term irrevocable trust designed to hold assets across multiple generations — potentially in perpetuity. Unlike a standard revocable living trust, a dynasty trust holds assets for your children, grandchildren, and great-grandchildren simultaneously, shielding them from estate taxes, creditors, and the divorce proceedings of future generations.

HOW IT WORKS
Assets placed in a dynasty trust are removed from your taxable estate. They grow inside the trust, estate-tax-free, for as long as the trust exists. Your descendants benefit without owning the assets outright — meaning creditors, divorce proceedings, and estate tax events cannot reach the trust assets across generations.

The Generation-Skipping Transfer

The generation-skipping transfer allows you to pass assets directly to grandchildren or great-grandchildren, bypassing the estate tax that would otherwise apply at each generational transfer. With a dynasty trust funded with GST-exempt assets, wealth can pass through multiple generations with the estate tax applied only once — at the initial transfer into the trust.

THE ONE BIG BEAUTIFUL BILL ACT — 2025
The Act permanently set the federal estate tax exemption at $30 million per individual — $60 million per married couple. This is the most significant estate planning development in decades. The window to transfer assets using the full exemption may not remain open indefinitely. Act with your estate planning attorney now.

The Complete Legacy Framework: Five Pillars

Everything built across Season 2 comes together in five legacy pillars.

PILLAR	WHAT IT INCLUDES
1 — The Foundation Documents	Revocable living trust (fully funded) · Pour-over will · Durable power of attorney · Advance healthcare direc
2 — The Tax Strategy	California CPA + estate planning attorney · Capital gains analysis on every property · Prop 13/19 strategy · 1
3 — The Generational Structure	Dynasty trust · Generation-skipping transfer · Real estate in trust with 1031 exchange capability · Family gov
4 — The Protection Layer	Independent oversight · Mandatory accounting · Communication protocol · Inner circle protection · Prenup c
5 — The Letter of Instruction	Who you are · What you built · Why you made the decisions you made · What you hope your family will do

NUMBER	WHAT IT IS	WHY IT MATTERS
$30M	**Federal Exemption**	Permanent individual estate tax exemption under the One Big Beautiful Bill Act — $60M

$124T	**Wealth Transfer**	The Great Wealth Transfer — the largest concentration of private wealth in human history
37%	**Max Cap Gains**	Combined California and federal capital gains rate on major property sales
36%	**Gray Divorce**	Adults over 50 now account for 36% of all divorces
$60K+	**Probate Cost**	Statutory fees on a $2M California estate — vs. $2,500 for a properly drafted trust
5	**Legacy Pillars**	The complete framework — foundation, tax, generational structure, protection, letter of ins

Frequently Asked Questions

What is a dynasty trust and how is it different from a regular trust?

A revocable living trust distributes assets to beneficiaries outright at your death. A dynasty trust holds assets in trust for multiple generations simultaneously. Your descendants benefit from the assets without owning them outright — which means the assets are protected from their creditors, their divorce proceedings, and their estate tax events.

How does the One Big Beautiful Bill Act affect my estate plan?

The Act permanently set the federal estate tax exemption at $30 million per individual — $60 million per married couple. Estates below this threshold pass to heirs free of federal estate tax. Every estate plan not reviewed since the Act passed should be reviewed now.

What should go in a letter of instruction?

Location of all important documents. Contact information for your attorney, CPA, and advisors. A personal statement about your values and wishes. Specific personal property items and your wishes for each. Funeral and memorial preferences. Any family history you want your family to have. Write it in your own voice. Update when things change.

The Season 2 Closing Question

THE FINAL QUESTION

If you became incapacitated tomorrow — or if you died tonight — does the legal structure you have in place right now guarantee that your assets go to exactly the people you want, in exactly the way you want, on your timeline, under your conditions, without a court deciding anything on your behalf? Build the structure that makes the answer yes.

Thank You for Being in The Inner Circle

Eight episodes. Zero basics. The complete advanced curriculum — the conversation that happens behind closed doors.

Season 3: The Power Table is coming. The seat is yours.

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For Women. By Women. ■■