THE GREAT WEALTH TRANSFER:

Protect and Preserve Your Legacy

2025 MDRT U.S. Survey Results

Many Americans plan to pass down or inherit wealth, but they are missing the opportunity to protect their legacy. With trillions expected to change hands in the largest generational wealth shift in history, now is the time to plan intentionally to ensure long-term security.

CONSUMERS AGE 60 AND ABOVE:

64%

Plan to pass wealth to their children or heirs

63% of whom are **not working** with a financial advisor

CONSUMERS AGE 59 AND BELOW:

60%

Expect to inherit wealth in their lifetime

69% of whom are **not working** with a financial advisor

18%

of consumers 60+ **do not believe** they have enough assets to justify creating an estate plan

GENDER

62% WOMEN | 39% MEN

ADVISOR

WORKING WITH A FINANCIAL ADVISOR?

15% YES | 85% NO

45%

of consumers have **not taken any action** to prepare an estate plan

GENDER

57% WOMEN | 41% MEN

ADVISOR

WORKING WITH A FINANCIAL ADVISOR?

94% NO

6% YES

AGE

22%	28%	29%	21%
GEN Z	MILLENNIALS	GEN X	BOOMERS

Start the conversation with your advisor today to begin safeguarding your legacy.

MDRT The Premier Association of Financial Professionals®

Methodology: This survey was conducted by Opinium through a panel of individuals who agreed to take part in surveys. Fieldwork was undertaken August 4-8, 2025, with a representative sample of 2,000 U.S. consumers, weighted on age, gender, region, race, ethnicity and education according to the 2020 U.S. Census.