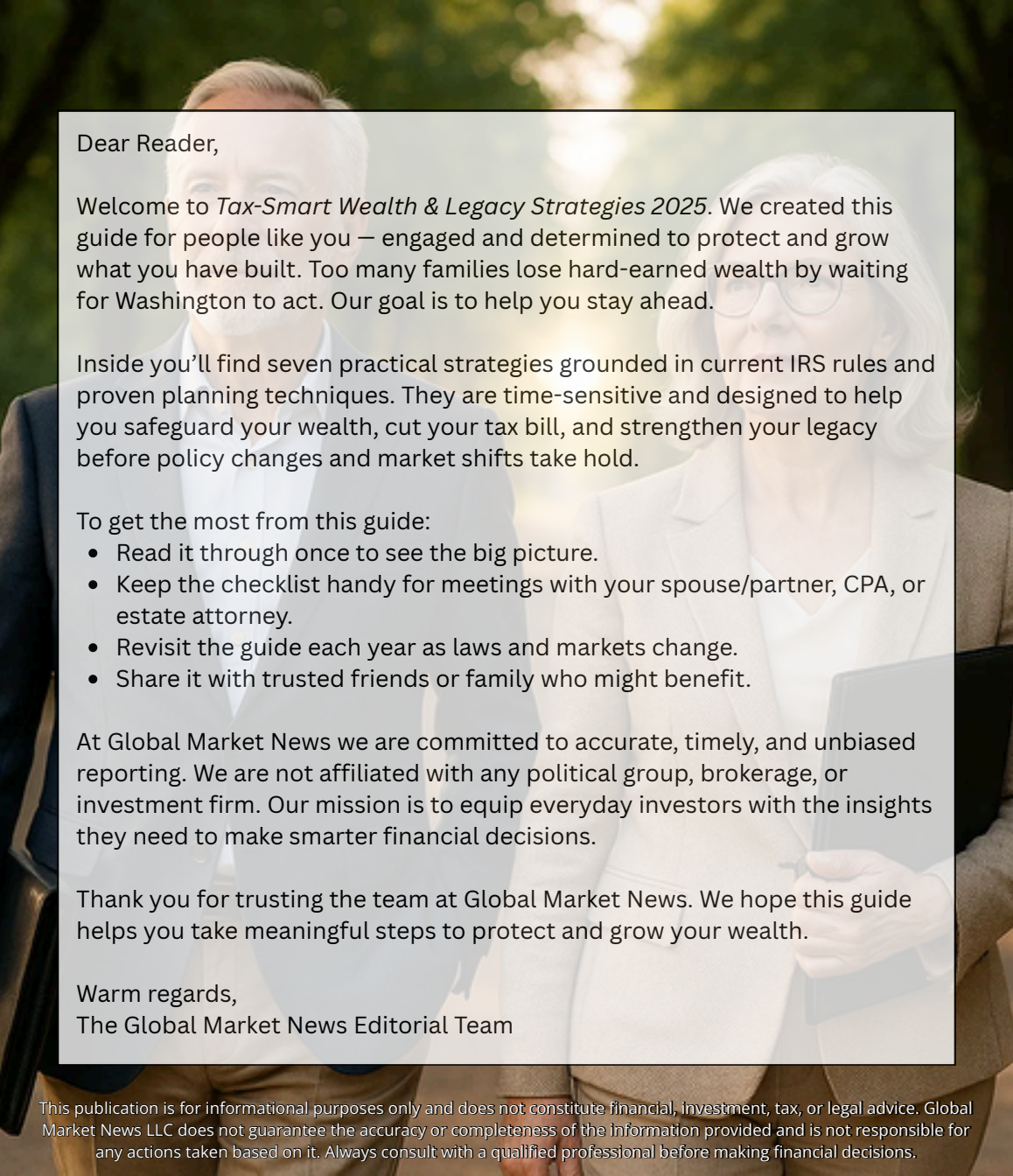


TAX-SMART WEALTH & LEGACY STRATEGIES 2025



A Global Market News LLC Publication



Dear Reader,

Welcome to *Tax-Smart Wealth & Legacy Strategies 2025*. We created this guide for people like you — engaged and determined to protect and grow what you have built. Too many families lose hard-earned wealth by waiting for Washington to act. Our goal is to help you stay ahead.

Inside you'll find seven practical strategies grounded in current IRS rules and proven planning techniques. They are time-sensitive and designed to help you safeguard your wealth, cut your tax bill, and strengthen your legacy before policy changes and market shifts take hold.

To get the most from this guide:

- Read it through once to see the big picture.
- Keep the checklist handy for meetings with your spouse/partner, CPA, or estate attorney.
- Revisit the guide each year as laws and markets change.
- Share it with trusted friends or family who might benefit.

At Global Market News we are committed to accurate, timely, and unbiased reporting. We are not affiliated with any political group, brokerage, or investment firm. Our mission is to equip everyday investors with the insights they need to make smarter financial decisions.

Thank you for trusting the team at Global Market News. We hope this guide helps you take meaningful steps to protect and grow your wealth.

Warm regards,
The Global Market News Editorial Team

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Section 1: Tax & Estate Moves Before New Regulations Hit

- Revisit Estate & Gift Tax Thresholds
- Accelerate Income or Defer Deductions
- Review Capital Gains Harvesting
- Shore Up Trust & Entity Structures
- Don't Overlook State-Level Changes

Section 2: Positioning Retirement Accounts for Trump's Second-Term Agenda

- Review Required Minimum Distributions (RMDs)
- Consider Roth Conversions While Rates Are Known
- Maximize Catch-Up Contributions
- Evaluate Asset Location
- Coordinate Retirement Planning With Estate Goals

Section 3: Hard Assets & Alternatives as a Hedge

- Gold and Precious Metals
- Real Assets & Private Real Estate
- Energy and Natural Resources
- Alternative Credit and Private Market Strategies
- Diversification and Risk Controls

Section 4: Protecting Your Home's Equity and Liability Exposure

- High-Value Homeowners Insurance
- Umbrella Liability Policies
- Home Equity and Financing Strategy
- Titling, Trusts, and Asset Protection
- Quick Checklist

Section 5: Charitable Giving Strategies That Maximize Deductions and Influence

- Donor-Advised Funds
- Giving Appreciated Assets Instead of Cash
- Charitable Trusts for Larger Gifts
- Qualified Charitable Distributions (QCDs) from IRAs
- Aligning Giving With Influence

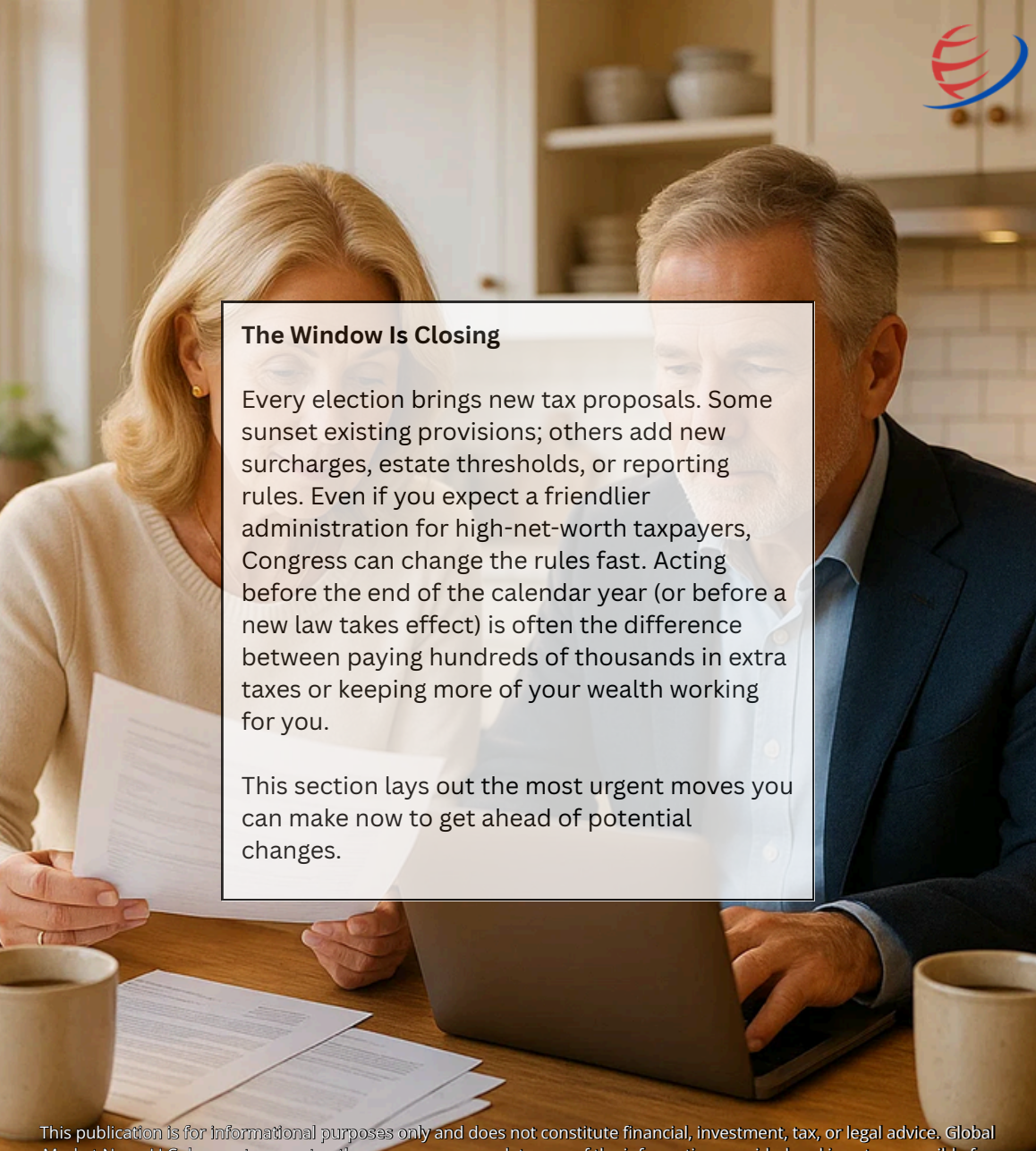
Section 6: Intergenerational Wealth Transfer Tactics

- Annual Exclusion Gifts
- 529 College Savings Plans
- Dynasty and Generation-Skipping Trusts
- Strategic Roth Conversions for Heirs
- Incorporate Values, Not Just Money

Section 7: The 2025 High-Net-Worth Checklist

- One Page. Seven Moves. Maximum Impact


Tax & Estate Moves Before
New Regulations Hit

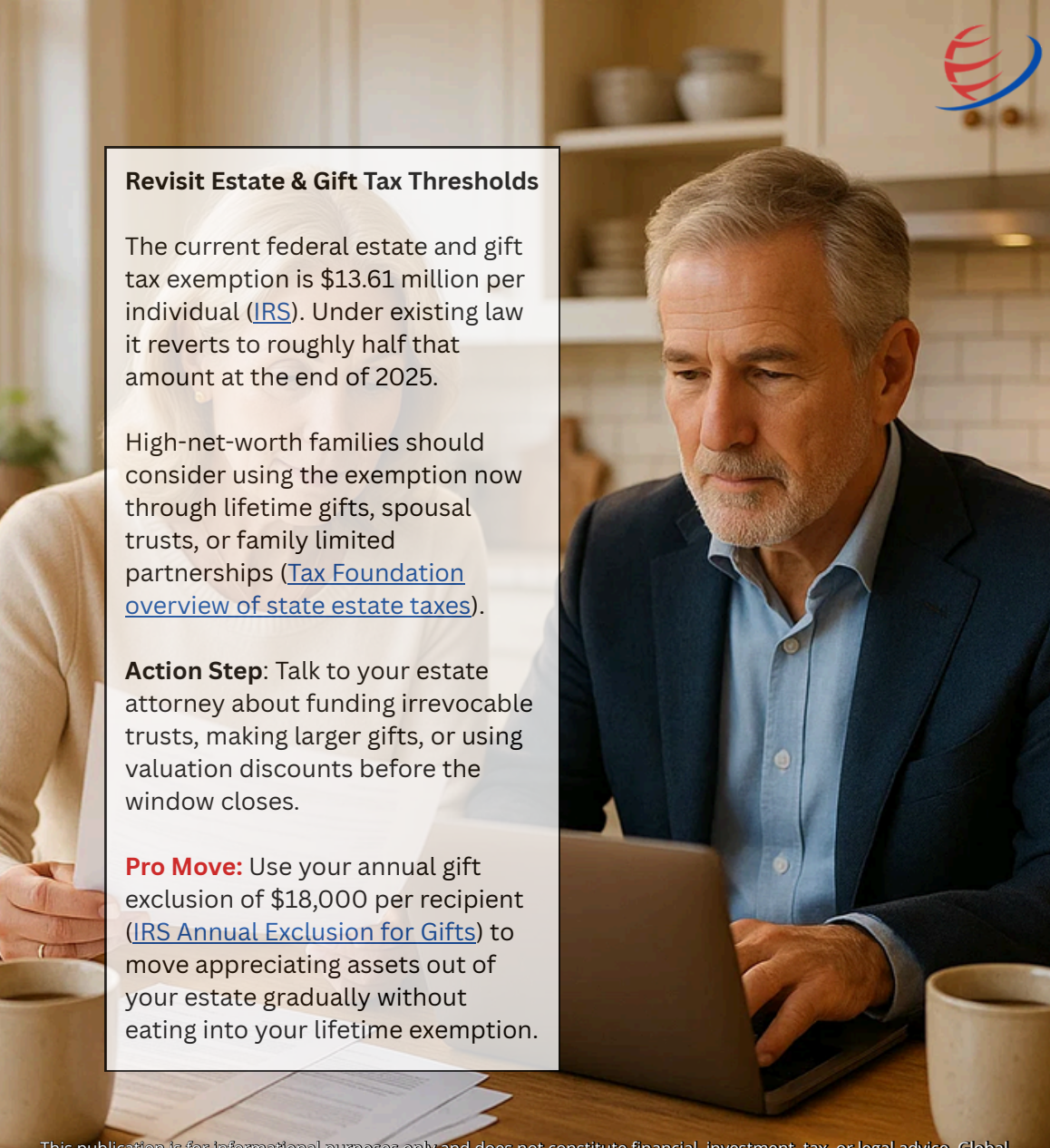


The Window Is Closing

Every election brings new tax proposals. Some sunset existing provisions; others add new surcharges, estate thresholds, or reporting rules. Even if you expect a friendlier administration for high-net-worth taxpayers, Congress can change the rules fast. Acting before the end of the calendar year (or before a new law takes effect) is often the difference between paying hundreds of thousands in extra taxes or keeping more of your wealth working for you.

This section lays out the most urgent moves you can make now to get ahead of potential changes.

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Revisit Estate & Gift Tax Thresholds

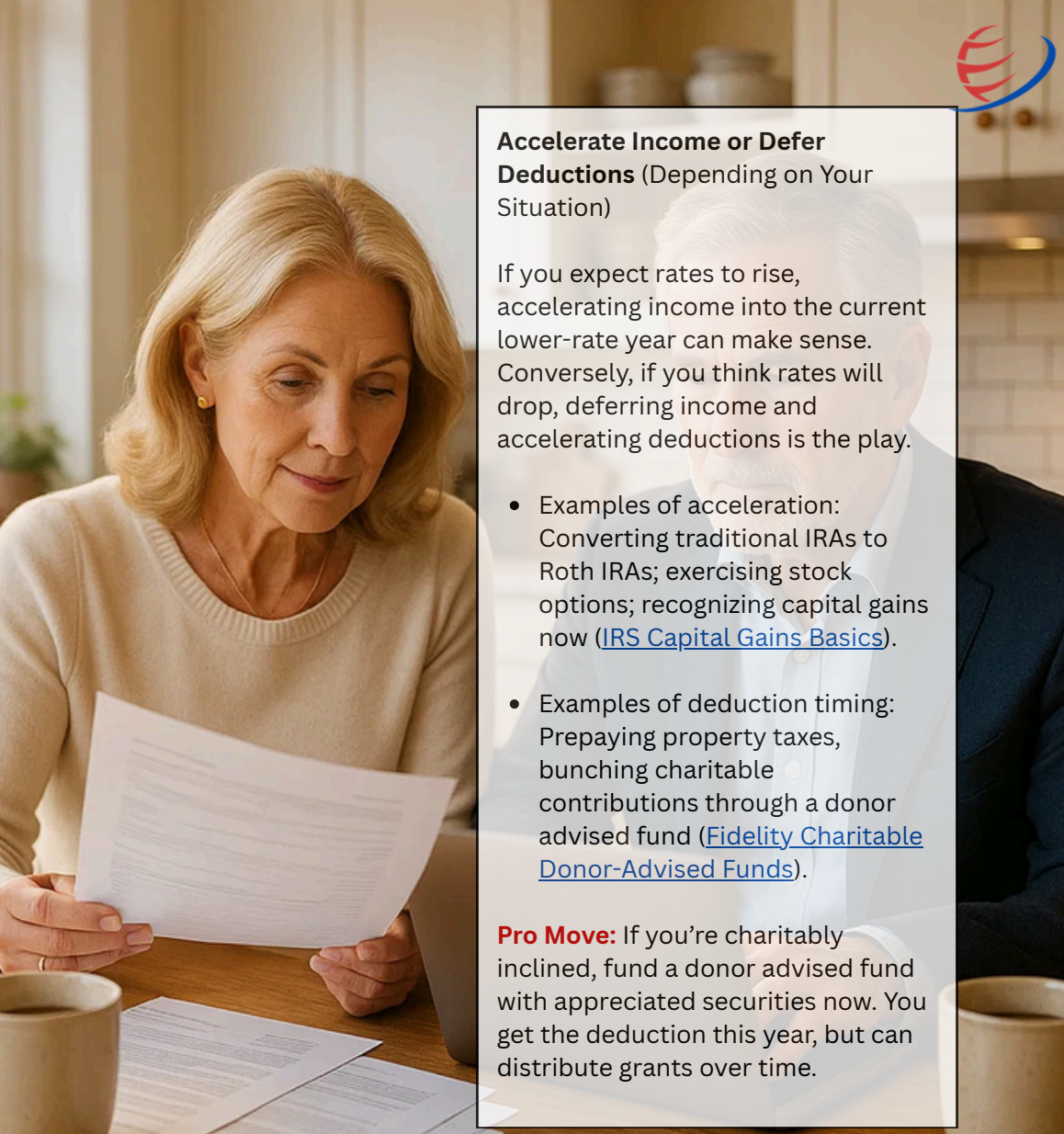
The current federal estate and gift tax exemption is $13.61 million per individual (IRS). Under existing law it reverts to roughly half that amount at the end of 2025.

High-net-worth families should consider using the exemption now through lifetime gifts, spousal trusts, or family limited partnerships (Tax Foundation overview of state estate taxes).

Action Step: Talk to your estate attorney about funding irrevocable trusts, making larger gifts, or using valuation discounts before the window closes.

Pro Move: Use your annual gift exclusion of $18,000 per recipient (IRS Annual Exclusion for Gifts) to move appreciating assets out of your estate gradually without eating into your lifetime exemption.

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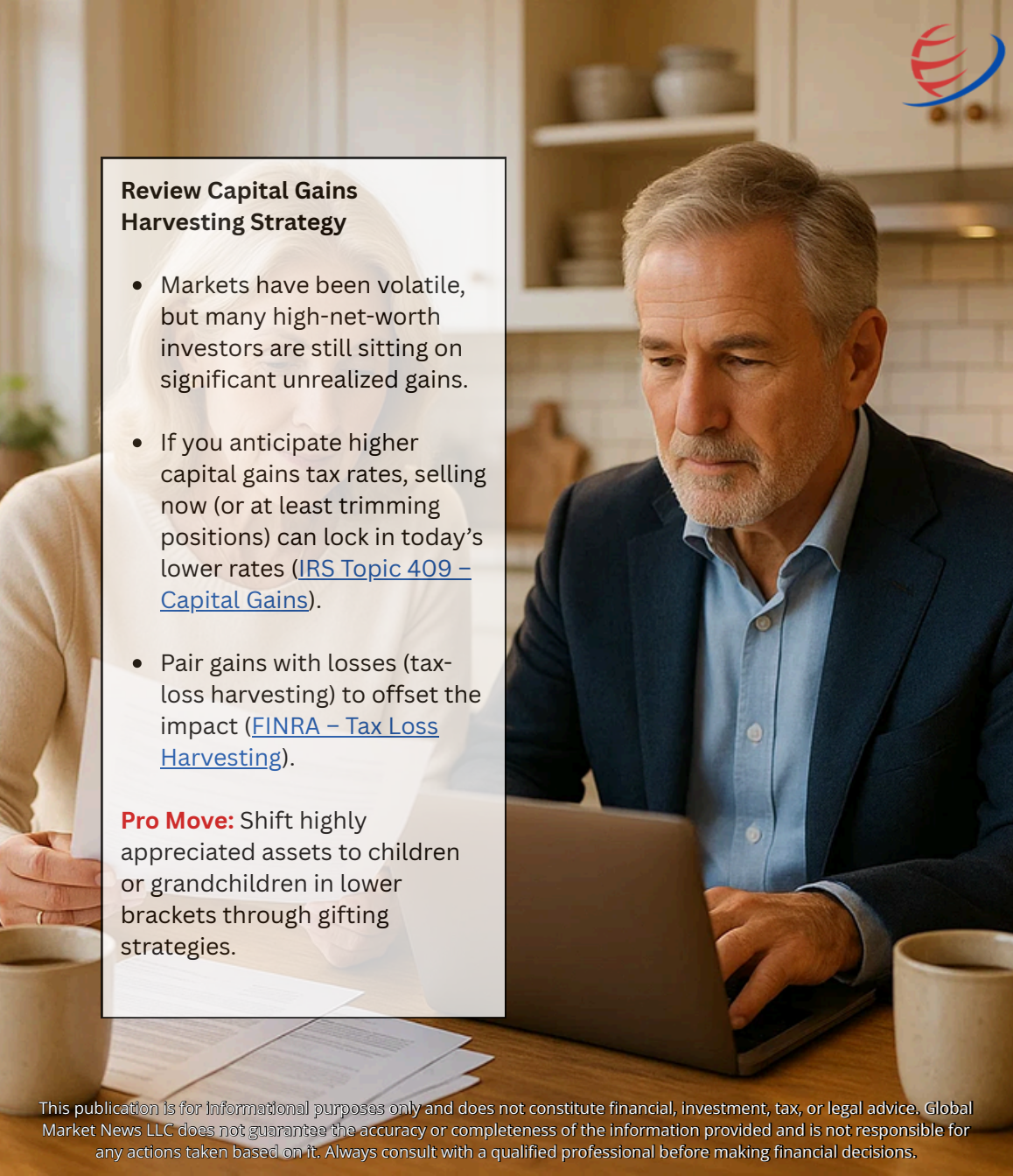
Accelerate Income or Defer Deductions (Depending on Your Situation)

If you expect rates to rise, accelerating income into the current lower-rate year can make sense. Conversely, if you think rates will drop, deferring income and accelerating deductions is the play.

- Examples of acceleration: Converting traditional IRAs to Roth IRAs; exercising stock options; recognizing capital gains now (IRS Capital Gains Basics).
- Examples of deduction timing: Prepaying property taxes, bunching charitable contributions through a donor advised fund (Fidelity Charitable Donor-Advised Funds).

Pro Move: If you're charitably inclined, fund a donor advised fund with appreciated securities now. You get the deduction this year, but can distribute grants over time.

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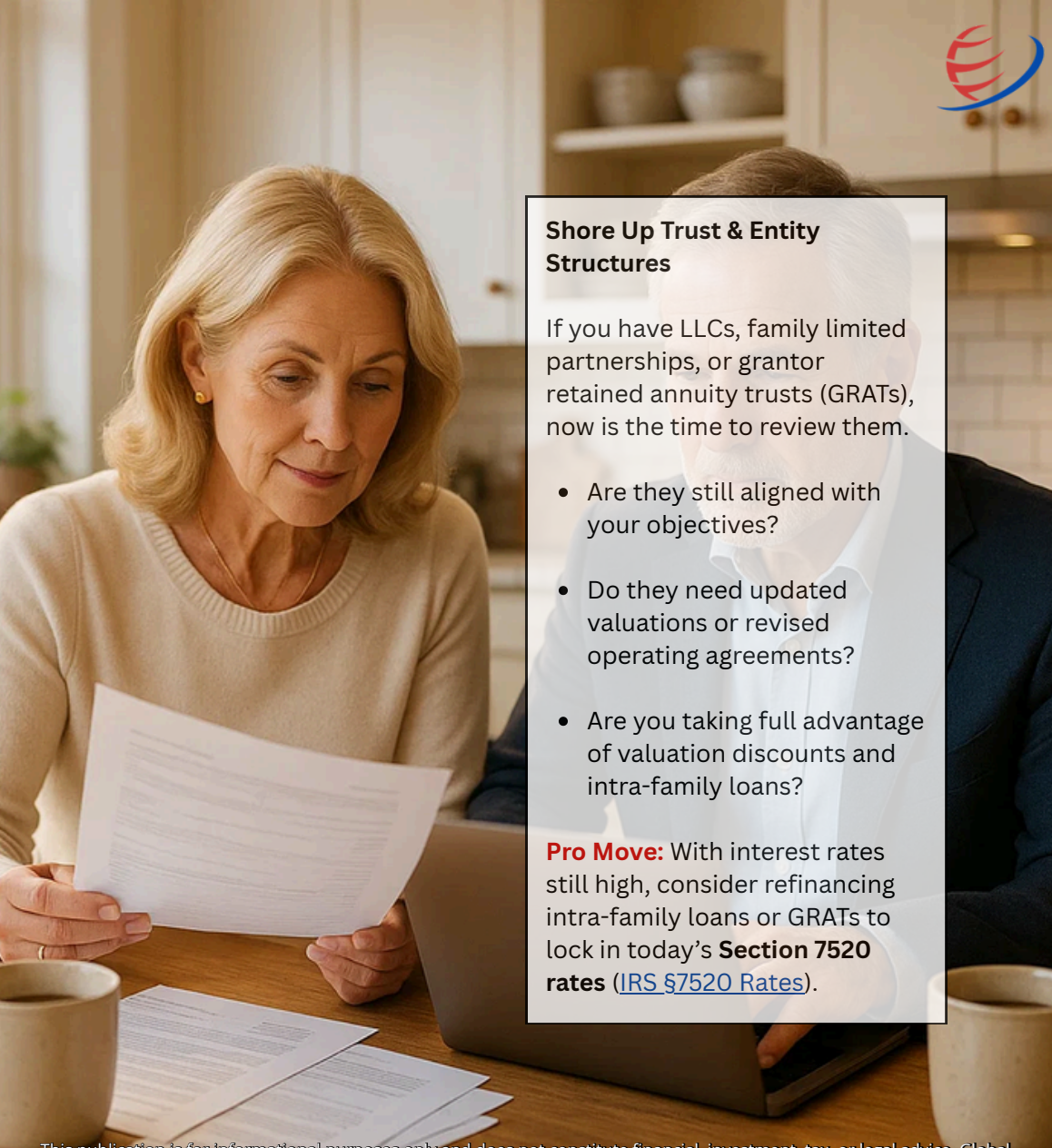


Review Capital Gains Harvesting Strategy

- Markets have been volatile, but many high-net-worth investors are still sitting on significant unrealized gains.
- If you anticipate higher capital gains tax rates, selling now (or at least trimming positions) can lock in today's lower rates (IRS Topic 409 – Capital Gains).
- Pair gains with losses (tax-loss harvesting) to offset the impact (FINRA – Tax Loss Harvesting).

Pro Move: Shift highly appreciated assets to children or grandchildren in lower brackets through gifting strategies.

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Shore Up Trust & Entity Structures

If you have LLCs, family limited partnerships, or grantor retained annuity trusts (GRATs), now is the time to review them.

- Are they still aligned with your objectives?
- Do they need updated valuations or revised operating agreements?
- Are you taking full advantage of valuation discounts and intra-family loans?

Pro Move: With interest rates still high, consider refinancing intra-family loans or GRATs to lock in today's **Section 7520 rates** (IRS §7520 Rates).

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Don’t Overlook State-Level Changes

Some states are adding their own estate or wealth taxes. Your home state or the state where your property sits can make a big difference in your effective rate.

Consider where you claim domicile for estate tax purposes.

Evaluate moving or gifting strategies for out-of-state property (Tax Foundation State Estate & Inheritance Tax Map)

Checklist

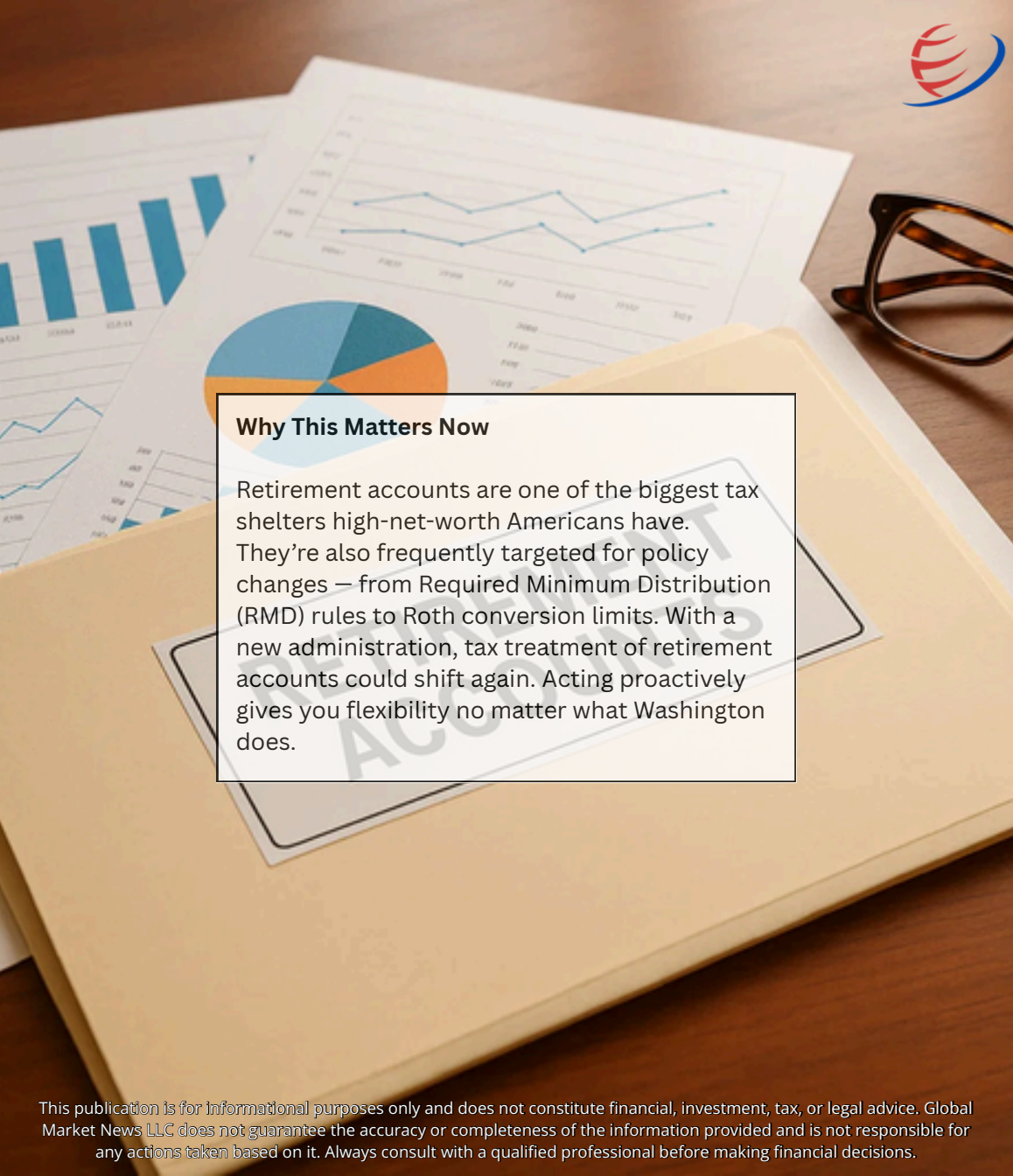
- Use 2025’s historically high estate & gift exemption now.
- Decide whether to accelerate or defer income/deductions based on your forecast.
- Harvest gains or losses strategically before year-end.
- Review trusts, LLCs, and GRATs for alignment and valuation opportunities.
- Check state-level estate/wealth taxes and domicile implications.

Key Takeaway: You can’t control tax policy, but you can control timing and structure. By acting before changes are enacted, you lock in today’s favorable environment and keep more of your wealth working for you and your family.

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Positioning Retirement Accounts for Trump's Second-Term Agenda



Why This Matters Now

Retirement accounts are one of the biggest tax shelters high-net-worth Americans have. They're also frequently targeted for policy changes — from Required Minimum Distribution (RMD) rules to Roth conversion limits. With a new administration, tax treatment of retirement accounts could shift again. Acting proactively gives you flexibility no matter what Washington does.

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Review Your Required Minimum Distributions (RMDs)

- The SECURE 2.0 Act raised the RMD age to 73 in 2023 and will increase it to 75 in 2033 (IRS – Required Minimum Distributions).
- A second Trump term could see efforts to reduce regulation or alter RMD calculations — but nothing is guaranteed.
- **Action Step**: If you're already taking RMDs, review your withdrawal schedule and consider whether larger withdrawals in lower-tax years make sense.

Consider Roth Conversions While Rates Are Known

- Current individual tax rates are scheduled to sunset after 2025, potentially rising for high earners (Tax Foundation on TCJA Sunsets).
- Converting part of your traditional IRA to a Roth now means paying tax at today's rates and letting future growth compound tax-free.
- Roths have no RMDs for original owners, which can help with estate planning (IRS – Roth IRAs).

Pro Move: Use market pullbacks to convert when account values are temporarily lower, reducing the tax hit.

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Maximize Catch-Up Contributions

- Currently the 401(k) contribution limit is $23,000 plus a $7,500 catch-up if you're age 50 or older (IRS 401(k) Contribution Limits).
- IRAs allow $7,000 plus $1,000 catch-up for those 50+ (IRS IRA Contribution Limits).
- A conservative administration could expand contribution limits further but until that happens, max out what's available.

Evaluate Your Asset Location

- Hard assets and alternatives (gold, private credit, energy funds) may not be ideal inside tax-deferred accounts due to unrelated business taxable income (UBTI) rules (IRS – UBTI).
- Conversely, high-turnover or interest-heavy investments are often better placed inside tax-deferred accounts to shield ongoing income.

Pro Move: Work with your advisor to map which assets belong in taxable vs. tax-advantaged accounts to minimize lifetime tax drag.

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Coordinate Retirement Planning With Estate Goals

Beneficiary designations control who inherits your IRAs and 401(k)s; they override your will.

Under the SECURE Act, most non-spouse beneficiaries must deplete inherited IRAs within 10 years (IRS – SECURE Act Beneficiary Rules).

Use Roth conversions, spousal rollovers, and trusts strategically to manage this new 10-year window.

Checklist

- Review RMD schedule under SECURE 2.0.
- Consider partial Roth conversions before 2025 sunset of lower rates.
- Max out 401(k) and IRA contributions including catch-ups.
- Map asset location to minimize taxes and UBTI.
- Update beneficiary designations to match estate plan.

Key Takeaway: Retirement accounts are too important to "set and forget." Proactive moves, especially Roth conversions and beneficiary updates can save six figures in taxes and make your wealth transfer far smoother, regardless of policy changes.

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Hard Assets & Alternatives as a Hedge

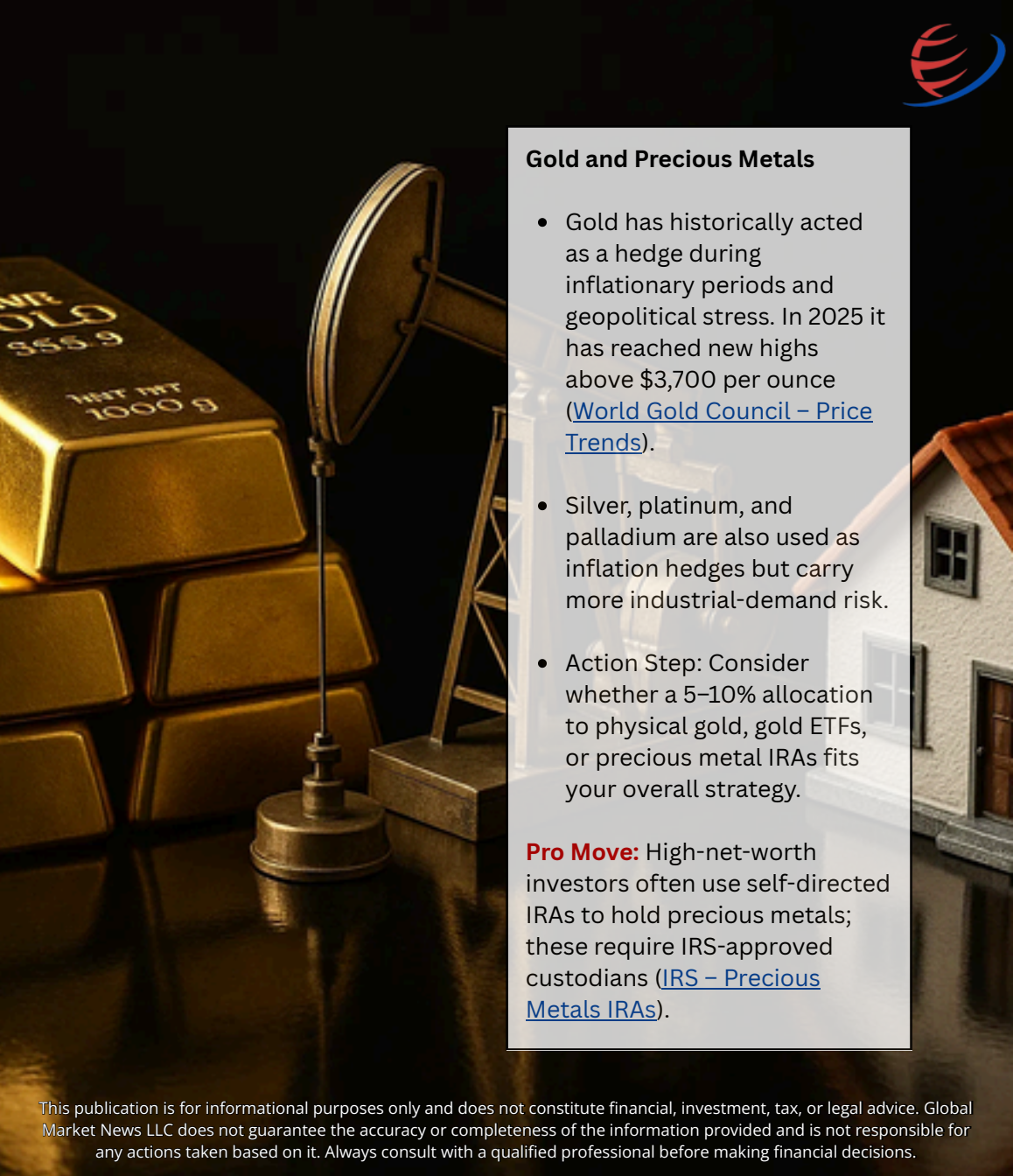
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Why Hard Assets Matter Now

Periods of high inflation, tariff disputes, and market volatility often push investors toward “hard assets” — tangible stores of value like gold, real estate, and energy infrastructure. A second Trump term could see aggressive tariffs, reshoring incentives, and shifts in Fed policy that change the landscape for both equities and alternatives. Knowing how to position hard assets inside and outside your portfolio is critical.

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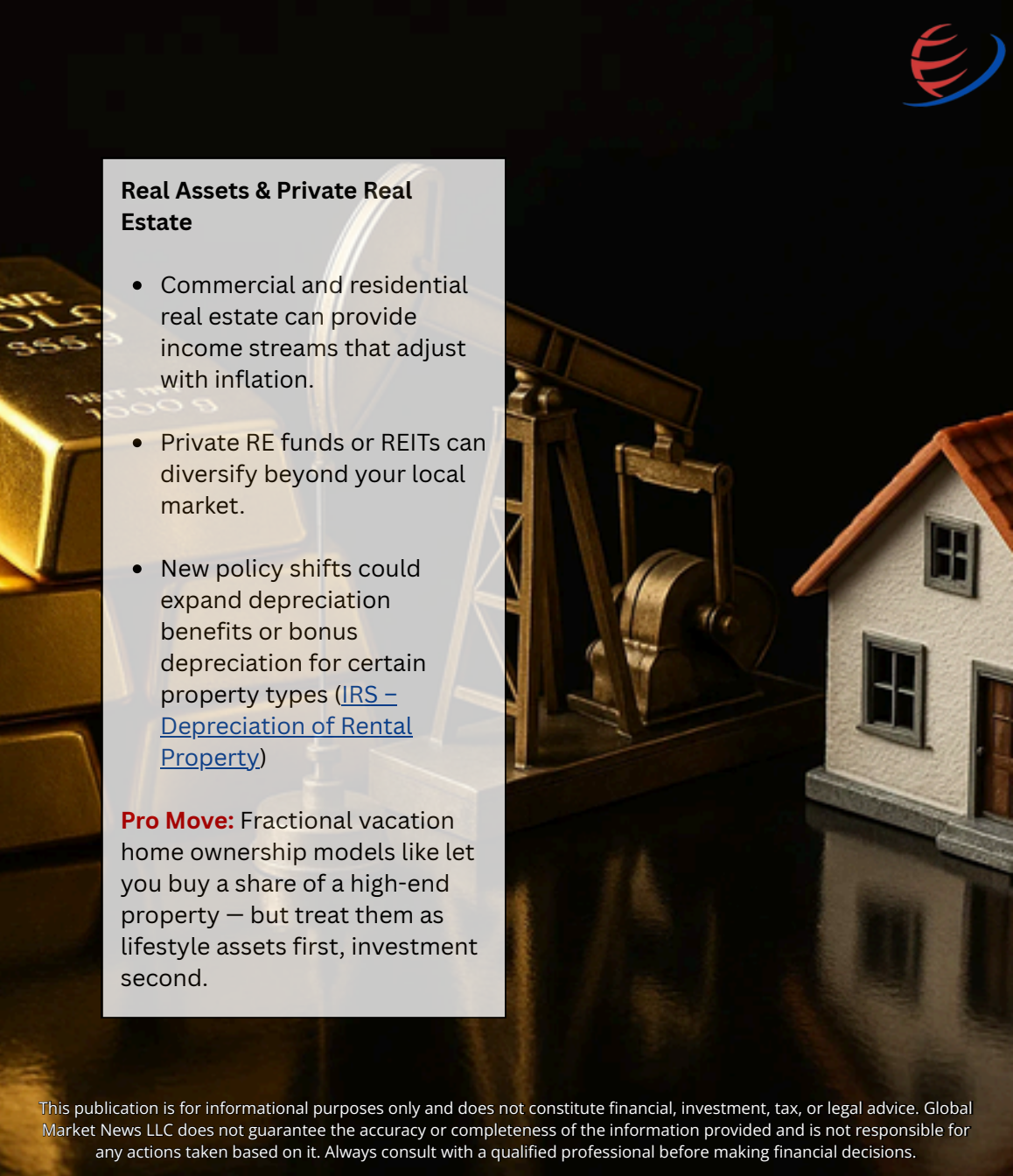


Gold and Precious Metals

- Gold has historically acted as a hedge during inflationary periods and geopolitical stress. In 2025 it has reached new highs above $3,700 per ounce (World Gold Council – Price Trends).
- Silver, platinum, and palladium are also used as inflation hedges but carry more industrial-demand risk.
- Action Step: Consider whether a 5–10% allocation to physical gold, gold ETFs, or precious metal IRAs fits your overall strategy.

Pro Move: High-net-worth investors often use self-directed IRAs to hold precious metals; these require IRS-approved custodians (IRS – Precious Metals IRAs).

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Real Assets & Private Real Estate

- Commercial and residential real estate can provide income streams that adjust with inflation.
- Private RE funds or REITs can diversify beyond your local market.
- New policy shifts could expand depreciation benefits or bonus depreciation for certain property types (IRS – Depreciation of Rental Property)

Pro Move: Fractional vacation home ownership models like let you buy a share of a high-end property — but treat them as lifestyle assets first, investment second.

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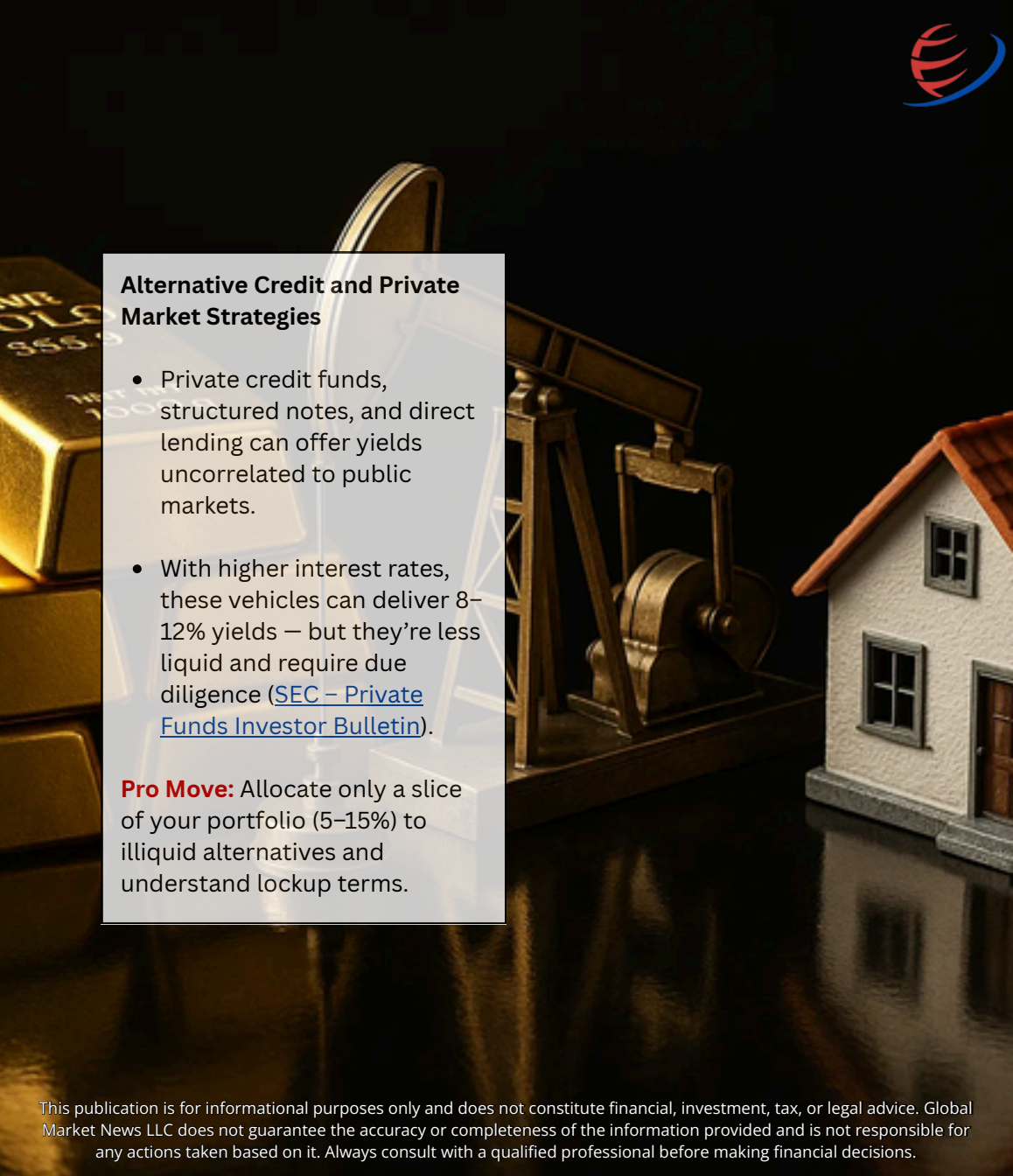


Energy and Natural Resources

- Energy infrastructure (pipelines, MLPs) has traditionally been favored under administrations that expand domestic production.
- High dividend yields and potential tax advantages can be attractive in a portfolio (IRS – MLP Taxation).
- Commodities exposure (oil, natural gas, copper) can also hedge inflation and supply shocks.

Pro Move: Consider whether to hold MLPs in taxable accounts (to benefit from pass-through income) rather than IRAs, which can generate UBTI.

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Alternative Credit and Private Market Strategies

- Private credit funds, structured notes, and direct lending can offer yields uncorrelated to public markets.
- With higher interest rates, these vehicles can deliver 8–12% yields — but they're less liquid and require due diligence (SEC – Private Funds Investor Bulletin).

Pro Move: Allocate only a slice of your portfolio (5–15%) to illiquid alternatives and understand lockup terms.

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Diversification and Risk Controls

Hard assets can reduce volatility, but they're not risk-free. Gold can stagnate, real estate can fall, and private funds can gate withdrawals.

Match your allocations to your time horizon and cash flow needs.

Checklist

- Evaluate a 5–10% allocation to gold or precious metals (verify custodian rules).
- Explore private real estate or REITs to diversify income streams.
- Review energy & MLP exposure in taxable vs. retirement accounts.
- Limit illiquid private funds to an appropriate slice of your portfolio.
- Balance hard assets with liquid reserves for flexibility.

Key Takeaway: Hard assets can be powerful hedges against inflation, tariffs, and geopolitical risk, but they work best as part of a broader, diversified plan — not as all-or-nothing bets.

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Protecting Your Home's Equity and Liability Exposure



Why Your Home Needs a “Defense Plan”

For most high-net-worth households, the primary residence represents a major portion of net worth — often $1M+ in equity. That makes it both a valuable asset and a liability target. Rising home values, bigger verdicts, and evolving insurance markets (especially in disaster-prone states) mean you should treat your home like part of your portfolio: regularly reviewed, protected, and optimized.

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High-Value Homeowners Insurance

- Standard homeowners policies often cap coverage well below the value of high-end properties or contents.
- High-value carriers like Chubb, PURE Insurance, and AIG Private Client offer broader coverage, higher limits, and access to specialized claims teams (Chubb High-Value Homeowners Coverage).
- Action Step: Have your policy reviewed annually to ensure coverage reflects current replacement cost, not purchase price.

Pro Move: Many carriers offer complimentary risk assessments, disaster preparedness checklists, and even wildfire mitigation services for properties in vulnerable areas.

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Umbrella Liability Policies

- A standard homeowners policy includes some liability coverage, but often only up to $300K or $500K.
- An umbrella policy provides additional liability protection, usually starting at $1M and going much higher — essential for high-net-worth households (Insurance Information Institute – Umbrella Policies).
- Umbrella coverage can also extend to auto, boats, and even certain online defamation claims.

Pro Move: Coordinate your umbrella policy limits with your net worth — a good rule of thumb is coverage at least equal to your total exposed assets.

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Home Equity and Financing Strategy

- With mortgage rates still relatively high, tapping home equity can be expensive, but it also may allow you to diversify if too much of your net worth is tied up in real estate.

- Home equity lines of credit (HELOCs) and cash-out refinancing are still available, but rates, fees, and tax treatment vary (CFPB – HELOC Basics).

Pro Move: If you use home equity as a financing tool, earmark it for investments or business purposes with a clear plan, not lifestyle spending.

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Titling, Trusts, and Asset Protection

In some states, placing your home in certain trusts or using tenancy-by-the-entirety can protect equity from creditors (Nolo – Protecting Your Home from Creditors).

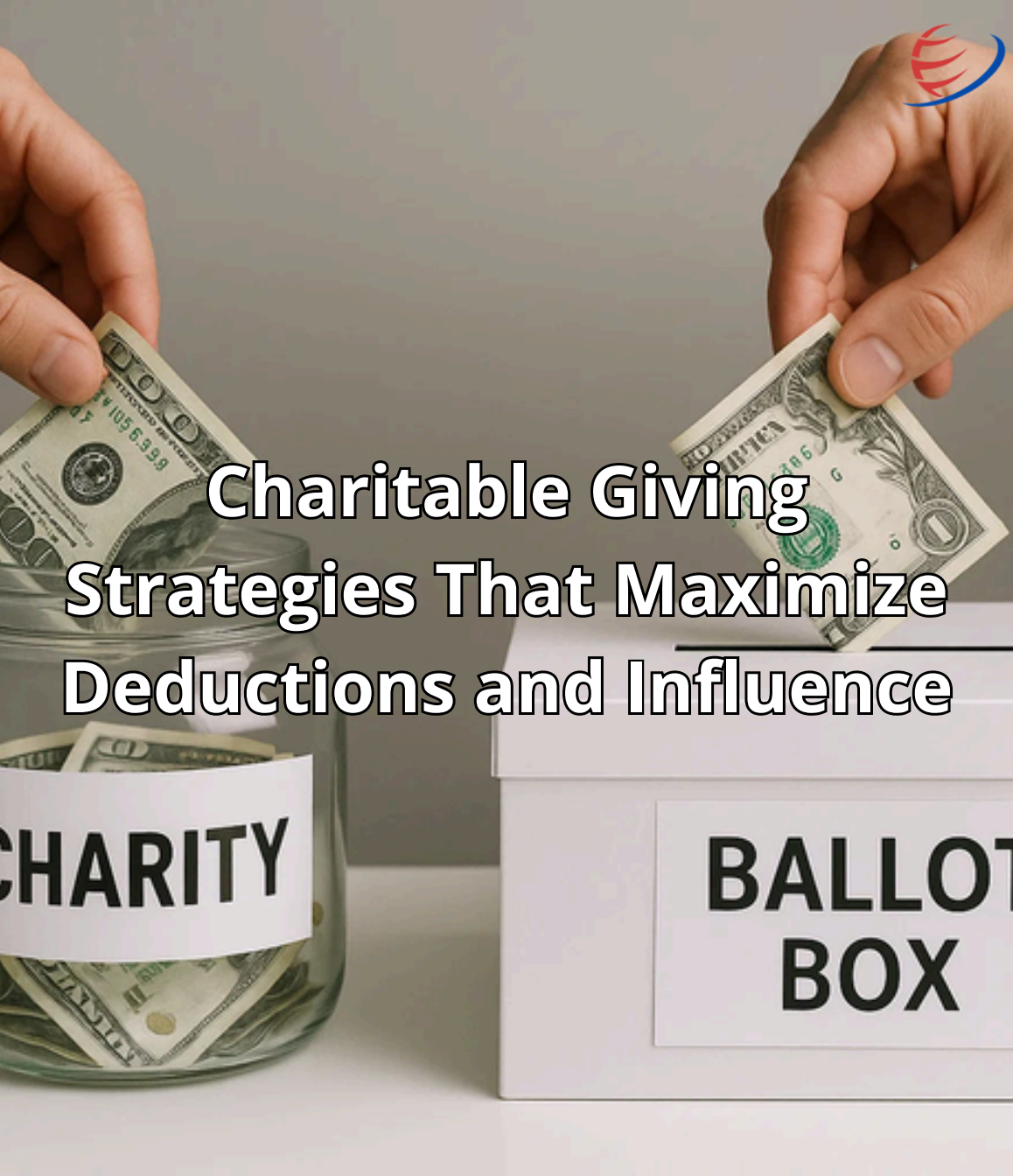
Work with an attorney familiar with your state's laws; asset protection is highly state-specific.

Checklist

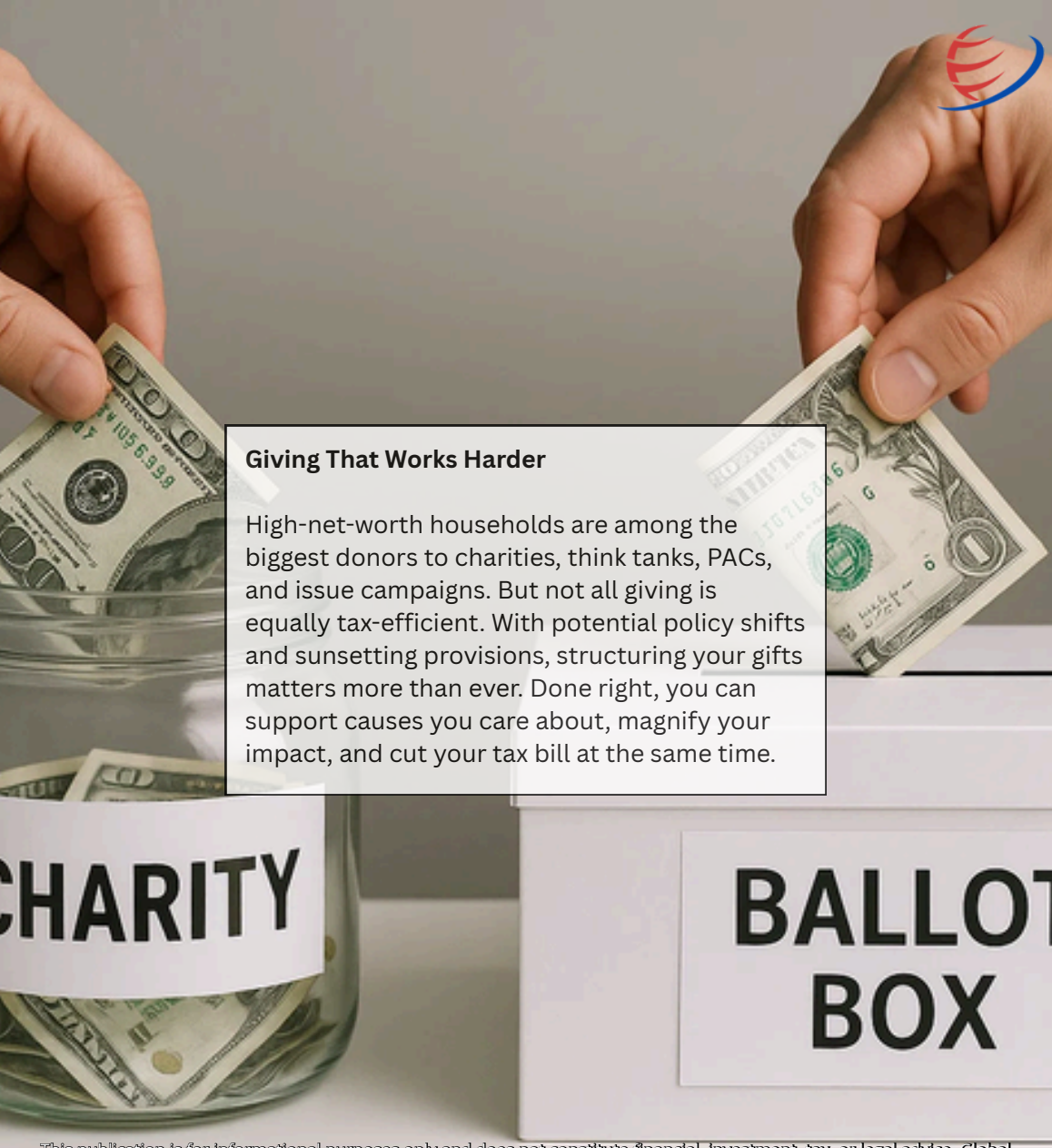
- Upgrade to a high-value homeowners policy that matches replacement cost.
- Add or increase umbrella liability coverage to match net worth.
- Review whether tapping or diversifying home equity makes sense in your overall plan.
- Consult with an attorney on titling or trust strategies for asset protection.

Key Takeaway: Your home is not just where you live — it's a multimillion-dollar asset. High-value insurance, umbrella coverage, prudent equity use, and correct legal structures keep it protected and working for you.

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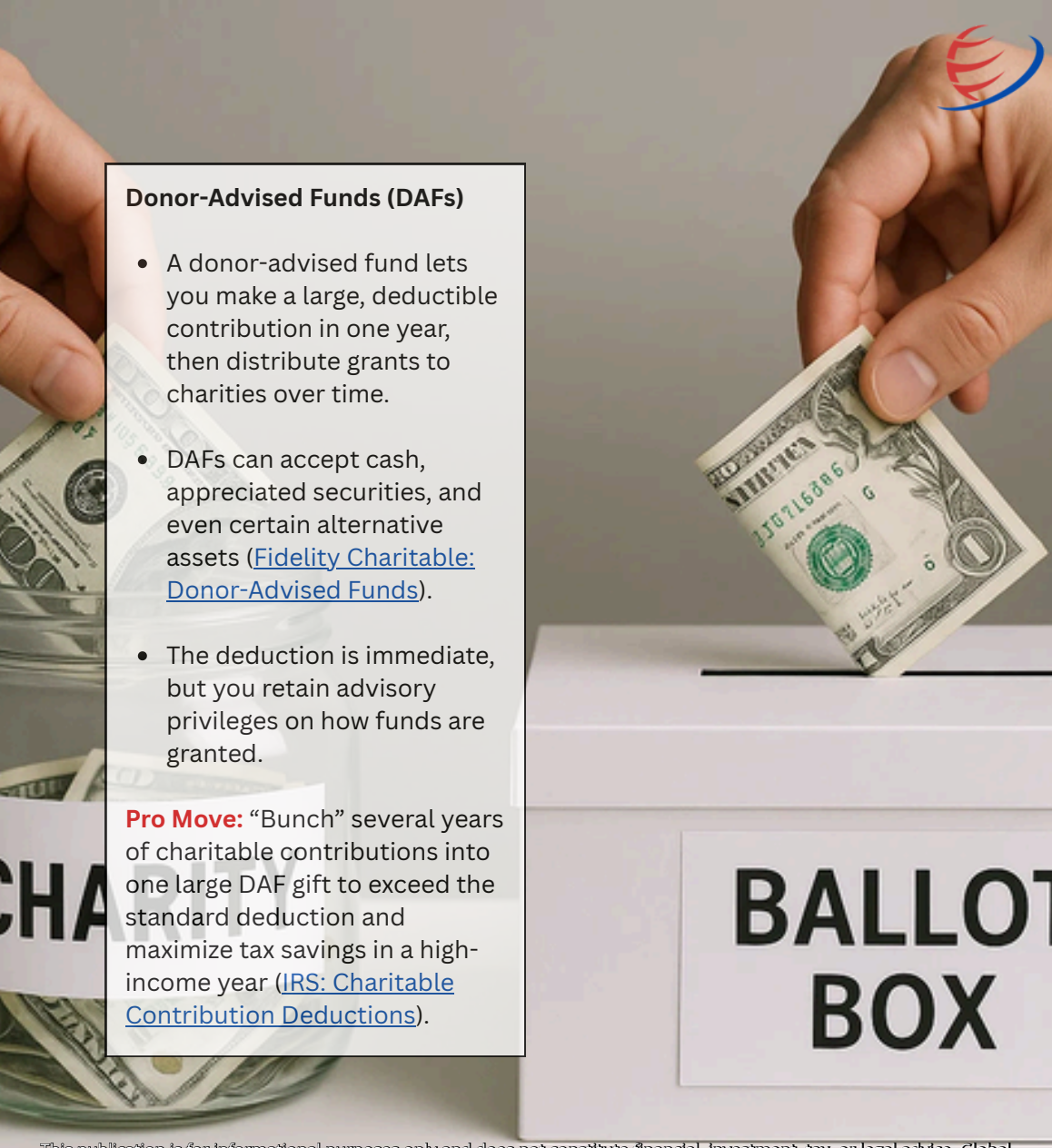
Charitable Giving Strategies That Maximize Deductions and Influence



Giving That Works Harder

High-net-worth households are among the biggest donors to charities, think tanks, PACs, and issue campaigns. But not all giving is equally tax-efficient. With potential policy shifts and sunsetting provisions, structuring your gifts matters more than ever. Done right, you can support causes you care about, magnify your impact, and cut your tax bill at the same time.

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Donor-Advised Funds (DAFs)

- A donor-advised fund lets you make a large, deductible contribution in one year, then distribute grants to charities over time.
- DAFs can accept cash, appreciated securities, and even certain alternative assets (Fidelity Charitable: Donor-Advised Funds).
- The deduction is immediate, but you retain advisory privileges on how funds are granted.

Pro Move: "Bunch" several years of charitable contributions into one large DAF gift to exceed the standard deduction and maximize tax savings in a high-income year (IRS: Charitable Contribution Deductions).

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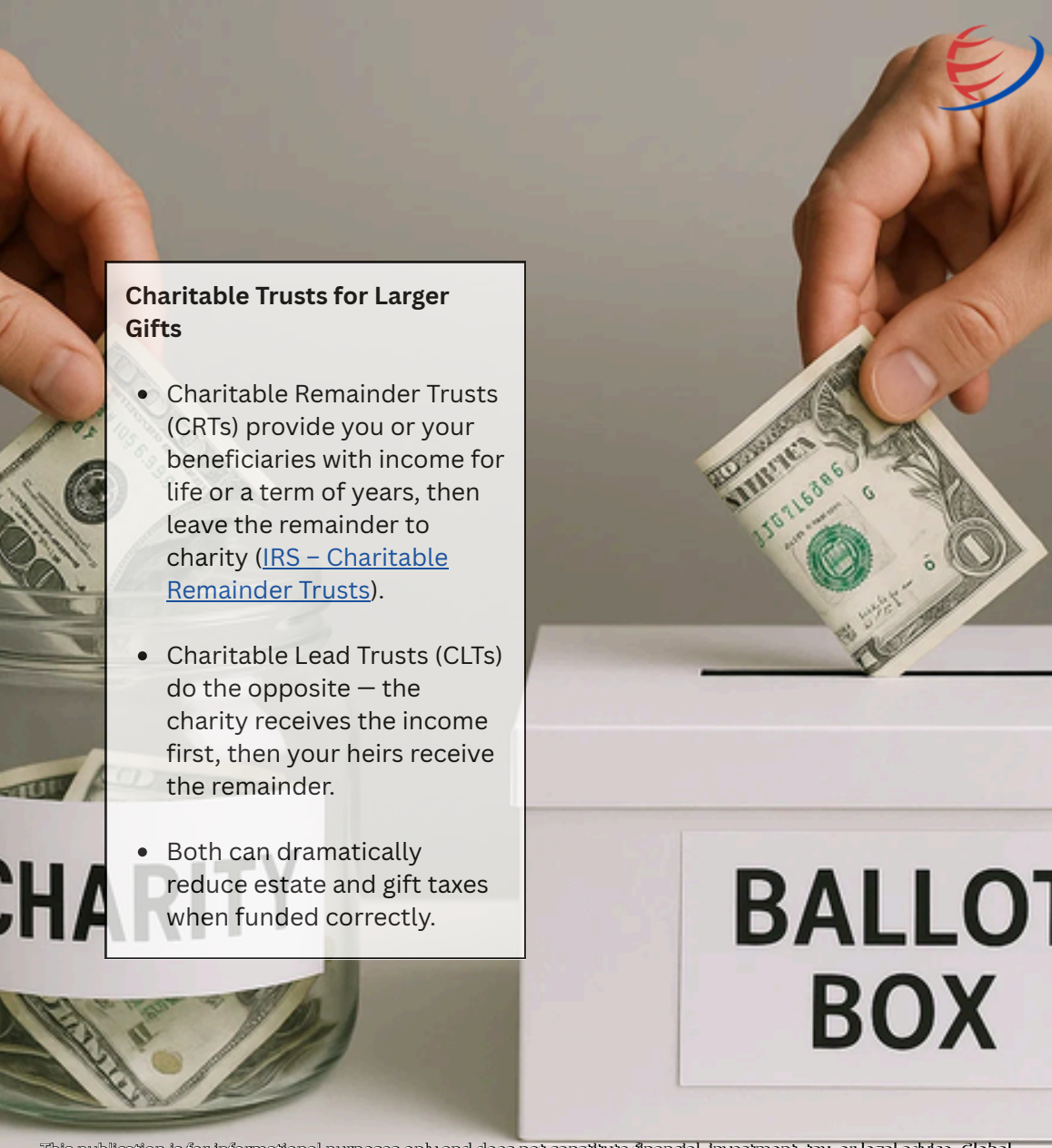


Giving Appreciated Assets Instead of Cash

- Donating appreciated stock or mutual fund shares held longer than a year lets you deduct the fair market value and avoid paying capital gains tax (IRS Publication 526 – Charitable Contributions).
- Works especially well in bull markets or after a large one-time gain.

Pro Move: Combine a gift of appreciated securities with a DAF to lock in both the deduction and the grant flexibility.

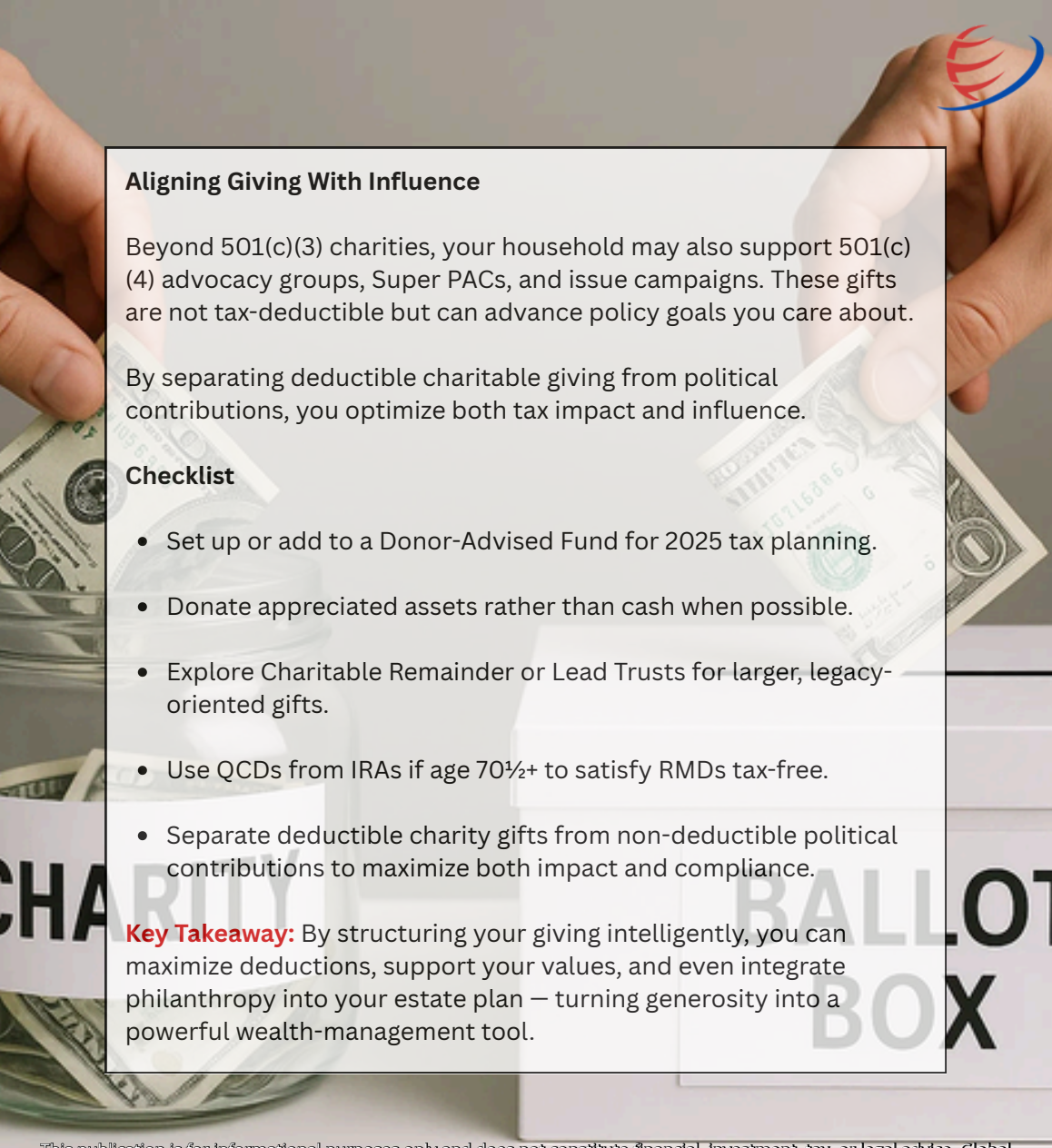
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Charitable Trusts for Larger Gifts

- Charitable Remainder Trusts (CRTs) provide you or your beneficiaries with income for life or a term of years, then leave the remainder to charity (IRS – Charitable Remainder Trusts).
- Charitable Lead Trusts (CLTs) do the opposite — the charity receives the income first, then your heirs receive the remainder.
- Both can dramatically reduce estate and gift taxes when funded correctly.

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Aligning Giving With Influence

Beyond 501(c)(3) charities, your household may also support 501(c)(4) advocacy groups, Super PACs, and issue campaigns. These gifts are not tax-deductible but can advance policy goals you care about.

By separating deductible charitable giving from political contributions, you optimize both tax impact and influence.

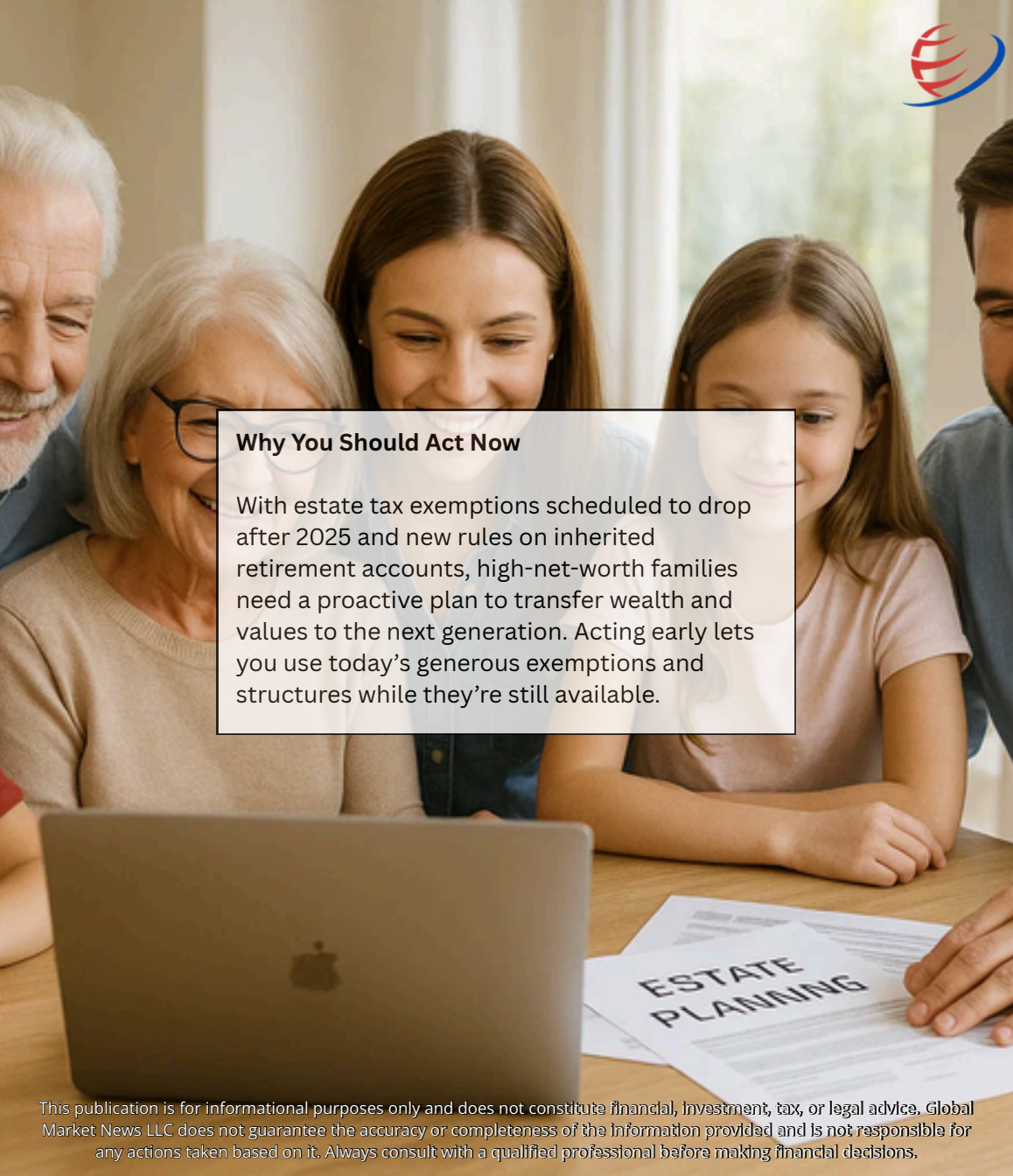
Checklist

- Set up or add to a Donor-Advised Fund for 2025 tax planning.
- Donate appreciated assets rather than cash when possible.
- Explore Charitable Remainder or Lead Trusts for larger, legacy-oriented gifts.
- Use QCDs from IRAs if age 70½+ to satisfy RMDs tax-free.
- Separate deductible charity gifts from non-deductible political contributions to maximize both impact and compliance.

Key Takeaway: By structuring your giving intelligently, you can maximize deductions, support your values, and even integrate philanthropy into your estate plan — turning generosity into a powerful wealth-management tool.

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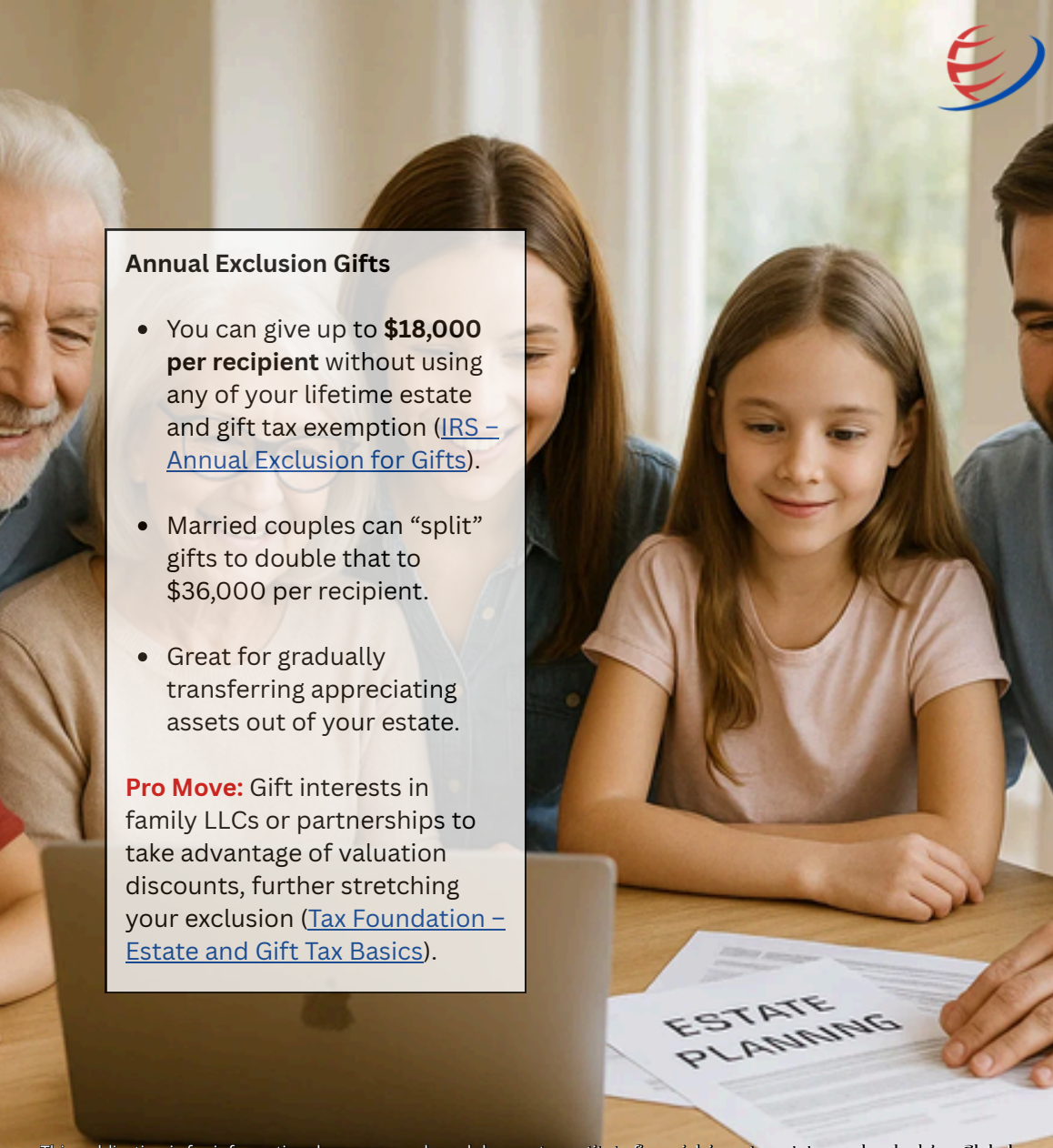

Intergenerational Wealth Transfer Tactics
ESTATE PLANNING



Why You Should Act Now

With estate tax exemptions scheduled to drop after 2025 and new rules on inherited retirement accounts, high-net-worth families need a proactive plan to transfer wealth and values to the next generation. Acting early lets you use today's generous exemptions and structures while they're still available.

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Annual Exclusion Gifts

- You can give up to **$18,000 per recipient** without using any of your lifetime estate and gift tax exemption (IRS – Annual Exclusion for Gifts).
- Married couples can "split" gifts to double that to $36,000 per recipient.
- Great for gradually transferring appreciating assets out of your estate.

Pro Move: Gift interests in family LLCs or partnerships to take advantage of valuation discounts, further stretching your exclusion (Tax Foundation – Estate and Gift Tax Basics).

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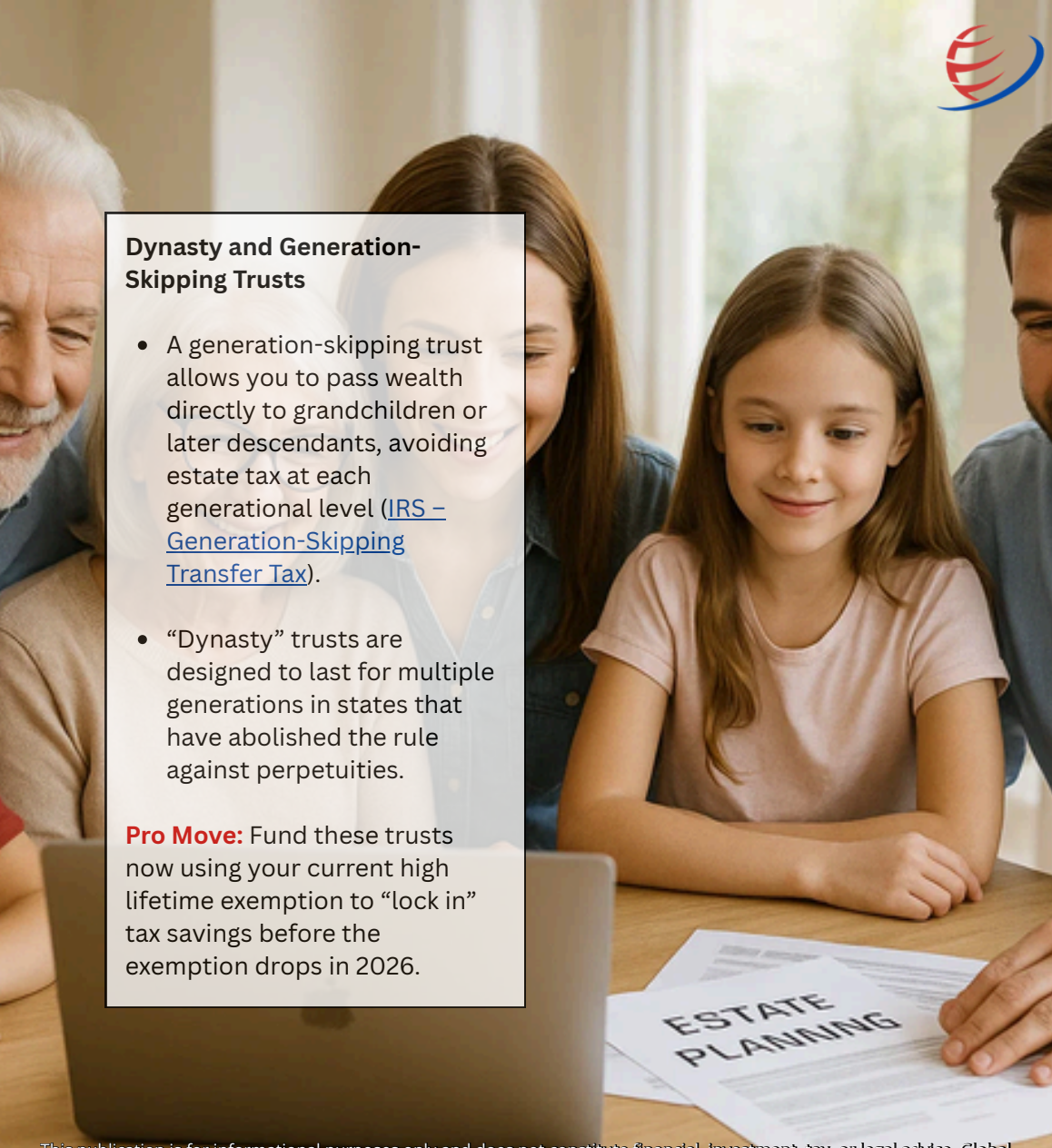


529 College Savings Plans

- Contributions to 529 plans grow tax-free and can be withdrawn tax-free for qualified education expenses (IRS – 529 Plans).
- You can "front-load" five years' worth of annual exclusions into a single large contribution (up to $90,000 per beneficiary; $180,000 for married couples in 2024).
- Helps grandchildren while reducing your taxable estate.

Pro Move: Some states offer state-tax deductions or credits on 529 contributions — check your state's plan rules.

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Dynasty and Generation-Skipping Trusts

- A generation-skipping trust allows you to pass wealth directly to grandchildren or later descendants, avoiding estate tax at each generational level (IRS – Generation-Skipping Transfer Tax).

- "Dynasty" trusts are designed to last for multiple generations in states that have abolished the rule against perpetuities.

Pro Move: Fund these trusts now using your current high lifetime exemption to "lock in" tax savings before the exemption drops in 2026.

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Strategic Roth Conversions for Heirs

- Under the SECURE Act, most non-spouse beneficiaries must empty inherited IRAs within 10 years (IRS – SECURE Act Beneficiary Rules).
- Converting some of your traditional IRA to Roth now means heirs inherit tax-free funds they can stretch over a decade without required annual distributions.

Pro Move: Pair Roth conversions with annual exclusion gifting to help heirs pay the conversion tax if needed.

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Incorporate Values, Not Just Money

Include a “family mission statement” or “ethical will” with your estate plan to communicate values, philanthropic goals, and family history.

Hold periodic family meetings to explain structures and responsibilities.

Checklist

- Max out annual exclusion gifts to children and grandchildren.
- Use 529 plan front-loading for tax-advantaged education funding.
- Establish or fund generation-skipping or dynasty trusts before exemptions drop.
- Consider Roth conversions to leave heirs tax-free retirement accounts.
- Document and communicate your family’s values and intentions.

Key Takeaway: Wealth transfer isn’t just about minimizing taxes — it’s about shaping your legacy. Acting before 2026 lets you lock in today’s favorable rules and set your family up for generations of financial security and shared purpose.

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The 2025 High Net Worth Checklist

One Page. Seven Moves. Maximum Impact.

You've just read through a series of strategies designed to protect your wealth, cut your tax bill, and strengthen your legacy before the next election cycle. This next page pulls them together into a single, quick-reference checklist. Use it with your spouse, CPA, or advisor to decide which moves to tackle first.

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Move	Action	Source
Use 2025's Historically High Estate & Gift Exemption	Make lifetime gifts or fund irrevocable trusts before the exemption drops after 2025.	IRS – Estate & Gift Tax
Max Out Annual Exclusion Gifts	Give up to $18,000 per recipient ($36,000 per couple)	IRS – Annual Exclusion
Review RMDs & Roth Conversions	Check your RMD schedule under SECURE 2.0 and consider converting IRAs while rates are low.	IRS – RMDs Tax Foundation on TCJA Sunsets
Allocate to Hard Assets Thoughtfully	Reassess gold, real estate, energy and private alternatives to hedge inflation and tariffs.	World Gold Council SEC – Private Funds Bulletin
Protect Home Equity & Liability Exposure	Upgrade to high-value homeowners insurance, add umbrella liability coverage, and review titling.	Chubb – High-Value Homeowners Coverage Insurance Information Institute
Optimize Charitable Giving	Use donor-advised funds, appreciated securities, charitable trusts, and qualified charitable distributions.	Fidelity Charitable IRS – QCDs
Communicate & Coordinate Your Legacy Plan	Update beneficiary designations, coordinate trusts with your estate attorney, and hold a family meeting.	IRS – SECURE Act Beneficiary Rules IRS – Generation-Skipping Transfer Tax

Dear Reader,

Thank you for reading this guide. We created it for people like you — engaged and determined to protect what you have built. Too many families lose hard-earned wealth by waiting for Washington to act. Our goal is to help you stay ahead.

The seven strategies in these pages are grounded in current IRS rules and proven planning techniques. They are time-sensitive. Acting now, before exemptions expire or new regulations take effect, can save your family significant taxes and strengthen your legacy.

We suggest you:

- Review the checklist with your spouse/partner, CPA, and estate attorney.
- Print or download it for easy reference.
- Revisit this guide each year as laws and markets change.
- Share it with friends or family who might benefit.

At Global Market News we are committed to accurate, timely, and unbiased reporting. Sponsored content is clearly labeled and fact-checked against public data and official filings. We are not affiliated with any political group, brokerage, or investment firm. Our mission is to equip everyday investors with the insights they need to make smarter financial decisions.

Thank you for trusting the team at Global Market News. We hope this guide helps you take meaningful steps to protect and grow your wealth starting today.

Warm regards,
The Global Market News Editorial Team

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