



WEALTHCARE
financial guidance for life

BENEFICIARY RETENTION

PLAYBOOK



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Section 1:

INTRODUCTION TO BENEFICIARY RETENTION

This playbook is designed to help you build durable, value-based relationships with your client's heirs and beneficiaries **before** a wealth transfer, so families experience continuity, and you remain a trusted resource across generations.

*Align. Grow. Endure.
— Their Capital, Their Legacy—
Strategically United.*

Section 2:

WHY BENEFICIARY RETENTION MATTERS

When a client's legacy is set in motion, their beneficiaries look for clarity and care. Advisors who take time to engage heirs before a transition occurs can help families navigate change with confidence—ensuring the client's intentions are carried out while maintaining multi-generational continuity. Beneficiary retention strengthens both family trust and business resilience.

- Families value **continuity, clarity, and care** during transitions
- Proactive engagement reduces confusion, surfaces intentions, and **supports smoother administration** when events occur
- Advisors who understand the family's values, governance, and documents can **coordinate efficiently** with estate counsel and fiduciaries
- Retaining beneficiary relationships helps preserve household-level revenue and deepens multi-generational continuity within your practice



Advisor Takeaway:

Beneficiary retention is as much about legacy stewardship as it is about sustaining long-term business stability.

Section 3:

PROACTIVE PLANNING PILLARS

Your clients' legacy planning deserves more than paperwork — it requires thoughtful coordination between their intentions, their documents, and the people who will carry those wishes forward. This framework helps advisors strengthen continuity, reduce gaps between estate plans and account structures, and deepen relationships with future beneficiaries before a transition occurs.



Pillar 1: Beneficiary Designations on Client Accounts

Focus: Align account structure with the estate blueprint.

- Confirm titling and TOD/POD designations align with the estate plan
- Map contingent beneficiaries; note special considerations (minors, special needs, charities)
- Document asset location, tax status, and payout rules (e.g., inherited IRAs)

Pillar 2: Estate Planning Review (with Counsel)

Focus: Coordination across documents and fiduciary roles and responsibilities.

- Request permission to review current documents (Wills, Revocable Trusts, POAs, Health Care Directives, Property Agreements).
- Identify successor roles: executor/ personal representative, successor trustee (consider partners like Counsel Trust, Advocacy Trust, and Independent Trust where appropriate), and advisors
- Align account structure and beneficiary designations with documents to avoid conflicts

Pillar 3: Establish Relationships Before They Become Beneficiaries

Focus: Strengthening family and values-based continuity by building trust and clarity across generations.

- With the client's consent, introduce your team to adult children/ beneficiaries now
- Offer periodic values-based family conversations (legacy goals, philanthropic intent, governance norms)
- Invite beneficiaries to opt in for limited updates, educational content, or a complimentary planning session

Section 4:

ADVISOR WORKFLOW (QUARTERLY RHYTHM)

Q1 – Discover & Document

- Update beneficiary designations and contingent mappings
- Estate/trust document review with attorney; capture successor roles in CRM
- Identify clients for potential corporate successor trustee appointments and discuss

Q3 – Coordination & Readiness

- Confirm asset registers, digital vault access, and contact protocols
- Draft a Grab and Go checklist for each family (will be linked)
- Conduct a beneficiary outreach touchpoint (see scripts)

Q2 – Family Introductions & Education

- Host a “Family Legacy Conversation” (60–90 min) with client + heirs (agenda below)
- Add beneficiaries to segmented communications (permission based)
- Offer a **GDX360** values/goals working plan to beneficiaries

Q4 – Review & Refresh

- Re confirm designations; track legal/tax changes
- Evaluate whether a successor trustee update would simplify administration
- Refresh the family governance memo and communication preferences

Q1 || Q2 ⁷ || Q3

Section 5:

DATA WITH A PURPOSE: POWERING MULTI- GENERATIONAL ENGAGEMENT USING YOUR CRM

Once the framework is in place, the next step is operational. Your CRM is more than a data repository—it's the backbone of consistent relationship management. By tracking family structures, key contacts, beneficiary designations, and communication milestones, advisors can ensure that no connection is lost in transition. Automating reminders for annual beneficiary reviews, recording estate document summaries, and tagging next-generation contacts help transform a one-time planning exercise into an ongoing retention strategy.



Advisor Takeaway:

Make continuity an integrated, repeatable part of your practice, not an afterthought.

Data Fields to Track

- Heir/beneficiary names, emails, phones, locations, birthdays
- Relationship type (child, grandchild, charity, other), involvement level, and preferred contact method
- Successor roles: executor, trustee(s), corporate successor trustee (if appointed), guardians
- Attorney/CPA contacts; document dates; next review date.
- Education topics of interest (cash flow, taxes, investing 101, philanthropy)

Automations & Tasks

- Recurring task:** “Beneficiary touchpoint” every 12–18 months per family member
- Event based task:** Trigger outreach when: major life event, document update, liquidity event, or new beneficiary added.
- Comms automation:** Add consenting beneficiaries to a segmented newsletter list (Heirs/Emerging Wealth)
- GDXIQ invite:** With client permission, send beneficiary a GDXIQ link for a values/goals intake (lite) and capture results in the record.



Section 6:

BUILDING TRUST THROUGH AUTHENTIC DIALOGUE

Intentional conversations are the bridge between planning and connection. These prompts help advisors engage both clients and their future beneficiaries in a way that feels natural, values-based, and non-transactional. By starting discussions early—about roles, wishes, and what continuity looks like—you help families reduce future stress and strengthen trust across generations. The goal is not to talk about products or performance, but to create alignment, clarity, and confidence for everyone involved.

Conversation Starters (Client)

- “Would you be comfortable introducing us to [Child/Beneficiary] so we can understand your wishes and be helpful when they need support?”
- “Are there parts of your plan where a corporate successor trustee could reduce burden on family?”
- “How do you want decisions made if opinions differ among heirs? Are there values you want documented?”

Conversation Starters (Beneficiary)

- “I work with your [parent/grandparent] and wanted to offer myself as a resource—no agenda, just context when questions arise.”
- “Would a brief overview of how accounts and documents typically work be helpful?”
- “Would you like a GDXIQ link to explore your goals and values at your own pace? No obligation—just a way to organize thoughts.”

Section 7:

SAMPLE MESSAGING TO SUPPORT CONTINUITY CONVERSATIONS

Use these adaptable email templates to start beneficiary conversations, share educational resources, and keep family connections active—all while maintaining a professional, empathetic tone.

A) Client Intro Request (to facilitate heir meeting)

Subject: A simple way to support your family—intro request

Body:

Hi [Client],

To make things easier for your family, many clients choose to introduce us to their beneficiaries in advance. With your permission, I can reach out to [Name] for a brief hello and to share helpful resources.

If you're open to it, I'll send a short note and offer a low key 20 minute call.

Warmly,

[Advisor]

B) First Outreach to Beneficiary (from advisor)

Subject: A quick hello—supporting [Client] and your family

Body:

Hi [Name],

I work with [Client] on planning and coordination. They suggested I introduce myself as a resource should questions ever arise. No action needed—just letting you know who to contact if you want context or education. If helpful, I can share a brief GDXIQ link that lets you outline your goals/values privately.

Kind regards,

[Advisor]

C) Annual/18 Month Touchpoint (beneficiary)

Subject: Checking in—resources you might find useful

Body:

Hi [Name],

I wanted to check in and share a few short resources on organizing financial docs and understanding beneficiary basics. If you'd like, I can also resend your GDXIQ link. Wishing you well.

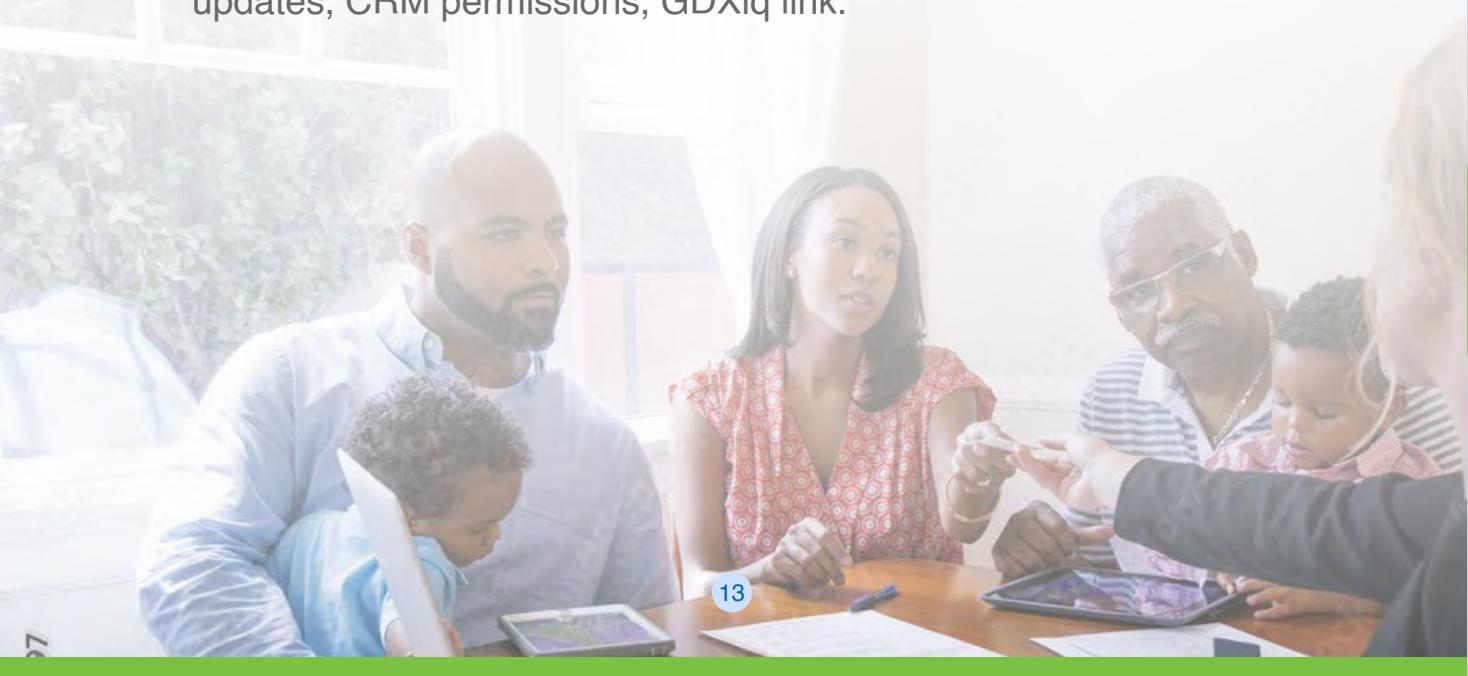
Best,

[Advisor]

Section 8:

FAMILY LEGACY CONVERSATION (60–90 MIN AGENDA)

- 1. Purpose & Values (10 min)** — What matters most to the family over the next 10–20 years?
- 2. Roles & Responsibilities (15 min)** — Who is named to do what (executor, trustee, advisor); how we coordinate.
- 3. Estate Overview (15 min)** — Big picture structure (no dollar amounts unless client prefers).
- 4. Philanthropy/Giving (10 min)** — DAF/CLT options, intent statements, decision process.
- 5. Communication Norms (10 min)** — Meeting cadence, points of contact, document access.
- 6. Education & Resources (10 min)** — Investing basics, taxes 101, cash flow planning.
- 7. Next Steps (10 min)** — Introductions to attorney/CPA, document updates, CRM permissions, GDXiq link.



Section 9:

KPIs (KEY PERFORMANCE INDICATORS)

Building meaningful relationships with clients' beneficiaries is more than a service—it's a long-term growth strategy. Yet success in this area requires visibility into the right data. Traditional metrics like AUM growth or new accounts opened only tell part of the story. By tracking key performance indicators (KPIs) tied to beneficiary introductions, family engagement, and relationship continuity, advisors can measure how effectively they're protecting client legacies and retaining assets across generations.

The following metrics help identify where your firm is deepening trust, expanding relationships, and creating opportunities for organic growth.

Beneficiary Engagement

- % of top-tier clients with at least one beneficiary introduction (relationship-building baseline)
- % of beneficiary contacts added with documented communication consent (compliance + engagement foundation)
- % of beneficiaries enrolled in ongoing communications (e.g., newsletter, event invites, annual updates)
- Average number of annual touchpoints per beneficiary (emails, calls, or meetings logged)
- Open and click rates for beneficiary-focused education emails (content effectiveness metric)

Family & Legacy Conversations

- # or % of client families with a documented “legacy” or “values” conversation per quarter
- % of financial plans that include next-generation or multi-generational goals
- % of clients who have shared estate documents or successor trustee details in CRM
- Average time between client death and first advisor contact with beneficiaries (responsiveness and readiness metric)
- # of family meetings or multi-generational planning sessions held per year

Retention & Continuity

- % of inherited assets retained post-client death (ultimate retention KPI)
- % of beneficiary accounts converted to ongoing managed relationships (growth and continuity)
- % of plans with a named corporate or independent successor trustee (where appropriate)
- % of plans with successor advisor assignment (internal continuity planning)
- Time to response for beneficiary inquiries (service-level metric)



Organic Growth & Referrals

- # of new relationships established via existing family connections
- Revenue or AUM growth attributed to multi-generational households
- % of clients who referred a beneficiary or heir for planning services
- Pipeline conversion rate of beneficiary introductions to active prospects

Client Experience Indicators

- Beneficiary satisfaction or sentiment (see next section)
- Qualitative feedback from family meetings (advisor notes / CRM tagging)
- # of educational events, webinars, or legacy workshops hosted annually
- Engagement with GDX360® family goals modeling sessions

Advisor Takeaway:

Tracking these metrics isn't just about data — it's about direction. Reviewing beneficiary and retention KPIs each quarter helps advisors identify relationship gaps, celebrate progress, and refine outreach strategies before assets are at risk. Over time, these indicators reveal how well your practice is positioned to serve entire families, not just individuals. The goal is simple: consistent, relationship-based continuity that protects client intentions and your firm's long-term success.



Section 10:

BENEFICIARY SATISFACTION (SURVEY OR NPS EQUIVALENT)

Purpose:

To understand how beneficiaries perceive their interactions with your team—especially during sensitive transitions after a client's death or major life event.

What it Measures:

- How supported or informed beneficiaries feel throughout the process
- How clearly next steps and responsibilities are communicated
- Their likelihood to continue working with your firm (“Would you recommend or continue with your advisor?”)
- Overall sentiment (positive, neutral, or negative) based on direct feedback

How to Track It:

- Send a **brief post-interaction survey** (see sample below) following beneficiary onboarding or a trust transition
- Use an **NPS-style scale (0–10)** or short statements like:
 - ↗ “I felt informed and supported during the transition process.”
 - ↗ “The advisor helped me understand my options clearly.”
 - ↗ “I would feel comfortable working with this advisor in the future.”
- Aggregate responses quarterly to identify patterns or red flags

Sample brief post-interaction survey:

Subject Line:

Help us continue improving how we serve families like yours

Email Body:

Dear [First Name],

Thank you for taking a few moments to share feedback about your recent experience with our team. We understand that managing financial matters during times of transition can be complex, and your perspective helps us continue improving the way we support families.

This short survey takes less than two minutes to complete and includes just a few questions about clarity, communication, and your overall experience.

[Take the Quick Survey]

Your responses are completely confidential and used only to help us enhance our process and service approach.

With appreciation,

[Advisor Name]

Wealthcare | [Firm Name or Office Location]

[Optional: Advisor phone / email signature block]



Suggested Survey Questions (linked button destination):

1. How clear was the information shared with you during this process?
1. Very clear 2. Somewhat clear 3. Unclear
2. How supported did you feel by our team?
1. Very supported 2. Somewhat supported 3. Not supported
3. How likely would you be to continue working with or recommend our team?

(Scale 0–10, optional text field for comments)

Why It Matters:

Even simple feedback can reveal where communication or empathy can be improved—and helps advisors demonstrate care and responsiveness in a measurable way. Over time, this KPI complements hard data (like retention rates) with a human indicator of trust and relationship strength.

Section 11:

BRINGING IT ALL TOGETHER: THE LONG VIEW OF RELATIONSHIP CONTINUITY

Beneficiary retention isn't about a single meeting or introduction — it's about building lasting confidence across generations. When advisors take the time to connect with clients' heirs, understand family dynamics, and clarify intentions, they reinforce the purpose behind every plan created.

By combining proactive communication, thoughtful planning reviews, and consistent follow-up, you help ensure that wealth transitions are guided with care rather than reaction. Every introduction, family conversation, and legacy discussion strengthens your role as a lifelong resource — not only for your clients, but for those they love.

Wealthcare's process, tools, and planning framework give advisors the ability to demonstrate clarity, empathy, and professionalism through every stage of life and wealth. The result is continuity — families who know where to turn, and advisors who are prepared to lead them forward.



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GDX360® is Wealthcare's fiduciary process that integrates goals-based planning with investment implementation that includes cost and tax management services designed to put client first.

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