THE GENERATIONAL WEALTH GUIDE

A lasting foundation.

For what you build.
For what you pass on.

FIVE BUILDING BLOCKS. A PLACE TO BEGIN.

Everyday habits. Long-term thinking. Protection. An organized legacy. Knowledge worth sharing. Read, reflect and take one thoughtful step.

General education, not personalized financial, investment, tax, legal or insurance advice. No wealth, returns or coverage is promised. No contact details required. September 2026 edition.

01 / A STEADY FOUNDATION

Make room for the everyday.

A clear view of income, recurring expenses and debt is a useful starting point. Setting money aside for unexpected costs can help keep an emergency from becoming new debt.

ONE SMALL STEP

On a private sheet of paper, list regular income, essential bills, debt payments and what you currently set aside. Pick one habit to review.

What would make our month-to-month finances feel more manageable?

A few notes for yourself

Read more: Investor.gov: building wealth over time

02 / LONG-TERM THINKING

Give your goals time.

Consistent saving and investing can support long-term goals. Investing involves risk, including loss. Costs, access to your money and the time before you need it all deserve attention.

ONE SMALL STEP

Write down a future goal and when you might need the money. Read about saving, investing, fees and risk before choosing a product.

What are we working toward, and what do we still need to learn?

A few notes for yourself

Read more: Investor.gov: saving and investing

03 / PEOPLE AND RESPONSIBILITIES

Consider what needs protecting.

Life insurance is designed to pay a benefit to named beneficiaries when the insured person dies, subject to the policy's terms. It can be part of planning for people who rely on an income. Different policies have different costs, limits and features.

ONE SMALL STEP

Make a private list of the responsibilities you would want considered. If you have coverage, gather the policy or benefits summary and questions for the provider.

What does the coverage do, what does it cost, and what are its limits?

A few notes for yourself

Read more: NAIC: understanding life insurance

04 / AN ORGANIZED LEGACY

Make the important things findable.

A plan is more useful when the right people know where to find it. For life insurance, keeping beneficiary details current and making policy information accessible to trusted people can help them understand what is in place.

ONE SMALL STEP

Create a private index of important records and their locations. Review life-insurance beneficiary information with the provider. Ask a qualified attorney about legal documents or estate-planning questions.

Who should know where our important information is kept?

A few notes for yourself

Read more: NAIC: beneficiaries and policy information

05 / HABITS WORTH SHARING

Pass on a conversation, too.

A legacy can include the way you talk about money, make decisions and help someone learn. You can begin with a conversation about a shared goal or a lesson you wish you had learned earlier.

ONE SMALL STEP

Choose one idea to discuss with someone you trust: a saving habit, a question about risk, or why a particular goal matters to you.

What would we like the next generation to understand about money?

A few notes for yourself

A reflection prompt to discuss with someone you trust.

MAKE IT YOUR OWN

Your next small step.

Choose one thing to explore. Keep these notes for yourself, then decide when you would like to return to them.

One goal I want to understand

One question I want to ask

One record I want to find

Someone I could discuss this with

My next step and a time to revisit

When you need individual guidance, speak with a professional qualified for the topic. Insurance, investments, legal documents and taxes involve different questions and expertise.