HIGH NET WORTH FAMILY'S GUIDE TO:

MAINTAINING & GROWING WEALTH FOR GENERATIONS

OUJO Wealth Strategies

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ABOUT

OUJO
Wealth Strategies

At Oujo Wealth Strategies, we specialize in comprehensive financial planning designed to support you through every stage of life — and beyond. From retirement and investment strategies to tax planning, insurance, estate, and charitable giving, we take a thoughtful, integrated approach to help you build and protect your wealth.

We work with high-income earners, high-net-worth individuals and families, business owners, executives, active seniors, and those facing life transitions such as widowhood. No matter where you are in your financial journey, our goal is to simplify the complex and give you confidence in your next steps.

Above all, our clients are at the heart of everything we do. Providing exceptional service, clear communication, and truly personalized advice is our top priority. We're here to help you create a plan that not only supports your goals today — but also creates a legacy for the future.

INTRODUCTION

When you've built substantial wealth, the goal shifts. It's no longer just about managing your finances- ***it's about preserving your legacy.***

That legacy isn't just about dollars. It's about the values you pass on, the opportunities you create for future generations, and the impact you make through charitable giving, education, and thoughtful planning.

This guide is designed to help high net-worth families maintain financial independence, foster meaningful communication, and implement multi-generational strategies that protect and grow your wealth- ***on your terms.***

1) DEFINE YOUR “WHY”

We believe that every legacy starts with a clear vision.

Ask yourself:

- What do you want your wealth to do ***during your life?***
- What do you want your wealth to do ***after you’re gone?***
- What do you want for your ***family, your community, and yourself?***

For some families, legacy means charitable giving
For others, it’s about enabling the next generation.
And for some, it’s about enjoying what they’ve built without worrying about what comes next.

There’s no right or wrong answer- ***just what’s right for you***.
Your financial strategy should reflect ***your priorities***, not someone else’s expectations.

Here are some simple steps to defining your “Why”:

1) Define your family’s financial and non-financial values.

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2) Paint a picture of what you want to see happen to your wealth DURING your lifetime and AFTER.

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3) Write down what YOUR goals are

2) BUILD A MULTI-GENERATIONAL FINANCIAL PLAN

You've built wealth with intention- now it's time to plan with intention.

Think of you plan as your family's financial roadmap, guiding you through the decisions you'll make in your life and beyond.

Here's what a strong multi-generational plan includes:

During Your Life:	After Your Life
Spending: What you plan to spend and how you'll enjoy your wealth	***Loved Ones:*** Who you want to inherit your wealth and under what conditions
Gifting: How much and when you want to support family and loved ones	***Charities:*** What legacy you want to leave through charitable gifts
Charitable Giving: The causes and organizations you care about and how you want to support them	***Structures:*** Whether trusts or other vehicles are needed to carry out your wishes

You've worked hard to get to where you are- ***this is where you put your wealth to work for your values.***

3) FOCUS ON STRATEGIES THAT ALIGN WITH YOUR GOALS & LOWER YOUR TAX BURDEN

Financial planning isn't just about minimizing taxes- it's about aligning strategies with what matters most to you.

That said, ***being tax-smart*** is an essential part of any high net-worth plan. Here are some strategies to help families accomplish both:

DURING YOUR LIFE

- Designing a portfolio that generates tax efficient income for you to live off while not cutting off growth opportunities at the same time
- **Live below your means** to give yourself flexibility and peace of mind
- Taking advantage of the annual gift tax exemption to gift to loved ones
- Make **qualified charitable donations** from pre-tax retirement accounts
- Convert pre-tax retirement accounts to Roth IRAs to "gift" the tax money by paying for your loved ones while you're alive, allowing the money to grow tax free for many years
- Contributing to a college savings account for a child, grandchild, niece/nephew, etc. to take advantage of the annual gift tax exemption and reduce your taxable estate
- Establish **trusts** for privacy, protection, control, and tax planning

AFTER YOU'RE GONE

- Structure charitable giving to reduce your taxable estate
- Having a life insurance policy owned by a trust in place to cover estate taxes so the estate/your loved ones are "made whole"
- Create trusts with your estate plan to protect heirs from creditors, bad marriages, or irresponsible spending

4) EDUCATE THE NEXT GENERATION

One of the most common concerns we hear from high net-worth families:

"I'm not sure if my kids are ready- or know what to do."

That's normal.

But here's the thing- preparation doesn't happen automatically. You need a plan to bring the next generation into the conversation, and ***financial education is a key part of your legacy.***

How to get started:

- Host periodic **family financial meetings-** think of it like your family's "board meeting"
- Involve your children in d**iscussions about philanthropy, budgeting, and long-term planning**
- Encourage questions and **build trust** between your family and your advisor
- Use your advisor as a **neutral third party-** someone your children can come to for guidance, not judgement

This step may feel awkward at first, but it's the bridge between **financial success and generational wealth**.

5) WORK WITH A TRUSTED TEAM

No one builds- or preserves- wealth alone.

Your team should include:

These professionals should ***work together on your behalf:*** communicating regularly and reviewing your financial plan as a team each year.

At Oujo Wealth Strategies: We pull all of these aspects together to help you craft a plan that makes sense for your wishes. We are investment, tax, and estate planning experts and have helped countless families here.

CASE STUDY- REAL CLIENT STORY

A long-time client came to us with a strong financial foundation and a simple goal:

" I want to enjoy my life now, and I want my kids to be ok later."

Here's what their situation looked like:

- Built significant wealth as a corporate executive
- Spent only 1%-2% of their asset base per year
- Assets spread across after-tax brokerage accounts, retirement accounts, and personal-use real estate
- Still had 20-30 years of life expectancy-and their wealth was likely to grow

We helped them implement strategies like:

- Roth IRA conversions to reduce future taxes for their children
- Charitable giving through a donor-advised fund-lowering their taxable estate and supporting causes they care about
- Life insurance held in a trust to cover projected estate taxes
- Paying off their home for peace of mind
- Portfolio designed to provide reliable income and preserve growth

Most importantly, we facilitated family conversations:

- Educated their adult children on the family's financial picture
- Talked through values, legacy goals, and how to use family wealth responsibly
- Created a plan that covered travel, education, grandchildren, philanthropy, and long-term protection

The result?

- Confidence in their financial future
- Children who felt involved-not overwhelmed
- A legacy rooted in intention, not just accumulation

NEXT STEPS: WHAT SHOULD YOU DO IF THIS SOUNDS LIKE YOU?

Want to know where you stand financially?

At Oujo Wealth Strategies, we specialize in working with high net-worth individuals and multi-generational families to create integrated, tax-efficient strategies. Whether you're preparing for retirement, transitioning wealth, or educating your heirs- we can help!

Connect with us here:
Getting Started at Oujo Wealth Strategies

Disclaimer: This guide is for educational purposes only and should not be considered personal advice. Always consult with a professional before making financial decisions.

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