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Estate Planning in Volatile Markets

How financial advisors can use estate planning to provide stability, deepen trust, and deliver lasting value when everything else feels unpredictable.



Estate Planning in Volatile Markets: *A Source of Clarity Amid Chaos*

The Emotional Weight of Uncertainty

On April 3 and 4, 2025, U.S. stocks lost a staggering \$6.6 trillion in value. According to Dow Jones data, it was the largest two-day loss of shareholder wealth ever recorded. For investors, it was more than just a drop in the market. It was a wake-up call about how quickly things can shift.

\$6.6 Trillion

The amount of shareholder value erased on April 3 and 4, 2025 and the largest two-day market loss on record.

SOURCE: DOW JONES MARKET DATA

For financial advisors, this kind of turbulence is when your role becomes even more critical. Clients are not just worried about portfolio performance. They are anxious about their overall financial stability, their families, and the future they thought they had secured. Volatility fuels doubt, and in those moments, the need for steady guidance is at its peak.

This is exactly where legacy planning comes into focus. It offers something the market cannot—clarity, structure, and control. Estate planning allows clients to shift their attention from short-term losses to long-term impact. It helps them find peace of mind in knowing that, regardless of market conditions, their values, wishes, and loved ones will be protected.

Why Legacy Planning Resonates in Volatile Times

Estate planning holds lasting value in any market, but in times of economic instability, it becomes even more powerful. It is one of the few areas where clients can take decisive action that feels meaningful and productive.

71%

of clients say they expect their financial advisor to help them with estate planning.

SOURCE: SPECTREM GROUP, "ADVISOR RELATIONSHIPS AND CHANGING EXPECTATIONS"

These conversations also cut through the noise. Clients are bombarded with headlines and uncertainty. An estate plan brings focus. It reminds them that wealth is not just about accumulation, but about stewardship. And it allows you, as their advisor, to guide them beyond returns and toward purpose.

In moments of chaos, legacy planning creates stability. It also strengthens relationships. Advisors who help clients plan for what matters most—family, values, and impact—are the ones clients trust for the long haul.

“Markets fluctuate. Values endure.
Estate planning is where long-term
purpose takes the lead.”

The Advisor’s Advantage: Bringing Perspective to Conversations

In volatile markets, many advisors focus on defending portfolios, fielding client concerns, and explaining short-term performance. While those tasks are necessary, the most effective advisors go a step further. They guide clients into conversations that bring perspective and purpose. Estate and legacy planning is one of the best ways to do that.

86%

of clients say they value proactive communication from their advisor during periods of market uncertainty.

SOURCE: YCHARTS ADVISOR-CLIENT
COMMUNICATION SURVEY

When you lead clients through these discussions, you strengthen your role as more than an investment manager. You become a partner in helping them protect their families, reflect their values, and design the story they want to leave behind.

This work deepens trust and builds long-term loyalty. It also sets you apart. Most advisors are not proactively leading legacy planning conversations, which creates an opportunity to differentiate. These conversations often serve as a natural bridge to the next generation, helping you establish relationships with spouses, children, and future heirs before a wealth transfer takes place.

In times of market instability, the advisor who brings clarity and long-term thinking becomes the most valuable voice in the room. Legacy planning gives you the framework to be that voice.

Practical Planning Moves for Right Now

Legacy planning does not have to be complex or reserved for ultra-high-net-worth clients. In fact, the current environment makes it the ideal time to revisit essential planning steps with every client. Here are four ways to bring estate conversations into focus today:

50% Reduction

The federal estate tax exemption is expected to drop from \$13.61 million to approximately \$7 million per person in 2026.

SOURCE: IRS / TAX POLICY CENTER



Review and update essential documents.

Encourage clients to revisit wills, powers of attorney, healthcare directives, and beneficiary designations. These items often go untouched for years and can become outdated quickly.



Use visual modeling to show impact.

Tools that model tax outcomes, net worth projections, and inheritance scenarios can help clients see how specific decisions shape long-term outcomes. These visualizations often prompt more engagement than spreadsheets or legal documents.



Prepare for policy changes.

The current federal estate tax exemption is \$13.61 million per individual. Without legislative intervention, that amount is scheduled to drop by about half at the end of 2025. Clients who may not be affected today could be in scope within 18 months.



Broaden the definition of legacy.

A legacy plan is not just about money. It can include charitable intent, letters to heirs, family foundations, and the values clients want to pass on. These topics create space for deeper, more meaningful conversations.

By making legacy planning feel accessible and relevant, you help clients take action during an otherwise uncertain time. You also shift the conversation from short-term fear to long-term intention.

Reframing Estate Planning as a Living Conversation

Estate planning is often treated as a one-time task. Clients complete their documents, store them away, and move on. But that mindset can be limiting. The best estate plans evolve alongside a client's life, wealth, and family.

“A legacy plan is not a one-time event.
It is a living reflection of life, family,
and values that evolve.”

Today's environment reinforces that need for flexibility. Market volatility, personal milestones, and regulatory changes all affect the relevance of a client's plan. For example, the scheduled sunset of the 2017 Tax Cuts and Jobs Act could significantly reduce the federal estate tax exemption in 2026. Clients who were once comfortably below the threshold may soon need to rethink their strategy.

Advisors can help by reframing estate planning as an ongoing process. Just like a portfolio review, legacy planning should be revisited annually. This approach keeps clients engaged and strengthens your role as a long-term guide.

It also invites proactive planning, not just reactive updates. When you position estate planning as a living conversation, it becomes part of your regular cadence with clients, not a separate legal process to be avoided or delayed.

How Wealth.com Can Help Advisors Lead These Conversations

One of the biggest challenges advisors face with estate planning is knowing how to begin the conversation in a way that feels approachable and actionable for clients. Many clients associate estate planning with legal complexity or believe it only applies to ultra-wealthy families. As a result, these important discussions are often delayed or avoided entirely.

Wealth.com is built to change that. The platform gives advisors a simple, visual, and collaborative way to make estate planning part of the everyday planning conversation. It turns what used to be an intimidating and document-heavy process into a more intuitive, client-friendly experience.

With tools like Scenario Builder, advisors can walk clients through personalized scenarios that clearly show how different strategies such as gifting, trusts, or charitable giving affect taxes, inheritance, and long-term wealth outcomes. These insights are delivered through clean, digestible visuals that help clients understand the impact of their choices and feel confident about taking action.

Wealth.com also provides a secure, centralized environment where advisors and clients can manage the full estate plan together. From reviewing documents and tracking tasks to modeling future scenarios, the platform makes legacy planning easier to engage with and maintain over time.

By reducing friction and providing clarity, Wealth.com equips advisors to lead legacy planning conversations with confidence. It enhances the value they bring to clients, strengthens long-term relationships, and helps position the advisor as a true partner in protecting what matters most.

Bringing Clarity to What Matters Most

With any season of market volatility, estate and legacy planning offer clients something that is often missing. They provide a chance to refocus on clarity, control, and long-term purpose. While portfolio values shift and headlines create constant noise, a thoughtful legacy plan brings the conversation back to what matters most: protecting family, preserving values, and creating a meaningful impact that lasts.

For advisors, this is more than an opportunity to add value. It is a chance to lead with empathy, deepen trust, and guide clients through decisions that bring meaning and confidence in uncertain times.

“Clients may not remember how their portfolio performed this quarter, but they will remember the advisor who helped protect their legacy.”

With the right tools and mindset, estate planning becomes more than a once-in-a-lifetime task. It becomes a living, evolving part of the advisor-client relationship. And in today's environment, that kind of steady, long-term guidance is exactly what clients are looking for.

Now is the moment to elevate the conversation. Wealth.com is here to help you lead it.

Stand Out with Legacy Planning in Volatile Markets.

In times of uncertainty, advisors who lead with estate and legacy planning build deeper client trust and future-proof their business. Wealth.com empowers you to deliver modern, comprehensive planning at scale.

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