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WEALTH TRANSFER INDEX 2026

A benchmark report exploring intergenerational wealth transfer intentions, preparedness, risks and opportunities

Conducted by Resolve on behalf of Futurity Investment Group

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Introduction

As wealth grows and the population ages, **Australia stands on the cusp of the "Great Wealth Transfer"** – an estimated $3.5 to $5.4 trillion set to move between generations by 2050, with inheritances already doubling over the past two decades.

Beyond those headline numbers, intergenerational **wealth transfers are unfolding in an increasingly complex world**; longer lifespans and changing health profiles, more common divorce and blended families, high home values and volatile markets, and significant tax reform in the latest Federal Budget. Against this backdrop, one oft quoted study suggests seven-in-ten wealth transfers miss their intended objectives.

This inaugural Wealth Transfer study aims to better understand the knowledge, views, behaviours and needs of Australians when it comes to wealth transfers, with a particular focus on the preparedness of more affluent and asset rich groups via a trackable index figure.



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Summary Methodology

This summary report's findings are based on a survey of **n=2,000 affluent Australians aged 30+ years**. This sample has a notional error margin of +/-2.2%.

Fieldwork was **conducted in July 2026**, allowing for greater familiarity with finances post-end of financial year and the assessment of any effects from the May Budget.

Quality 'invite only' research panels were employed to recruit, contact and interview a sample of Australians aged 30+ years, with a focus on Mass Affluent, High Net Worth and Ultra High Net Worth individuals, defined by their net assets (assets of all types minus liabilities) and income.

The survey employed detailed lines of questioning covering the asset and demographic profiles of respondents (used for profiling, quotas and weighting), their knowledge, views, behaviours and needs in relation to wealth transfer.

In particular, **a Wealth Transfer Index figure was calculated using reported levels of preparedness**; consideration, discussion, advice and transfer structures.

Sample Profile	Sample Size (n=)
Total	2,000
Mass Affluent	1,300
High Net Worth	600
Ultra High Net Worth	100
Male	1,106
Female	894
30-50 years	1,000
Over 50 years	1,000
Employed	1,486
Retired	400
Not employed	114
NSW	661
Victoria	513
Queensland	421
WA	203
SA	141
ACT/TAS/NT	61

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The Wealth Transfer Index

The Wealth Transfer Index is a single number score to represent preparedness for intergenerational transfers amongst affluent audiences. It is constructed using four input metrics that trace a consciousness-to-action framework. The Index ranges between 0-200, where 100 is 'average' or 'neutral'; a higher score indicates a well-prepared cohort and a lower score indicates less preparedness.

CONSCIOUSNESS → ACTION

1 Consideration

How much thought has been given to passing on wealth.

2 Discussion

The extent intentions have been discussed with family.

3 Advice

If professional advice has been sought.

4 Structures

Whether wills, trusts or other structures are in place.

Question: Q16 Consideration, Q17 Discussion, Q25a Advice, Q31 Structures.

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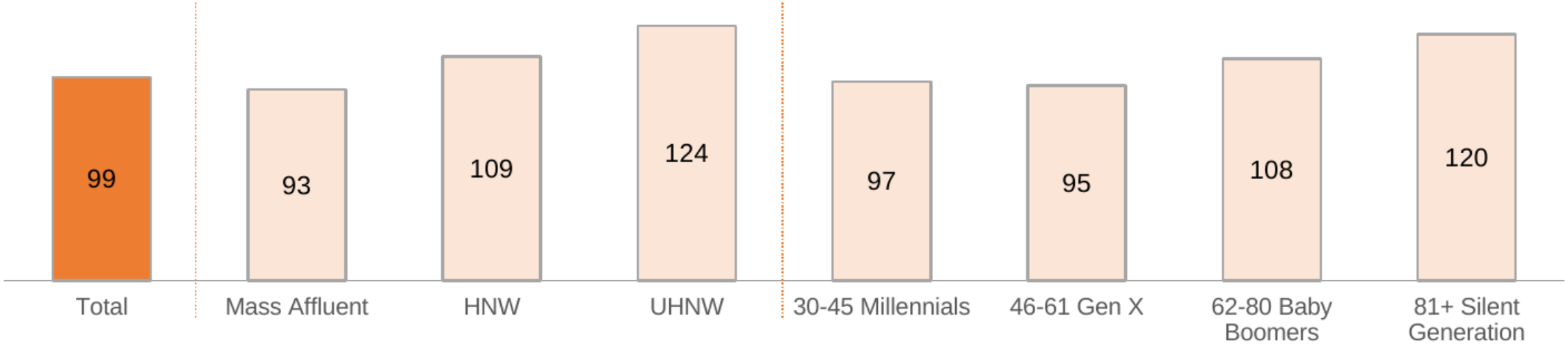
The Overall Index

In 2026, this sample of **affluent Australians scores a Wealth Transfer Index of 99 overall. This is very near the 100 average** so, like many school report cards, tells us that wealth transfer readiness is 'not bad, but could do better'. In breaking down the overall index score, we find preparedness increases with net asset worth but does also tend to rise with age. This indicates **the more you have to consider in a wealth transfer, and/or the closer you are to the transfer point, the better prepared you tend to be**.

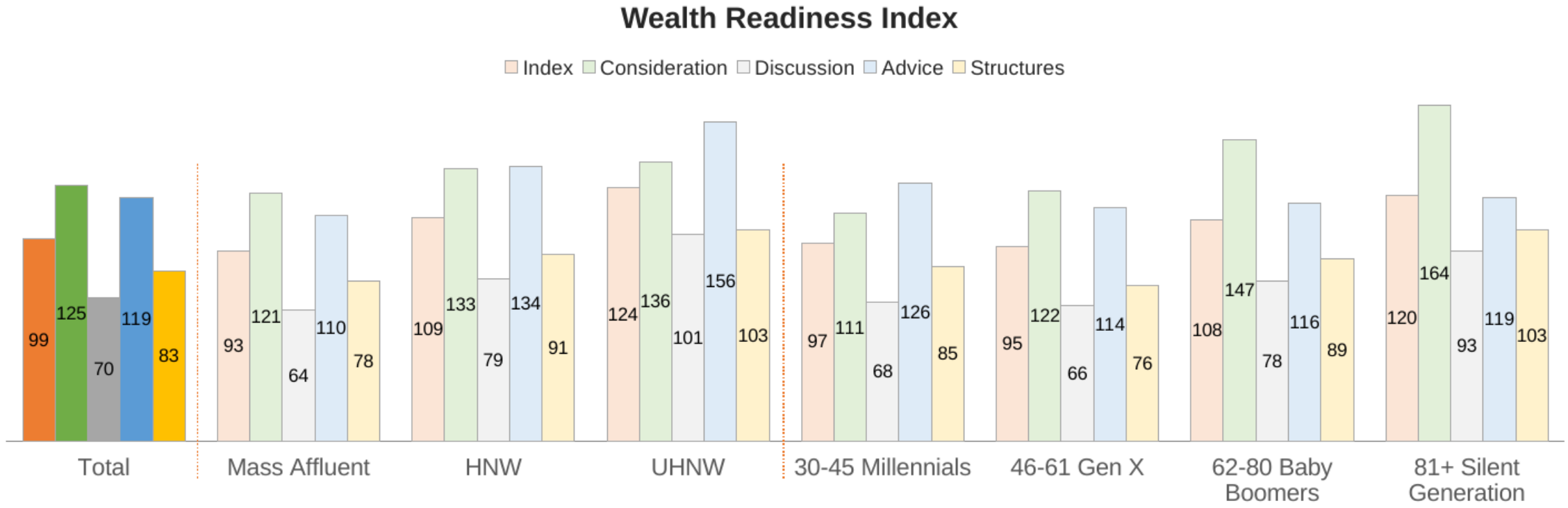
Wealth Readiness Index



Question: Q16 Consideration, Q17 Discussion, Q25a Advice, Q31 Structures. Base: Total n=2000, MA n=1300, HNW n=600, UHNW n=100, 30-45 n=714, 46-61 n=782, 62-80 n=430, 81+ n=74.

The Wealth Index Breakdowns

Three factors stand out when looking at the four component Index metrics. 1) That all four metrics tend to move in line with the overall Index and tend to increase with age and wealth. 2) **There is a universal gap on Discussion** (talking about intentions with family) **and converting healthy Advice into formal Structures**; both could contribute to intentions not fully meeting desired objectives. And 3) **The key for wealthier cohorts is the level of Advice they are taking**, significantly more than other groups.



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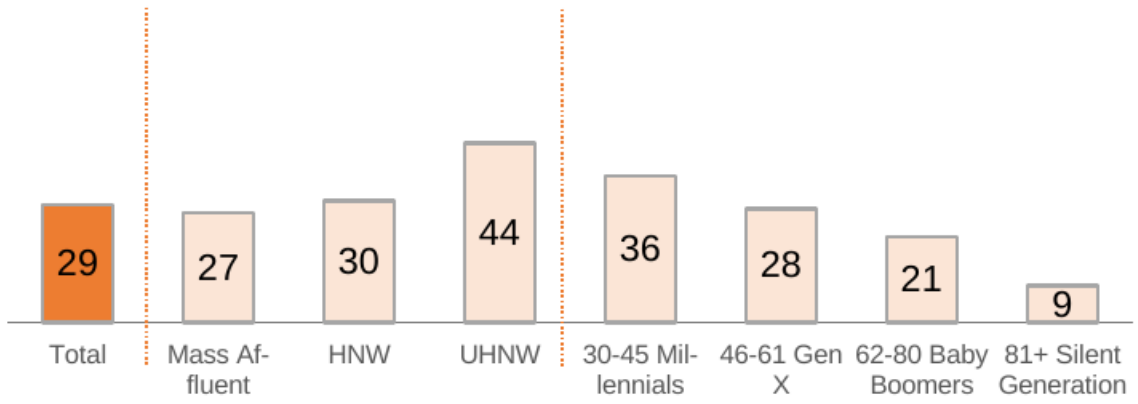
Discussion & Structures Gaps

Wealthier audiences have a higher Discussion Index, related to more regular financial conversation with family. Open dialogue is a vital contributor to their overall readiness and preparedness for wealth transfer. **On Structures, older generations closer to transfer are far more likely to have a will in place** (86%), as well as power of attorney (59%) or enduring guardianship (24%). UHNW have a more diversified approach and are pairing wills with life insurance policies (42%), trust funds (31%) retirement accounts (29%), bonds (24%).

Discuss finances regularly (Total Agree %)

29%

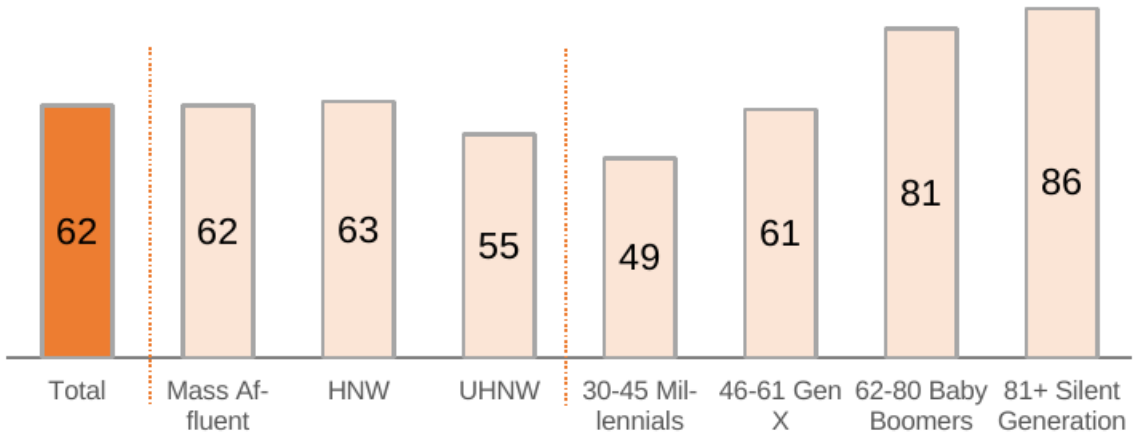
Discuss financial matters with family regularly



Type of structures (%)

62%

Have a will in place



Q13 How would you describe how you discuss financial matters with your family? . Base: Total n=2000, MA n=1300, HNW n=600, UHNW n=100, 30-45 n=714, 46-61 n=782, 62-80 n=430, 81+ n=74.
Q31. Do you have any of the following in place to ensure your assets or wealth is passed on according to your wishes?
Base: Total at least thought about legacy n=1638, MA n=1049, HNW n=506, UHNW n=84, 30-45 n=556, 46-61 n=630, 62-80 n=381, 81+ n=71.

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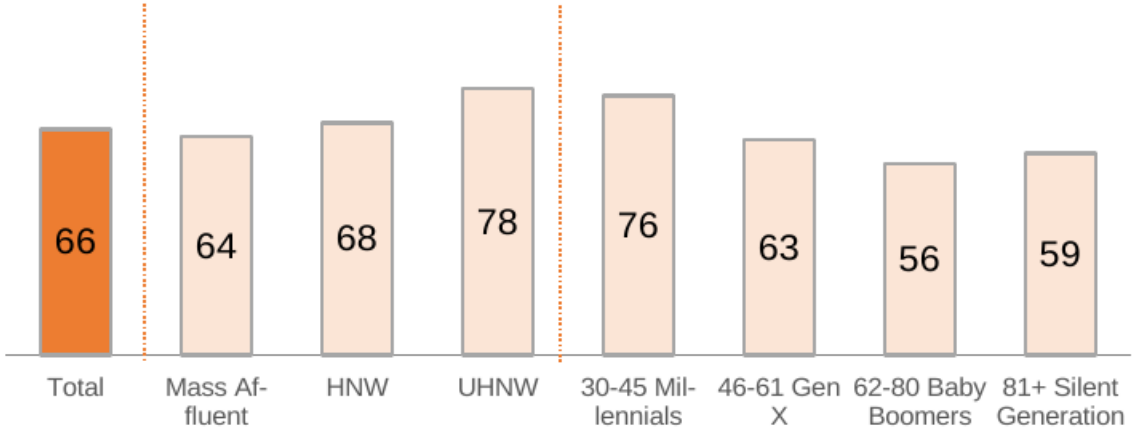
Protecting Bloodline Legacy

More specifically, **most think it important their transfer remains in their family's hands, with this again rising for the wealthier cohorts.** Higher importance also means a heightened need for advice – 60% who rate protection important are using professional advisors. **Concern is lower when it comes to future divorce or legal dispute** impacting family inheritance, particularly for older benefactors who are likely transferring to children in long-term arrangements and/or grandchildren who may not be at that stage.

Protecting Bloodline Wealth (Total Importance %)

66%

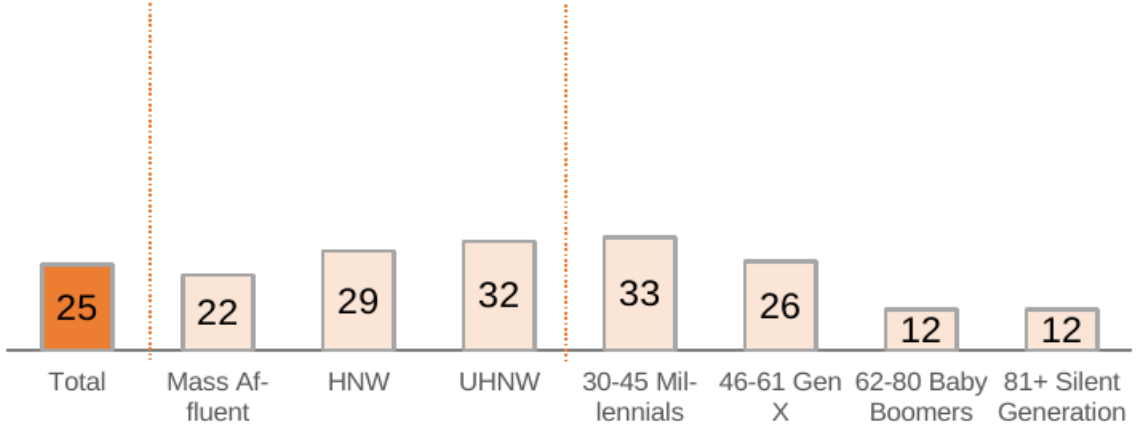
Important that family's **wealth stays in the bloodline** for future generations



Concern over Future Divorce or Legal Dispute (Total Concern %)

25%

Low level of concern that future divorce or legal will impact family inheritance



Question: Q33 On a scale of 1-5, how important is it that your family's wealth stays within the bloodline for multiple generations? Q34 On a scale of 1-5, how concerned are you that a future divorce or legal dispute could impact your family's inheritance? Base: Total n=2000, MA n=1300, HNW n=600, UHNW n=100, 30-45 n=714, 46-61 n=782, 62-80 n=430, 81+ n=74.

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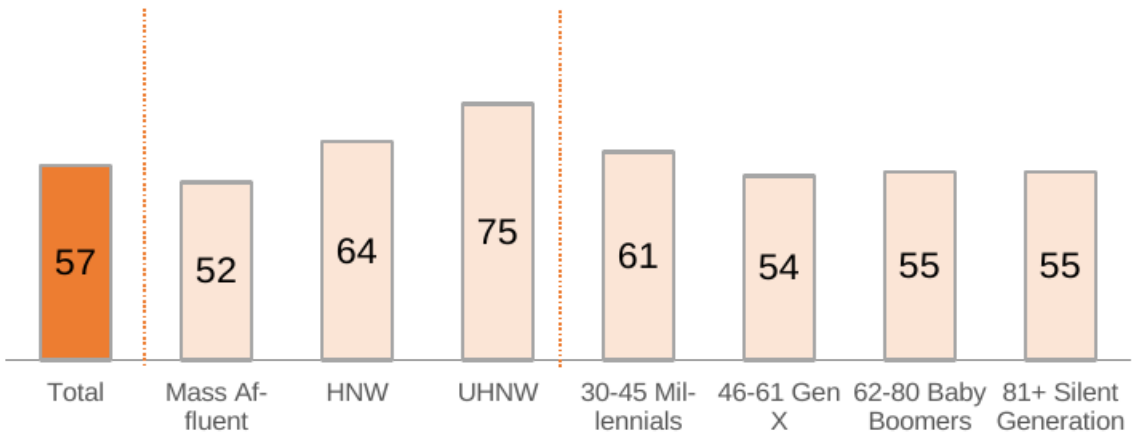
Use of Professional Advisors

Just over half of affluent Australians use professional advisors, like accountants, wealth managers or legal associates (breakdown overleaf). **The need for professional advice increases in line with wealth, but not age.** Professionals are consulted for a variety of reasons, the most common being to ensure **clarity, legality and protection, i.e. the reassurance of 'getting it right'**. UHNW audiences are more likely to use advisors for liquidity planning.

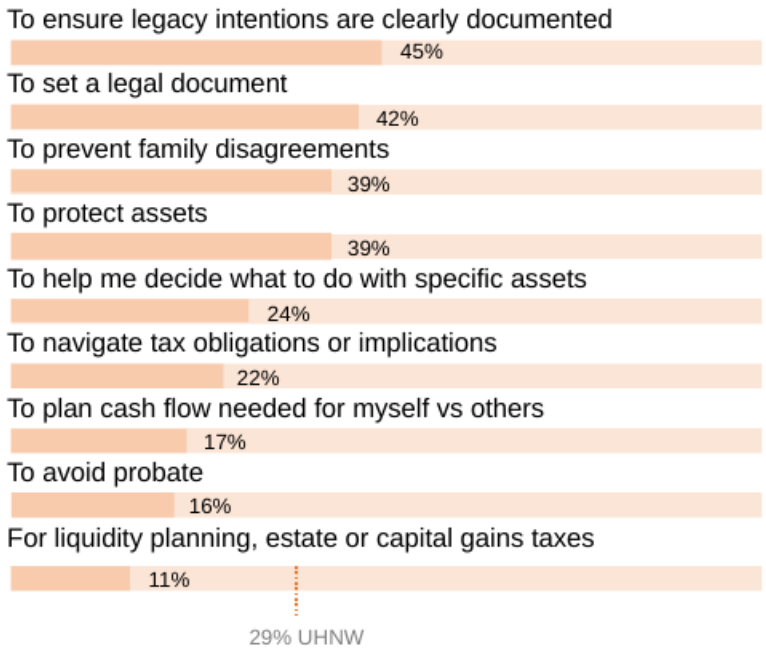
Use of Professional Advisors (%)

57%

Taken professional advice



Usage Motivations (%)



Question: Q25a Who have you consulted for advice regarding how your assets or wealth will be transferred, if at all? Base: Total n=2000, MA n=1300, HNW n=600, UHNW n=100, 30-45 n=714, 46-61 n=782, 62-80 n=430, 81+ n=74. Q26 What prompted you to take advice regarding the future transfer of your assets? Base: Use professional advisors n=1132, MA n=673, HNW n=384, UHNW n=75.

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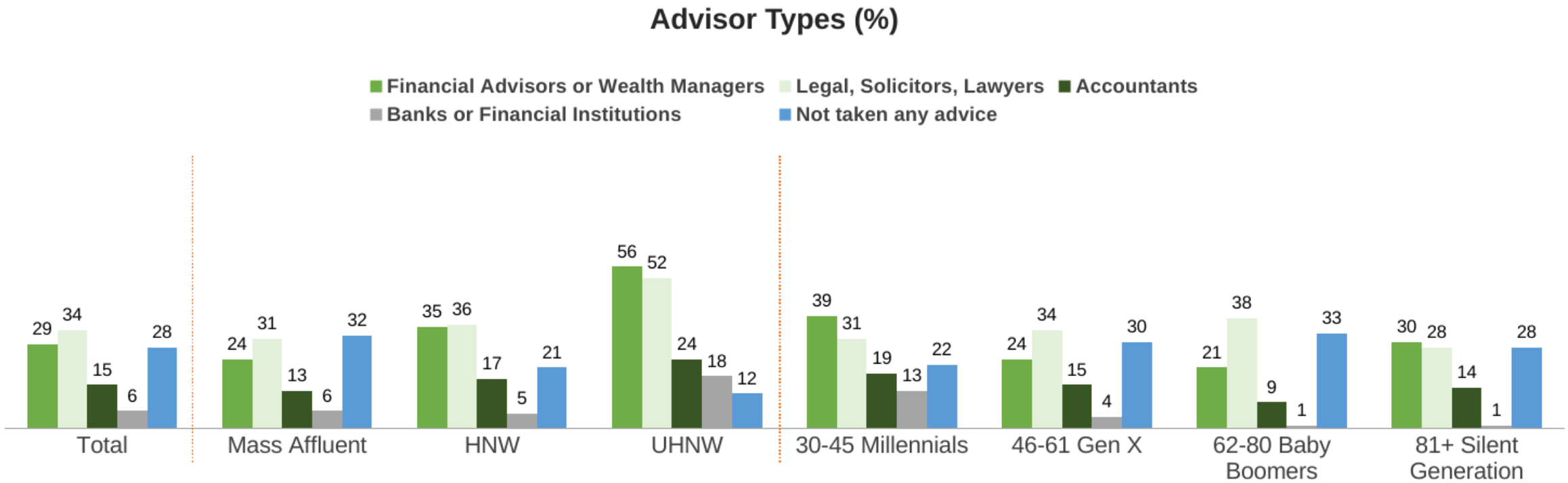
Advisor Types

Financial advisors, wealth managers and legal professionals are the most used advisor types. UHNW especially favor these professionals, although they also tend to use more sources generally. Family and friends are also consulted (27%) – this could indicate an opportunity for firms looking to build broad education and advocacy through informal channels.

1 in 4 have made no consultation, professional or otherwise, rising to 1 in 3 for Mass Affluent, Gen X and Baby Boomers. These are the least confident and least prepared groups, at risk without intervention.



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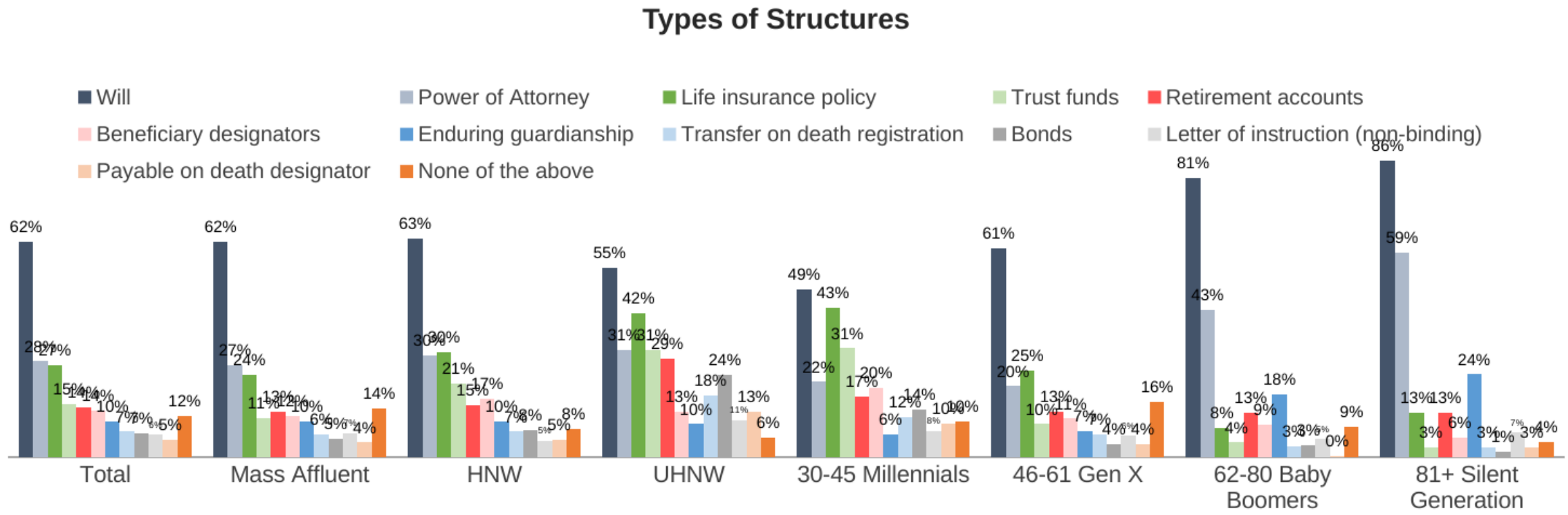
Types of Structures

Most have some sort of structure in place. A will is by far the most common and increases with age (the oldest are often pairing it with power of attorney and, to a lesser extent, enduring guardianship). HNW use wills, life insurance, trusts and beneficiary designators. UHNW have a more diversified approach and are relatively more likely to arrange Payable and Transfer on Death registrations. It is noteworthy that **almost half UHNW individuals, with much richer asset pools and who are often younger, do not have a will in place.**



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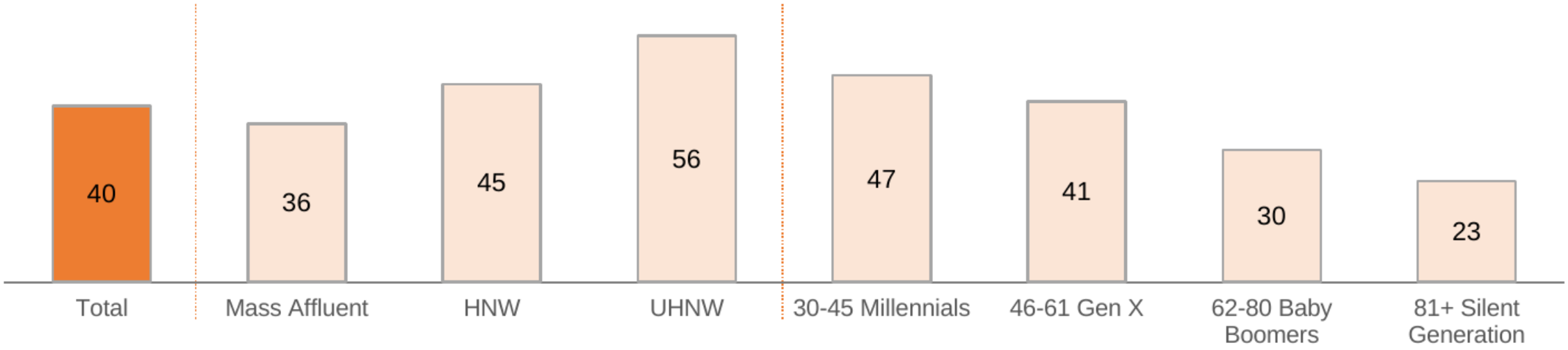
Legacy Control

The desire for certainty over how financial gifts or inheritance will be used is not universal and is highly variable. **The greater the net assets in play, the greater the desire for control.** Similarly, younger generations seek ownership over legacy, whereas **older generations care less about future legacy usage**. This undoubtedly reflects the worth and type of assets, plus the age of those likely to receive them.

Control over Legacy (Want Total Control %)



Question: Q24 On a scale of 1-5, how much control or certainty do you want to have over how a financial gift or inheritance is used?
Base: Total n=2000, MA n=1300, HNW n=600, UHNW n=100, 30-45 n=714, 46-61 n=782, 62-80 n=430, 81+ n=74.

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