

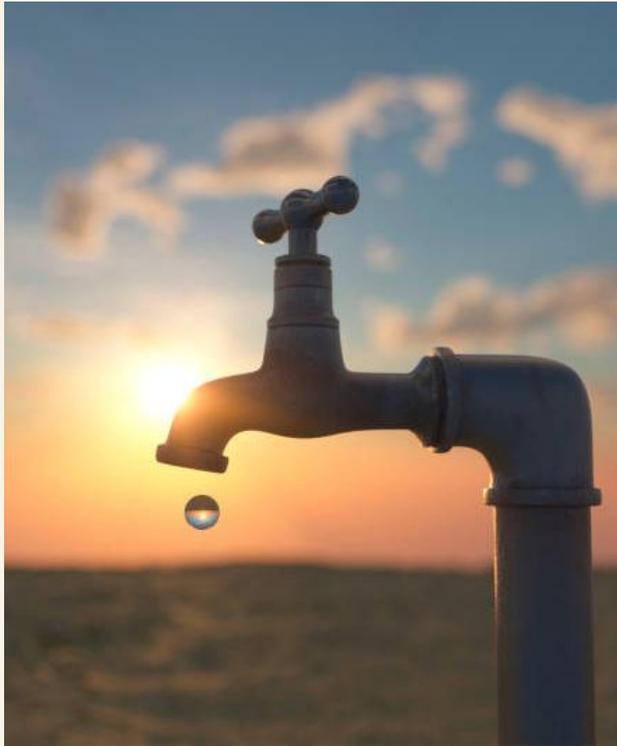
Your estate plan may feel complete.

You have a will, perhaps a trust and clear instructions; all professionally prepared.

You've planned for children, relatives, or philanthropy. Your plan is thoughtful and important.



But an estate plan has a final chapter; it transfers wealth, then it ends.



What's missing:

- A way to keep assets from being used too quickly or irresponsibly.
- Structured long-term support to ensure what you pass on endures over time.
- Financial stability that can extend beyond who you give it to.

There's a reason they're missing; inheritance rarely preserves wealth.

If inheritance retains wealth, where is it?

Generations before you accumulated throughout their lives, yet how much of that reached you intact?



It was spent to live.

Inheritance arrives as usable money, and life reliably absorbs it.

Progress reset instead

of building. Each generation rebuilt what the last one consumed.

What survived arrived

weaker. Smaller, later, and unable to provide lasting stability.

This isn't failure, there simply isn't an easy way to ensure a lasting future.

Preservation of wealth across generations is extraordinarily difficult.



Impossible for most, it requires:

- Navigating immense legal and administrative complexity.
- Escaping U.S. trust regulations designed to force depletion.
- Access to intuitional-level resources and lawyers.

Normally the domain of ultra-wealthy who can spend six figures.

The Generations Foundation Trust enables structured support for lifetimes.

Adding someone to the GFT allows you to gift a long-lived structure that:



Adding a young person to the GFT begins multi-generational support.



Estate Plan

Your existing estate plan remains in place; defines distribution of assets.

+



The GFT

Additionally, add young people to GFT; enables multi-generational support.

+



Add Youth

Funds invested for their family line to receive structured benefits; inclusion is permanent.

Invested for them to provide protected growth and structured lifelong support.



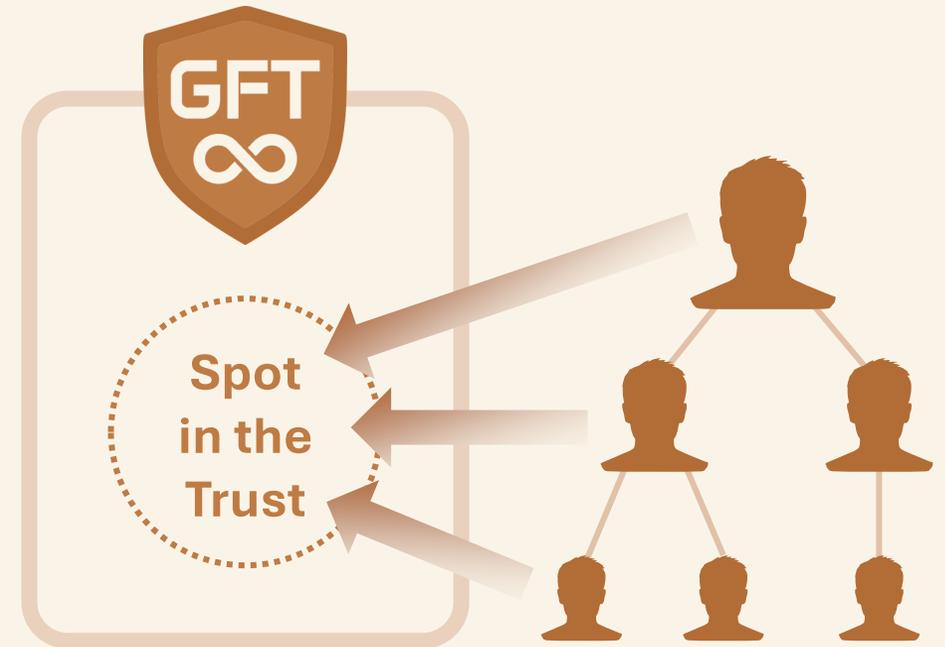
- Invested on their behalf; permanently protected from direct access.
- Monthly income begins decades later, when they're more responsible.
- Assets compound forever; continued long-term growth prioritized.

**You choose max monthly income amount and years until income starts, that sets required investment amount; income shown in today's dollars, actual future amount adjusted annually for inflation; distributions temporarily reduced if necessary to ensure principal growth.*

†Accumulation varies dramatically based on market performance; 10%-14% range above.

Adding someone creates a permanent spot in the Trust that is passed down.

- Creates an eternal family position that can never be removed or reassigned.
- When they pass away or give up the spot, it's inherited by next family member.
- Establishes permanent line of support that continues across generations.



Long-term growth of invested assets can create spots to support more people.

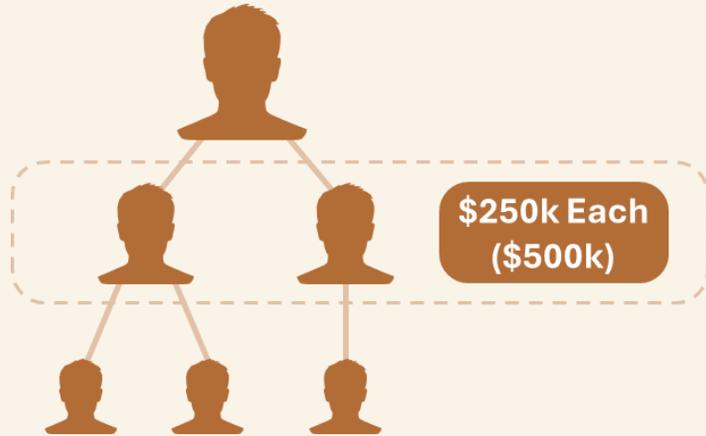


- When assets grow beyond the needs of one person, new spots are created for family.
- New spots are no cost and immediately provide equal simultaneous income.
- If the entire family line is supported, expansion can be used for generosity beyond the family.

Example of how the Trust can transform the power of an estate.

\$500k Estate

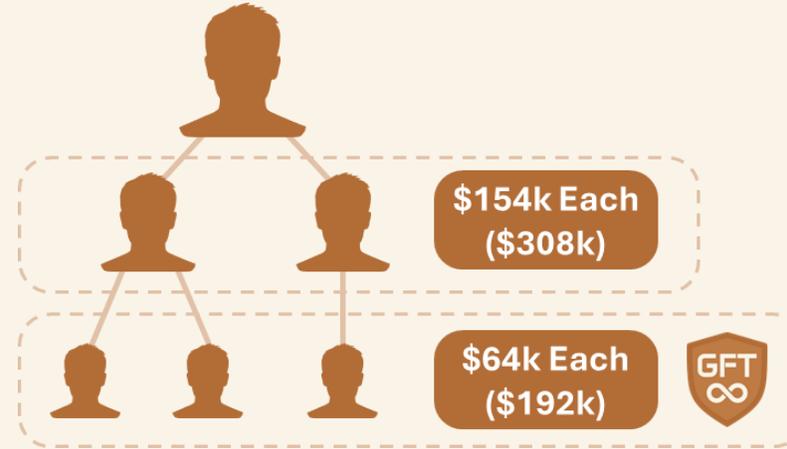
Typical Plan



\$250k each → Direct only

- Direct children are older and have less need.
- Assets dwindle away in a decade or two.

Add Support for Generations



\$154k + \$64k each → 3 Grandchildren

- Invested and protected compounding
- Provides lifetime monthly Income (3x).
- Permanent spots are passed down
- \$308k remains to split for the two direct children.

There is now a practical way to gift multi-generational stability.



In the past, only families with substantial wealth and access to private trust companies could assemble anything close to this.

Whether sponsoring a young family member or someone else, it works the same: a successor-based support line that can extend far beyond your lifetime and theirs.

The impact of your estate doesn't need to end with those who come next; it can last lifetimes and expand to support more people across generations.



Generations Foundation Trust

Much more detail on the website.

- Principles of the Trust
- Sponsoring and tax approach
- How it works, a deep dive
- Investments and financials
- Governance and oversight
- Compared to standard trusts, annuities, and institutional funds
- Answers to hard questions
- Origins of the Trust



<http://generationsfoundationtrust.org>



Appendix Information

You choose the target monthly income level and when income begins.

Support Level	Monthly* (Max)	Investment Amount Per-Person†			
		Income Begins 40 Years	Income Begins 35 Years	Income Begins 30 Years	Income Begins 25 Years
0.50	\$2,931	\$32,655	\$53,212	\$87,229	\$143,517
0.75	\$4,396	\$48,354	\$79,190	\$130,215	\$214,647
Baseline†	\$5,861	\$64,053	\$105,168	\$173,201	\$285,777
1.25	\$7,326	\$79,753	\$131,146	\$216,188	\$356,907
1.50	\$8,792	\$95,452	\$157,124	\$259,174	\$428,038
1.75	\$10,257	\$111,152	\$183,102	\$302,160	\$499,168
2.00	\$11,722	\$126,851	\$209,080	\$345,147	\$570,298

†Permanently indexed to U.S. Median Household Income (MHI); baseline monthly income = 7% MHI, investment amount = 75% MHI; buy-down rate fixed to 20-year S&P 500 CAGR; investment amount includes flat 1.5% MHI (\$1,256) onboarding/setup fee.

**Income shown in today's dollars, actual future amount adjusted annually for inflation; distributions temporarily reduced if necessary to ensure principal growth.*

Two Ways to Fund a Sponsorship

During life (direct funding):

Assets and all future growth are permanently removed from your taxable estate, allowing compounding to begin immediately and often enabling support to start earlier.

At death (estate-funded):

An enforceable obligation is funded during estate administration, avoiding asset liquidation during life and preserving a basis reset on appreciated assets.

Key trade-off: Lifetime funding moves future growth out of the estate sooner; estate funding preserves basis reset but keeps assets and interim growth in the estate until death.

Not a For-Profit Business

- The GFT is not designed to generate profits; it exists only to support the people placed into it.
- Sponsorship Investments are invested directly for those people, not reused, resold, or pooled to benefit others.
- The Trust is required to preserve and grow assets long-term, using only very low, clearly disclosed costs.

Why You Can Trust This Structure

- The Trust does not rely on promises or discretion; governed by fixed rules that cannot be changed later.
- No single person or organization controls the Trust; authority is divided and independently overseen.
- If the rules are not followed, enforcement does not depend on courts or influence, but on binding efficient independent arbitration.

Narrow Restricted Investment Policy

- The Trust may only invest in the largest, best performing, globally diversified equity funds, used by major institutions worldwide.
- Eligible investments are heavily regulated, highly transparent, and broadly diversified by design; no niche products or speculation.
- Selection is rule-based and non-discretionary, prioritizing scale, durability, low costs, and long-term performance over tactics or timing.

How the Money is Protected

- Once contributed, assets cannot be withdrawn, reassigned, or repurposed by anyone.
- The Trust is constitutionally prohibited from changing its core purpose or how assets may be used.
- Even the people who run the Trust cannot change the rules or redirect assets.

Why the Trust Is Offshore

- Domiciling the Trust outside the U.S. avoids structural tax friction (capital gains) that materially reduces long-term compounding in a multi-generational structure.
- Cayman Islands is one of the most regulated and widely used trust jurisdictions in the world, relied on by the largest pensions, endowments, hedge funds, and global institutions.
- Locating the Trust outside the U.S. reduces exposure to domestic political instability and unpredictable policy shifts over the decades ahead.

Who Has Control

- Sponsors: do not control Trust property, investments, or outcomes; they can act only within specific bounded rules.
- Members: receive benefits under fixed rules but have no governance power and no ability to customize, negotiate, or request discretionary exceptions.
- Administrator / Trustee / Protector: execute and safeguard the Trust under constitutional constraints, with disputes resolved by independent, internationally recognized binding arbitration.

Operational and Service Mistakes

- The Trust is designed on the assumption that mistakes can and will happen.
- Responsibilities are deliberately separated, processes are documented and auditable, and errors are meant to be detectable and correctable rather than catastrophic.
- The system is built so operational errors are contained, remediable, and non-fatal to long-term integrity.

Irrevocability and No Liquidity

- Irrevocability is the primary tradeoff: once a Sponsorship Investment is accepted, capital is permanently committed to the Trust's rules.
- After full acceptance, there is no “undo,” no withdrawal, and no personal reclamation of principal; the absence of liquidity is a legal necessity.
- The Trust may offer a short pre-acceptance cancellation window as an administrative safeguard, but not after acceptance.

Why the Rules Can't Change Later

- The Trust's foundational rules are explicitly non-amendable; no person or body can rewrite them.
- Only limited, non-core provisions may ever change, and no single party has the power to do so.
- Any dispute about whether rules were followed is decided by a fully independent, third-party arbitration authority.