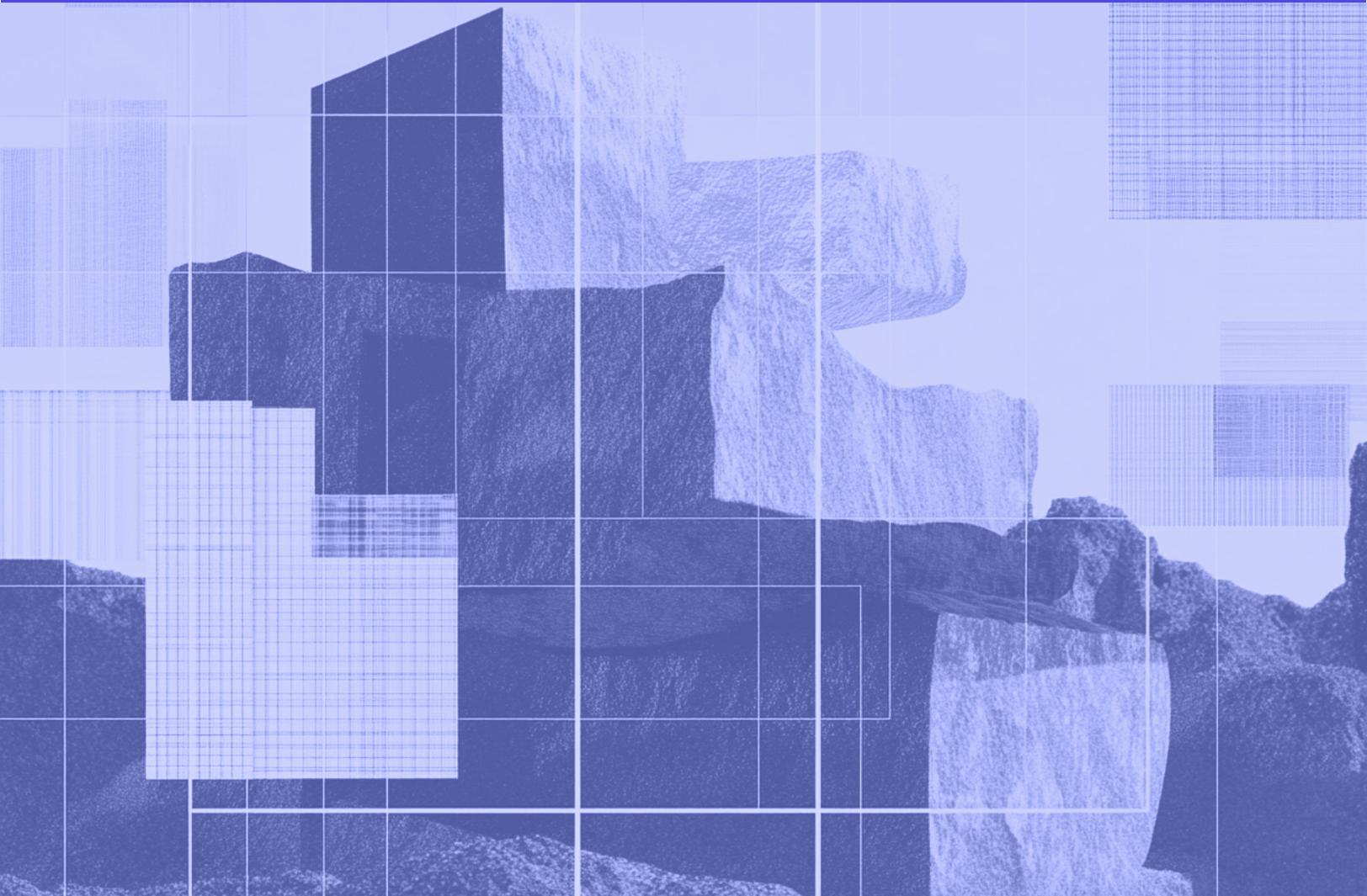


How Vanilla Helps Advisors Plan Across Generations: Modern Estate Planning Requires a Hierarchy of Tools—Vanilla Makes It Actionable

Vanilla.

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Advisors working with high-net-worth and ultra-high-net-worth families need to balance tax efficiency, family goals, and long-term flexibility. The most successful plans start with a clear hierarchy:

- GST-exempt irrevocable trusts
- Non-exempt irrevocable trusts
- Revocable trusts and administrative tools
- High-impact strategies like sales, gifts, GRATs, and CLATs to fund these various irrevocable trusts

Vanilla helps advisors not just understand this hierarchy—but implement and manage it effectively.

How Vanilla supports multigenerational planning

From visualizing trust structures to optimizing advanced gifting strategies, Vanilla equips advisors with intelligent tools to confidently support families across generations. Vanilla helps in five key areas of multigenerational planning:

1 Trust mapping, scenario modeling & visualization

- See how all trusts fit into the family structure—GST-exempt, non-exempt, revocable, or grantor trusts
- Model and understand the impact of various planning strategies
- Easily identify gaps and opportunities for exemption planning or freeze techniques

2 GST-exempt trust tracking

- Know the GST status of trusts
- Surface opportunities to allocate unused exemption
- Flag when a trust structure requires administration or distribution milestones

3 Strategy optimization engine

- Get intelligent insights into whether to gift or sell discounted assets
- Identify which assets are best suited for GRATs, CLATs, or other techniques
- Receive suggestions when a freeze strategy is more efficient than an exemption burn

4 Spousal & flexibility features

- Flag trusts that could benefit from spousal access (SLATs, hybrid DAPTs)
- Track trustee powers, decanting authority, change of situs, and protector flexibility for ongoing adaptability

5 Workflow & compliance tools

- Track Crummey letters, annuity payments, GRAT rollovers, leases, and note interest
- Provide visibility into what has been funded, when, and with what valuation assumptions

Why advisors rely on Vanilla

Advisors choose Vanilla not only for its technical depth, but for the clarity, precision, and confidence it brings to every estate planning conversation.

Visual schematics and simplified reporting provide **clarity** and make it easier to explain planning strategies to clients and their next generation.

Precise, real-time data allows advisors to move from static documents to living plans with actionable insights.

Advisors are equipped with tools to lead complex multigenerational planning conversations **confidently**.

Built for planning that lasts

The best estate plans aren't just tax-efficient—they're designed to evolve. Vanilla empowers advisors working with HNW and UHNW families create successful plans through:

- Optimized use of GST exemption
- Tracking trustee powers, situs, and trust flexibility over time
- Integrated advanced strategies like GRATs and sales to IDGTs

Whether you're working with a family just beginning their planning or managing a complex trust structure spanning multiple generations, Vanilla gives you the tools to plan with precision and flexibility. Request a demo.

The information provided here does not constitute legal, financial, or tax advice. It is provided for general informational purposes only. This information may not be updated or reflect changes in law. Please consult with an estate attorney, financial advisor, or tax professional who can advise as to your particular situation.