

The 15%

Most succession plans are built to solve the smallest part of the problem.

70%

of wealth transfers between generations fail to hold.

85%

of those failures trace to family and relational breakdown, not technical error.

15%

is everything the conventional plan is built to address.

WHAT THE RESEARCH FOUND

Over a multi-decade study of families transferring wealth, Roy Williams and Vic Preisser found that roughly seven in ten transfers came apart: assets dissipated, families fractured, or both. When they traced the cause, only about 15% of failures came from the things advisors obsess over: taxes, legal structure, investment design. The other 85% came from inside the family, in a breakdown of trust and communication and in heirs who were never prepared to receive what they inherited.

Almost every plan is engineered to perfect the 15%. The 85% is left to chance.

When a family tells me “we’ve already been through this,” they almost always mean the tax and the structure. The hardest, most decisive part of the work hasn’t been started.

WHERE I WORK

I lead the part of the plan the documents can’t carry: governance and family alignment. Not in place of your attorney, CPA, or trustee, but alongside them. They build the 15% well. My job is to make sure the family is prepared to own and steward what that 15% protects.

01

GOVERNANCE

How decisions get made when the founder is no longer the one making them.

02

ALIGNMENT

The difference between fair and equal, named out loud before it becomes a grievance.

03

PREPARATION

A next generation that is ready to receive, not merely positioned to.

WHY NOW

This work is easiest when the next generation is still young, engaged, and receptive to learning. Starting early creates a structure that both strengthens family governance and prepares the next generation, laying the foundation for success in two of the three critical areas.