SOTO Law Group Highlights Estate Planning Strategies for High-Net-Worth Families

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SOTO Law Group has released a new article, ?Estate Planning for High-Net-Worth Families in Newport Beach,? addressing how changing tax laws and increasingly complex asset structures are shaping estate planning decisions for affluent families. The article outlines current federal thresholds, advanced planning tools, and the importance of tailoring estate plans to evolving family and financial circumstances.

According to the article, the federal estate tax exemption is set to increase to $15 million per individual in 2026. However, wealth exceeding that threshold may still be taxed at a rate of up to 40 percent, underscoring the need for proactive planning. For married couples, this creates an opportunity to shield up to $30 million in combined assets, provided that proper strategies are implemented in advance.

Romelia DeDe Soto, Estate Planning Attorney and founder of SOTO Law Group, explains that high-net-worth estate planning requires a comprehensive approach that goes beyond basic wills and revocable trusts. ?Planning for these families involves evaluating estate tax, income tax, and long-term family goals,? said DeDe Soto. ?It is not only about transferring wealth, but also about maintaining appropriate control and defining how that wealth will be used across generations.?

The article highlights gifting as one of the most accessible strategies available under current tax law. Individuals may gift up to $19,000 annually per recipient without triggering a gift tax filing requirement, while couples may gift up to $38,000 per recipient. These transfers can be directed into irrevocable trusts or education-focused accounts, gradually reducing the size of a taxable estate while supporting future beneficiaries.

In addition to gifting, the article outlines several advanced estate planning tools designed to manage tax exposure and preserve wealth. These include irrevocable trusts, Intentionally Defective Grantor Trusts (IDGTs), and Grantor Retained Annuity Trusts (GRATs), each serving a specific role depending on the client?s financial structure and long-term objectives. Irrevocable Life Insurance Trusts (ILITs) are also discussed as a method for providing tax-efficient liquidity to heirs.

DeDe Soto notes that maintaining control over assets remains a primary concern for many clients. The article explains how entities such as limited liability companies (LLCs) can be used to hold real estate and business interests, allowing families to transfer ownership incrementally while retaining centralized management. ?These structures allow clients to continue benefiting from their assets while planning for future transitions,? DeDe Soto said.

Beyond financial considerations, the article emphasizes the role of legacy planning in preserving family values and history. Families are increasingly incorporating personal narratives, recorded interviews, and written legacy letters into their estate plans. These elements provide context for future generations and help ensure that wealth transfer aligns with broader family goals.

The article also addresses planning considerations for families with unique dynamics, including beneficiaries with disabilities, mental health challenges, or substance-related concerns. Tools such as special needs trusts and discretionary trusts can be structured to provide support while maintaining safeguards. ?Open communication is essential in these situations,? said DeDe Soto. ?A well-informed plan can offer both protection and flexibility for vulnerable beneficiaries.?

Asset protection is another key topic explored in the article. Strategies such as spendthrift provisions, prenuptial trust clauses, and irrevocable trust structures may help protect inherited assets from creditors, legal disputes, or division during divorce proceedings. While no approach guarantees complete insulation, these mechanisms can provide meaningful protection when properly implemented.

For families with international holdings or dual citizenship, the article highlights the added complexity of coordinating estate plans across jurisdictions. Differences in inheritance laws may require parallel planning efforts in multiple countries to ensure compliance and effective asset transfer. DeDe Soto advises working

with professionals who understand both domestic and international frameworks to avoid unintended outcomes.

Business succession planning is also identified as a critical component of estate planning for high-net-worth families. The article notes that early conversations about leadership transition or potential sale are essential to preserving business value and minimizing tax consequences. Integrating succession planning into a broader estate strategy can help ensure continuity while aligning with family preferences.

Despite the availability of advanced strategies, the article cautions that foundational documents remain essential. Revocable living trusts, wills, powers of attorney, and proper asset titling form the basis of any effective estate plan. Overlooking these elements can create administrative challenges and unintended tax consequences.

SOTO Law Group?s article underscores the importance of aligning estate plans with both legal requirements and personal objectives. DeDe Soto?s experience in estate planning, probate, and trust administration informs a comprehensive approach that addresses tax efficiency, asset protection, and family dynamics.

For more information, visit the SOTO Law Group website or contact the firm to learn more about available estate planning resources.

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The Soto Law Group

The Soto Law Group serve the needs of our clients in Estate Planning, Special Needs, Conservatorships, Trust Administration, Probate or Trust and Wills disputes in Newport Beach and surrounding California communities.

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