

momentum

wealth international

Succession planning: It is more than just a will – the challenges of transferring internationally held wealth

Sharon Hamman
Madeleine Schubert



Intergenerational **wealth transfer**

The process of passing assets, property, or financial resources from one generation to the next – typically from parents or grandparents to their children or grandchildren.

Definition by Co-Pilot



The GREAT **wealth transfer**

The Times, 11 December 2025

- £5.5 trillion wealth transfer over the next 3 decades
- Nearly twice the UK national debt



The GREAT **wealth transfer**

Investopedia.com, 25 November 2025

- In the US, baby boomers will transfer up to \$84 trillion to heirs by 2045



The GREAT **wealth transfer**

ING.com, 9 October 2025

- €3.5 trillion transfer in Europe over the next 5 years



Intergenerational Wealth Transfer

	Donation	Bequest
Base cost of investment	R50,000,000	
	2026	2036
Value @ time of transfer	R100,000,000	R215,892,500
Donations tax/estate duty	R23,475,000	R41,099,044
Base cost incl proportionate donations tax	R61,750,000	R50,000,000
CGT on transfer	R6,877,800	R29,806,650
Net transfer amount	R69,647,200	R144,986,806
Trust set-up and admin fees of 0.5% p.a.	R4,941,525	
Executor's fees		R8,689,673
Total taxes	R30,352,800	R70,905,694
Admin fees	R4,941,525	R8,689,673
Effective Wealth Transferred by 2036	R143,545,077	R136,297,132

Notes:

- Growth rate of 8% p.a.
- Donations tax and estate duty calculated at 20% up to R30m and 25% on the excess.
- CGT based on current legislation.
- Assumed marginal tax rate of client/deceased is 45%.
- Spousal roll-over on the abatement applies – assuming this is the death of the last surviving spouse.

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Intergenerational Wealth Transfer

	1st Transfer	2nd Transfer
	2026	2046
Base cost	R50,000,000	R68,521,750
Value @ time of death	R100,000,000	R319,376,940
CGT on transfer	R8,946,000	R45,099,934
Executor's fees	R4,025,000	R12,854,922
Dutiable amount (after abatement)	R80,029,000	R254,422,084
Estate duty	R18,507,250	R62,105,521
Summary		
Total taxes	R27,453,250	R107,205,455
Executor's fees	R4,025,000	R12,854,922
Effective Wealth Transferred	R68,521,750	R199,316,563
Total cost of first transfer	R31,478,250	
Total cost of second transfer		R120,060,377
Total cost of BOTH transfers	R151,538,627	

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Thank you

