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PROTECTING WHAT MATTERS

The State of Asset Protection and Legacy Planning in Community Development Credit Unions

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JPMorganChase

Executive Summary

For decades, Community Development Credit Unions (CDCUs) have helped millions of individuals and families build financial security by expanding access to affordable financial services, homeownership, entrepreneurship, and opportunities to build assets. Through trusted relationships and a deep commitment to community development, CDCUs have played a critical role in advancing economic mobility for low- and moderate-income (LMI) households that have historically faced barriers to accessing the financial mainstream.

Financial stability and asset building, however, are only part of the journey towards achieving financial security. Families must also be able to protect their assets and preserve them through life's inevitable challenges. Unexpected events such as illness, fraud and scams, disability, natural disasters, or the absence of basic legacy planning can quickly reverse years of financial progress and diminish opportunities to create and transfer wealth across generations.

CDCUs are uniquely positioned to address this challenge. Their relationship-based approach, combined with financial education, coaching, affordable products, and trusted community partnerships, enables them to support members throughout their financial lives. While some CDCUs already provide elements of asset protection and legacy planning, little has been known about how these efforts are implemented across the movement, where gaps exist, and what institutional capabilities are needed to expand them effectively.

To establish this baseline understanding, Inclusiv conducted a landscape analysis of asset protection and legacy planning among its CDCU members. The analysis combined an environmental scan of member websites with surveys, needs assessments, focus groups, and interviews to examine current products and services, organizational capacity, implementation barriers, member access pathways, and opportunities to strengthen support across the movement.

The analysis identified several consistent themes. First, CDCUs overwhelmingly recognize asset protection and legacy planning as an important extension of their mission to advance members' financial well-being. Second, while many institutions currently offer relevant products, services, or referral resources, these efforts are often informal, fragmented, and not integrated into a comprehensive member experience. Third, organizational capacity—not institutional commitment—emerged as the primary barrier to expanding services. CDCUs consistently identified staff education, implementation resources, technology support, and access to trusted referral partners as the capabilities most needed to strengthen this work. Finally, the findings point to a significant opportunity to move beyond isolated offerings toward a more intentional and coordinated approach.

This landscape analysis represents the first phase of Inclusiv's broader effort to strengthen asset protection and legacy planning across the CDCU movement. The findings will inform the development of practical resources and implementation strategies that help CDCUs strengthen their role in helping members build, protect, preserve, and ultimately transfer the assets that support long-term financial security and economic mobility.

Beyond Building Wealth

As Inclusiv conducted this landscape analysis, it became clear that taking an expansive view of financial inclusion, one that incorporates asset protection and legacy planning, is vital to supporting CDCU members' financial health.

The Financial Health Network defines financial health as a household's ability to make ends meet and stay on track in the face of financial setbacks, and its framework assesses household financial health across the dimensions of spending, saving, borrowing, planning and protecting. This framing is directly relevant to asset protection and legacy planning because it recognizes that financial security is not achieved solely by helping households enter the financial mainstream or build assets; households must also be able to absorb shocks, manage risks, protect accumulated resources, and plan for future needs. This framing makes clear that financial inclusion must move beyond access to accounts and asset accumulation toward a broader understanding of financial health, resilience, and long-term security. And emerging demographic trends make this work more important now than ever.

The United States is entering what has become known as the Great Wealth Transfer, with an estimated $124 trillion expected to transfer between generations over the next two decades. While much of this wealth will originate from high-net-worth households, the implications extend far beyond affluent families. For low- and moderate-income households, wealth is often measured differently. A paid-off home, a modest retirement account, a family-owned business, life insurance proceeds, or accumulated savings may represent a family's lifetime of work and its greatest opportunity to create lasting financial security for future generations. Building assets is only one component of long-term financial security. Preserving and successfully transferring these assets can mean the difference between building upon one generation's progress or requiring the next generation to start over.

Yet many households remain unprepared for this transition. According to AARP, 93 percent of adults aged 50 and older believe having a legal will is important, yet only 51 percent have one. Among adults ages 50 to 64, that figure falls to 38 percent. Similarly, only 65 percent of respondents report having beneficiaries designated on their financial accounts. These gaps can create unnecessary legal, financial, and administrative burdens for families during periods of loss.

In addition to gaps in legacy planning, scams also pose a significant threat to people's ability to protect their hard-earned assets. According to Gallup's 2025 Report, Scams in the United States, one in four Americans (24%) have been personally scammed at some point in their adult life.

Financial resilience presents additional challenges. According to the Federal Reserve's Survey of Household Economics and Decisionmaking, only 63 percent of U.S. adults report they could cover an unexpected $400 expense using cash or its equivalent, while just 55 percent have emergency savings sufficient to cover three months of expenses. The Financial Health Network's Financial Health Pulse has tracked consumer financial health since 2018 and reports that only about three in ten U.S. households are Financially Healthy, with many households continuing to experience vulnerability or instability. The 2025 results similarly found that only 31 percent of households were Financially Healthy, underscoring that long-term disparities persist.

These financial resilience challenges that so many people and families are facing are where the lack of legacy planning shows up most clearly: families may be able to manage immediate financial pressures, but they often remain unprepared for the longer-term decisions that protect assets and transfer wealth. Recent estate-planning data point to a stark income gap in even the most basic planning tool—a will. According to Trust & Will's 2025 Estate Planning Report, only 33% of households earning under $25,000 annually report having a will, compared with 66% of households earning more than $1 million; lower-income respondents are also more likely to postpone estate planning until later in life. These trends illustrate an important reality: building assets and protecting assets require different strategies.

Unique in the community development field, CDCUs advance their community development mission by building the financial well-being of consumers and households combining access to financial services, credit and supportive services. As cooperative financial institutions, they advance community solutions by reinvesting members' deposits locally, supporting local economies and providing responsible products and services that help their members build assets.

These efforts have produced measurable progress both through direct service and by influencing the broader financial services industry to embrace previously excluded and underserved markets. More households have access to mainstream financial services than ever before, and millions of families have accumulated assets that can improve their financial well-being and create opportunities for future generations.

Over the last five decades, Inclusiv CDCU members have helped move millions of consumers from credit invisible to financial stability, low-wage workers to business owners and from renters to homeowners. As the movement continues to mature, however, an important question emerges:

HOW DO WE HELP FAMILIES PROTECT THE FINANCIAL PROGRESS THEY HAVE WORKED SO HARD TO ACHIEVE?

Asset protection and legacy planning represent the next evolution of financial inclusion. If financial inclusion is intended to improve household financial health, then inclusion strategies must help members not only access safe financial products and build assets, but also preserve those assets through shocks, life transitions, and intergenerational transfer. For CDCUs, this creates an opportunity to extend existing strengths in savings, credit-building, homeownership, entrepreneurship, retirement savings, and financial coaching into a more complete financial health strategy. Asset protection and legacy planning can help members move from participation in the financial system to durable resilience, ownership, and long-term economic mobility.

Rather than viewing these services as specialized conversations reserved for affluent households or later stages of life, they should be understood as essential components of a comprehensive financial inclusion strategy—one that helps families not only access financial products and services and build assets, but also protect, preserve, and transfer them over time.

Purpose

As CDCUs continue expanding opportunities for financial inclusion and asset building, there is growing recognition that helping members build assets is only one side of the equation: asset preservation, protection and transfer are the other essential components of long-term financial security.

Less is understood about how CDCUs currently support members in protecting their assets, planning major life transitions, and preserving financial progress across generations. To better understand the current landscape, Inclusiv conducted this analysis to establish a baseline assessment of how CDCUs currently approach asset protection and legacy planning.

This landscape analysis was guided by five primary questions:

- How are CDCUs currently supporting asset protection and legacy planning?
- What products, services, educational resources, and referral pathways are available to members?
- What organizational capabilities support successful implementation?
- What barriers limit the expansion of asset protection and legacy planning across the CDCU movement?
- What opportunities exist to strengthen institutional capacity and expand access to these services?

The analysis was designed to identify existing practices, institutional capabilities, implementation challenges, and opportunities to strengthen this work across the movement. Rather than evaluating individual institutions or measuring program effectiveness, this analysis seeks to understand the current state of the field and establish a foundation for future action.

Methodology Overview

Inclusiv used a mixed-method approach to establish a baseline understanding of how CDCUs currently approach asset protection and legacy planning.

The analysis combined a national context review, an environmental scan of 100 Inclusiv CDCU member websites, a needs assessment survey, focus groups, and key informant interviews with CDCU leaders and practitioners.

Together, these methods provided both quantitative and qualitative insight into current products and services, member access pathways, organizational capacity, implementation barriers, staff readiness, referral practices, and opportunities to strengthen support across the CDCU movement.

The research population included CDCUs of varying asset sizes, designations, geographies, and organizational capacities. The analysis was not designed to evaluate individual institutions or measure program effectiveness; rather, it was intended to identify field-level patterns, capacity needs, and opportunities for future resource development. Additional methodological detail, including the full research population and summary tables, is provided in the Appendix.

Findings

Asset Protection Services Exist but Remain Fragmented

Research on financial capability consistently demonstrates that consumers benefit most when products, education, and trusted guidance are integrated rather than delivered independently. Studies from the Consumer Financial Protection Bureau (CFPB) and Financial Health Network suggest fragmented service delivery—when products, education, referrals, and guidance are offered separately rather than as part of a coordinated member experience—often leads to lower awareness and utilization, particularly among LMI households.

CFPB's work on adult financial education emphasizes that consumers benefit from practical tools, timely guidance, and behaviorally informed support. When financial education, product access, and referrals are delivered separately, members may not recognize how these resources fit together or when to use them. Financial Health Network research reinforces that improving financial health requires solutions that are relevant, engaging, scalable, and embedded in the ways consumers manage money. This supports that fragmented asset protection offerings may limit member awareness, uptake, and impact unless they are integrated into the broader member relationship.

Inclusiv's environmental scan revealed that

- **80% of CDCUs analyzed offer common asset building products** such as individual retirement accounts and access to related education.
- **18% offer asset protection products and services**, including life, disability, long-term care insurance, and debt protection products, including credit, loan and auto repair protection solutions.
    - o Fewer than half of the CDCUs that offer asset protection products and services also provide legacy planning and transfer services, such as estate planning, will and trust development.
    - o Among those that do, support appears to be delivered primarily through external referrals to local service providers rather than in-house offerings.

Taken together, the environmental scan points to a clear gap between the support CDCUs provide to help members build assets and the infrastructure available to help them protect, preserve, and transfer those assets. While asset-building products and education are widely available, asset protection services are significantly less common, and legacy and transfer services are more limited still. Where these services do exist, they are often provided through external referrals rather than integrated into the member experience. These findings suggest that the opportunity is not simply to introduce additional products, but to create a more connected approach that helps members navigate asset protection and legacy planning needs as their financial lives evolve.

Organizational Capacity, Not Institutional Commitment Emerged as Primary Barrier to Expanding Services

Limited organizational capacity prevents many CDCUs from moving asset protection and legacy planning from a recognized member need to a sustainable, integrated service. While many CDCUs view this work as aligned with their mission, they often lack the staff time, specialized expertise, implementation tools, technology infrastructure, funding, and trusted referral partnerships needed to deliver these services consistently. As a result, asset protection becomes informal, episodic, or dependent on individual passionate staff or volunteer members rather than embedded throughout the member experience. In short – it's seen more as a community service rather than a core part of the business model.

The importance of organizational capacity is well documented in community development research. America's Credit Unions and the National Credit Union Foundation underscore that credit union employees who are equipped to recognize members' financial needs and confidently connect them to appropriate products, education, coaching, and community resources are better positioned to build trusted relationships and improve financial outcomes.

Inclusiv's survey findings reinforce the importance of staff education and CDCU infrastructure. Organizational capacity emerged as one of the most significant barriers to expanding asset protection and legacy planning services. All respondents (100%) identified staffing constraints, limited staff knowledge of asset protection products and services, and the lack of trusted, vetted referral partners as the primary obstacles to implementation. In addition, every respondent (100%) emphasized the need for comprehensive staff training, member-facing educational tools and resources, and technology integration support to confidently deliver these services.

Focus group participants echoed these findings, emphasizing that staff capacity is a central implementation challenge. As one participant explained, "staff capacity is the biggest problem," while another noted, "Credit unions should be offering these services, but it takes a lot of work to get staff up to speed."

These findings demonstrate that organizational capacity is a prerequisite for successfully expanding asset protection and legacy planning services. Without these foundational investments, services may remain available only in theory rather than as an accessible, consistent component of the members' experience.

"Staff capacity is the biggest problem."

"Credit unions should be offering these services, but it takes a lot of work to get staff up to speed."

The Need to Move Beyond Isolated Offerings by Integrating Asset Protection into Member Interactions

Few CDCUs currently offer some form of asset protection as standalone activities let alone as integrated components of a member's financial journey. While these efforts provide important support, they are often disconnected from financial coaching, account opening, lending, homeownership counseling, small-business services, and other touchpoints where members are already engaged.

The CFPB's financial well-being framework highlights the importance of helping households build the ability to absorb shocks, pursue goals, and make informed financial choices across changing life circumstances. Without protections such as clear ownership documentation, beneficiary designations, insurance coverage, estate planning, and trusted legal referrals, assets that families worked hard to build are more vulnerable to loss.

Access to high-quality educational resources is essential for integrating asset protection and legacy planning into everyday member services. However, many CDCUs lack the structured tools, training, and support needed for staff to confidently develop materials and resources or to deliver these services and incorporate them seamlessly into routine member interactions.

Inclusiv's survey and needs assessment highlight the extent of this challenge. Sixty-six percent (66%) of respondents identified limited technical expertise, insufficient product knowledge, and uncertainty about where to begin as key barriers to implementation.

Focus group participants concurred with these findings, noting both capacity constraints and the need for applied conversation-based training. One participant shared, "Small credit unions don't have resources to support relationships or meet the demand that's out there..." Another emphasized the importance of practical skill-building, stating, "Product knowledge awareness, but also how to see account openings as natural opportunities to bridge someone into these areas."

These gaps matter because effective asset protection and legacy planning depend not only on awareness but on staff ability to translate knowledge into action during everyday member interactions. Strengthening these foundational supports is essential for improving staff confidence and increasing member engagement.

"Small credit unions don't have resources to support relationships or meet the demand that's out there..."

"Product knowledge awareness, but also how to see account openings as natural opportunities to bridge someone into these areas."

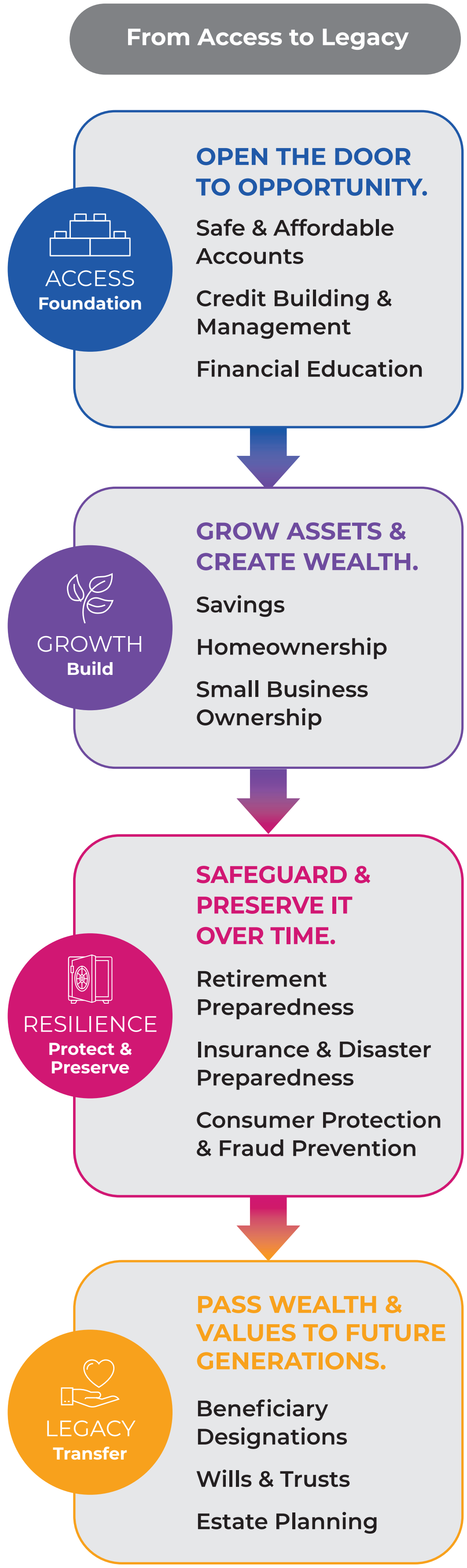
Building the Foundation by Expanding the Financial Inclusion Journey

For many households, the entry point into financial inclusion begins with a simple but powerful need: a safe place to receive income, make payments, build savings, and access affordable credit. These foundational services create the first bridge into the financial mainstream. Over time, however, financial inclusion becomes more than account access or day-to-day money movement. It becomes a lifelong process of helping individuals and families build stability, respond to financial shocks, protect what they have accumulated, and prepare for the transfer of resources, responsibilities, and opportunity across generations.

The findings suggest that expanding asset protection and legacy planning will require more than adding products or services. CDCUs will need stronger institutional capacity, including staff training and practical member-facing resources, to integrate these conversations into the member experience. Like financial coaching and other financial inclusion initiatives, this work depends on staff knowledge, trusted partnerships, member education, and practical implementation tools. Together, these supports help CDCUs move beyond access and asset building to help members protect, preserve, and transfer assets over time.

CDCUs are well positioned to play a larger role because they combine trusted member relationships with the products, services, and infrastructure needed to embed asset protection into broader financial wellness strategies.

The graphic to the right illustrates this expanded financial inclusion journey, showing how financial inclusion evolves from safe and affordable access to asset growth, to resilience strategies, and ultimately to legacy planning tools that support the intentional transfer of assets across generations.



The recommendations that follow offer a framework and practical steps for strengthening CDCU capacity. They draw on guidance from the Consumer Financial Protection Bureau, NeighborWorks America, FDIC Money Smart, Prosperity Now, The Center for NYC Neighborhoods, Inclusiv CDCU members, and other organizations that emphasize staff capability, financial education, infrastructure, and trusted partnerships as core components of sustainable financial capability programs.

Recommendations and Actions

Build Staff Capability by Incorporating Asset Protection into Existing Employee Education

CDCUs need practical, role-specific training that helps staff recognize when asset protection and legacy planning needs arise and how to connect members to appropriate next steps. Building staff capability is foundational to successful implementation. Rather than focusing solely on product knowledge, training should equip employees to recognize member needs, initiate timely conversations, and connect members with appropriate resources and referral partners.

Inclusiv's Learning Center offers courses on a wide range of topics relevant to CDCUs, training credit union staff members on developing inclusive clean energy, small business, and mortgage lending programs, among other timely topics. However, these offerings have not fully addressed the knowledge, tools, and services needed to help individuals protect, preserve, and transfer the assets they have worked to build, leaving a significant gap in the continuum of financial well-being. As a next step, the Inclusiv Learning Center has an opportunity to expand its curriculum to include a comprehensive list of topics and resources that equip CDCU staff to help members across every stage of the financial journey.

Integrate Asset Protection and Legacy Planning into Member Education Throughout the Financial Journey

Asset protection and legacy planning should be integrated throughout the member journey rather than offered as a stand-alone service or reserved for older or higher-income households.

CDCUs already have natural opportunities to introduce these conversations through existing member interactions. Embedding asset protection into member touchpoints allows guidance to be timely and relevant, increases member awareness, and creates a more seamless member experience while reducing fragmentation across services.

Member education should address foundational topics such as emergency savings, insurance, fraud and scam prevention, beneficiary designations, estate planning, financial recordkeeping, and legacy planning. Educational resources should be practical, culturally responsive, and designed to encourage action by meeting members where they are on their financial journey.

As a next step, Inclusiv's Learning Center plans to develop a comprehensive suite of member-facing educational resources and staff support tools that will enable CDCUs to consistently integrate asset protection and legacy planning into everyday service delivery. This suite could include standardized educational materials, coaching guides, conversation prompts, workshops, digital learning modules, decision aids, and implementation toolkits that help staff confidently introduce asset protection concepts during routine member interactions.

Expand Trusted Partnerships

Most asset protection needs extend beyond the expertise of any single financial institution. Rather than attempting to provide every service directly, CDCUs can play an important convening role by connecting members with trusted providers.

Building effective referral networks requires more than maintaining a list of contacts. Successful referral networks should include vetted partners, clear referral pathways, shared expectations for member service, and mechanisms for ongoing communication and accountability for continuity in member relationships.

Inclusiv plans to create a pathway in which CDCUs have access to experts representing key industries. Industry partners can provide strategic guidance on emerging trends, identify promising practices, help to inform Inclusiv's Learning Center curriculum and resource development, strengthen referral standards, and help cultivate partnerships that expand access to trusted expertise for CDCUs and the communities they serve.

By coordinating expertise across sectors, CDCUs can broaden the range of support available to members while remaining focused on their core mission.

Create Scalable Shared Resources for CDCUs

To support adoption across institutions of varying size and capacity, the CDCU movement will benefit from a common set of adaptable implementation resources. Providing shared tools reduces the burden on individual institutions while promoting greater consistency across the movement, and creates opportunities for peer learning, continuous improvement, and broader adoption of asset protection practices.

As a next step, Inclusiv's cross-sector Advisory Group and its Emerging Practice Peer Support Group can guide resource development, validate content, and identify emerging needs. The advisory group's expertise, together with Inclusiv's Learning Center, can support the development of centralized training, implementation toolkits, member education materials, referral resources, and best practices. Inclusiv can also establish an ongoing process for pilot testing, peer learning, and regular updates to ensure these resources remain relevant, practical, and scalable across CDCUs.

Conclusion

This landscape analysis affirms that financial inclusion must extend beyond access to products and asset accumulation. For low- and moderate-income households, long-term financial security also depends on the ability to protect, preserve, and transfer assets across life events and generations. Asset protection and legacy planning therefore represent a natural evolution of the CDCU movement's longstanding work to expand financial access, strengthen household financial capability, and advance economic mobility.

Asset building creates opportunity. Asset protection helps that opportunity endure.

The report establishes a baseline for an emerging and urgent field. National trends, show that families need trusted guidance, timely education, accessible tools, and reliable referral pathways to safeguard the financial progress they have made.

CDCUs are well positioned to advance this work. However, current efforts are often fragmented and inconsistently integrated into the member journey, creating the need for clearer frameworks, stronger implementation infrastructure, and more consistent access pathways.

Organizational capacity is the central implementation challenge. CDCUs need staff training, practical educational materials, referral partner infrastructure, and scalable tools that can be adapted across institutions of different sizes and capacities. These needs do not reflect a lack of mission alignment, but the field-building investments required to turn interest into consistent service delivery. CDCUs do not need to become legal, insurance, or estate planning providers; they can play a mission-aligned role by helping members understand why protection matters, identify moments when guidance is needed, and connect members to trusted resources.

The recommendations offer a practical path forward: build staff capability, strengthen member education, expand trusted partnerships, integrate asset protection into routine member interactions, and create shared resources for CDCUs. Together, these actions can help CDCUs move from isolated offerings toward a holistic financial health model that connects access, asset building, resilience, and legacy, which can deepen member relationships and strengthen financial resilience in families.

As Inclusiv and its CDCU members move into the next phase, the priority is to translate these insights into practical tools, partnerships, and implementation supports that make asset protection and legacy planning accessible across the movement. By doing so, CDCUs can help ensure that financial progress is not only achieved but sustained and passed forward.

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Appendix

Research Methodology

The landscape analysis consisted of four complementary research components.

National Context Review

A review of existing literature, industry publications, government reports, and publicly available research was conducted to better understand national trends and emerging issues related to:

- Financial resilience
- Household financial shocks
- Asset protection
- Estate and legacy planning
- Intergenerational wealth transfer
- Financial capability
- Consumer financial behavior
- Service delivery models and promising practices

This review provided the broader context for interpreting findings from the CDCU landscape analysis

Environmental Scan

An environmental scan of Inclusiv CDCU member websites was conducted to assess publicly available information related to asset protection and legacy planning.

The review examined whether and how institutions promote:

- Fraud prevention information
- Insurance offerings
- Beneficiary guidance
- Estate planning resources
- Referral partnerships
- Member access pathways

The environmental scan was intended to understand how these services are presented to members rather than evaluate their quality or effectiveness.

Primary Field Research

Primary data collection consisted of a needs assessment survey, focus groups, and key informant interviews with Community Development Credit Union leaders and practitioners.

The survey was designed to assess institutional practices across five domains:

- Current products and services
- Organizational capacity
- Staff knowledge and confidence
- Partnerships and referral practices
- Future priorities and implementation needs

Focus groups and interviews provided additional qualitative insight into organizational experiences, implementation challenges, promising practices, and emerging opportunities that may not be captured through survey responses alone.

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Research Population

The research sample included 100 CDCUs of varying asset sizes, designations, geographies, and organizational capacities. This variation was important because asset protection and legacy planning may look different depending on an institution's scale, staffing model, product mix, technology infrastructure, and partnership ecosystem. This population was not selected to represent the broader financial services industry. Instead, it was selected to establish a baseline understanding of opportunities, challenges, and capacity needs within the CDCU movement. The findings therefore reflect the experiences, practices, and perspectives of participating Inclusiv CDCU members and are intended to inform future field-building efforts, technical assistance, and resource development across the movement.

The landscape analysis engaged a diverse group of senior leaders and practitioners. Their collective expertise reflects direct experience in wealth-building initiatives, community investment, financial inclusion, housing stability, capital access, and organizational strategy.

Tables 1-3 summarize the research sample, organizational characteristics, and participant profile.

Table 1: Methods

Research Component	Summary
National reports and publications reviewed	15
CDCU websites reviewed	100
Survey questions	10
Survey invitations	100
Response rate	20%
Focus groups conducted	2

Table 2: Organizational Characteristics

Characteristic	Representation
CDFI-certified	66%
Minority Depository Institution	35%
Low-Income Designation	88%
Assets under $100 million	55%
Assets $100–500 million	20%
Assets over $500 million	25%

Table 3: Participants by Role

Functional Areas	Positions Represented
Executive Leadership	Executive Director, Chief Social Impact Officer, Chief Development Officer
Community Development	VP, Community Development; Community Development Manager; Strategic Advisor, Community Development
Strategic Partnerships	Director, Strategic Partnerships; VP, Strategic Partnerships & Capital
Finance & Capital	VP of Finance
Development & Grant Funding	Director of Development Services; Grant Funding Manager

Strengths and Limitations

By combining literature review, environmental scanning, surveys, focus groups, and interviews, this study provides a comprehensive view of how CDCUs currently approach asset protection and legacy planning. Using multiple research methods strengthened the analysis by allowing findings to be compared and validated across different sources of evidence while capturing both institutional practices and practitioner perspectives.

The findings should be interpreted as a baseline assessment rather than an evaluation of program effectiveness or member outcomes. In addition, website reviews may not capture services delivered through financial coaching, branch interactions, or informal referral relationships.

Despite these limitations, the mixed-method design provides a strong foundation for understanding current practice and identifying opportunities to strengthen asset protection and legacy planning across the CDCU movement.