

Adding Toppings to Your Clients' Estate Plans

Most clients start with a “vanilla” estate plan to cover the essentials. They can then add “toppings” such as inheritance timing and conditions or charitable components that turn a basic plan into one that is made to order for them.

However, before opening up the whole menu of estate plan toppings, advisors may first want to present a few flavor options.

Start with a standard scoop or two, such as a will or revocable living trust, before piling on the toppings. Drizzle on a trust provision, sprinkle specific instructions in their will, and your client will be well on their way to a signature dessert.

What Advisors Can Learn from the Trends

We all scream for . . . hot fudge?

Maybe not all of us, but that is America’s favorite ice cream topping, preferred by 35 percent of people, according to the International Dairy Foods Association.¹ Rounding out the top three are whipped cream and caramel sauce.²

There is also a growing appetite for artisanal toppings (think small-batch chocolates or house-made sauces), driven by a demand for premium ice cream and more indulgent, elevated dessert experiences.³ This trend reflects a broader consumer shift toward personalization and control. Diners are increasingly looking for tailored, curated experiences in their main dishes and their dessert bowls.

Companies such as Baskin-Robbins have leaned into playful personality mapping, linking flavors to traits: vanilla with idealism and impulsiveness, chocolate with charm and drama, and strawberry with tolerance and introversion.⁴

Smucker’s did the same with toppings: hot fudge fans are confident and optimistic, nut lovers are traditionalists, and those who favor sprinkles are bold and vivacious.⁵

Lighthearted and unscientific as these comparisons are, they offer a fun entry point for talking with clients about estate planning. Drawing parallels between personality and planning preferences—between topping choices and estate plan provisions—can spark meaningful conversations. Even simple decisions such as how to top a sundae reflect a growing desire for agency and self-expression.

¹ *Ice Cream & Frozen Novelty Trends Survey – May 2024*, Int’l Dairy Foods Ass’n (May 21, 2024), <https://www.idfa.org/resources/ice-cream-frozen-novelty-trends-survey-may-2024>.

² *Id.*

³ Jim McCormick, *Top Ice Cream Trends: Trends and Statistics Shaping 2025*, Toast <https://pos.toasttab.com/blog/on-the-line/ice-cream-trends> (last visited June 23, 2025).

⁴ *Baskin-Robbins Reveals What Your Favorite Ice Cream Flavor Says About You*, Baskin-Robbins (July 16, 2013), <https://news.baskinrobbins.com/news/baskin-robbins-reveals-what-your-favorite-ice-cream-flavor-says-about-you>.

⁵ Chris, *Your Favorite Ice Cream Topping Reveals Your Personality*, 95.9 The Hawk (May 29, 2023), <https://959thehawk.com/2023/05/29/your-favorite-ice-cream-topping-reveals-your-personality>.

Today's consumer is paradoxical. They are informed and empowered yet often overwhelmed. They want control, but they also crave curation and guidance.

Modern estate plans are almost infinitely customizable. But with so many tools and provisions to choose from, clients can feel like someone staring at a giant sundae bar, unsure how to build the right combination.

This is where advisors come in. With the right framing, you can help clients sort through the many estate planning extras available to them—timing, structure, charitable giving, and more—to create a plan that is as customized, satisfying, and unique as their favorite sundae.

Timing Inheritances: Adding Toppings at the Right Time

The temperature of hot fudge or caramel needs to suit the type of ice cream to create the perfect treat. Too hot on delicate soft serve, and the ice cream melts too fast; too cold on dense gelato, and it will not spread well. Timing matters.

In estate planning, the type of ice cream is analogous to the type of beneficiary, which is based on the beneficiary's age, maturity, and readiness to handle an inheritance. Advisors help clients tailor the timing of inheritance distributions so they occur when beneficiaries can best handle them, like adding toppings at just the right time and temperature.

- **Immediately.** For mature beneficiaries ready to manage wealth, a warm drizzle of hot fudge can satisfy their sweet tooth right away.
- **At certain ages.** For younger loved ones, staggered distributions at, say, ages 25, 30, and 35 are like waiting for warm toppings to cool off enough to flow smoothly and steadily.
- **After milestones.** Distributions tied to key life events such as graduating from college or buying a home are like the ice cream sundae you might promise a child as a reward for specific accomplishments.

How Beneficiaries Inherit: Serve It Their Way

The best pairings take into consideration not only the type of ice cream (i.e., the beneficiary), but also the container (i.e., the trust structure). Americans tend to prefer bowls or waffle cones; only 1 in 10 says eating it straight out of the carton is their favorite consumption method.⁶ Others prefer a sugar cone, waffle bowl, or cake cone, which could be compared to how beneficiaries have their inheritances served up.⁷

- **Right to use property owned by a trust.** Families often share dessert. And they can also share property. Like a banana split meant for two (or more), certain assets can be held in trust and shared among beneficiaries. This approach allows multiple people to enjoy the benefit of a valuable asset such as a family home or vacation property without requiring an outright distribution, preserving the treat while still letting everyone have a taste.
- **Having their expenses paid by a trust.** Parents might promise their kids ice cream, but that does not mean that they can order all of the toppings and fixings they want. A trust can

⁶ *Ice Cream & Frozen Novelty Trends Survey – May 2024*, Int'l Dairy Foods Ass'n (May 21, 2024), <https://www.idfa.org/resources/ice-cream-frozen-novelty-trends-survey-may-2024>.

⁷ *Id.*

be designed to cover key expenses such as education, healthcare, or living costs rather than anything the beneficiary desires. It is a way to sweeten the deal and treat beneficiaries within limits.

Charitable Giving: Sweet Ways to Give Back

Some find that the sweetest part of their estate plan is what they give away. Charitable giving can be the cherry on top of an estate plan that ties it all together.

- **Outright gift.** An outright bequest to a charity is simple, direct, and impactful, like adding whipped cream to deliver an immediate burst of sweetness right off the top.
- **Creating an endowment.** Comparable to a sundae with layered toppings, an endowment provides perpetual funding or “lasting flavor” over a longer period.
- **Creating a foundation.** A foundation is the signature topping bar of charitable giving, letting you mix and match gifts to support any cause or occasion. Stick with the classic favorites or get creative with more specialized offerings.

Host an Ice Cream Social with Your Clients This Summer

An estate plan helps clients feel empowered and in control. However, too many “toppings” can turn choice into confusion.

Advisors can step in and turn a fun conversation about ice cream into a meaningful one about their client’s legacy. Set up a time to talk about financial and estate planning with your client over a scoop this summer. Nobody says no to free ice cream, especially when good advice is sprinkled in.

Feel free to come up with your own ice cream metaphors—and to get in touch with us to discuss ways to help clients leave a well-deserved treat for their loved ones or the charitable causes they care deeply about.