

## 5 situations that signal your irrevocable trust needs a revision now:

[InVestra](#) identifies 5 specific scenarios where wealthy families should seriously evaluate whether their existing irrevocable trust structure still serves its original protective and tax-efficient purpose.

1. Family changes, including marriage, divorce, or the birth of additional children, may require updated beneficiary provisions to ensure fair and equitable treatment going forward.
2. Distribution timing may need adjustment, either accelerating transfers to the next generation or restricting access for a beneficiary who has demonstrated financial irresponsibility.
3. Trustee responsibilities may need to be restructured, especially when families want direct control over investment decisions that a corporate trustee is unwilling to make on their behalf.
4. New tax legislation, including the recent increase in the federal estate tax exemption to \$15 million per individual, can render existing trust structures either redundant or counterproductive.
5. Drafting errors such as misspelled names, ambiguous language, or outdated references including tax language can create legal complications that distort the grantor's original intent for the trust's beneficiaries.

Each of these situations creates a measurable gap between what the trust was originally designed to accomplish and what it delivers under current laws and circumstances.

If your family would like a review of your succession documents and Estate plan consider InVestra, a leading wealth management firm with a team of specialists dedicated to our clients financial freedom.