

The Transfer of Wealth in Marathon County

Across Marathon County, more than **\$2.3 billion in household wealth** is expected to move between generations over the next decade. This is known as the great transfer of wealth.

Most of us plan carefully to care for the people we love.

What if we planned with the same care for the places that raised us and the causes that shaped us?

As parents, grandparents, aunts, and uncles formalize their estate plans, they leave behind homes, savings, farms, and businesses to their heirs. If those heirs no longer live nearby, that wealth may leave Marathon County for good.



HOUSEHOLDS

56,873

In Marathon County today



10-YEAR TRANSFER

\$2.3 billion

By 2035



5% OF 10-YR

\$114 million

If invested back home

What We Know

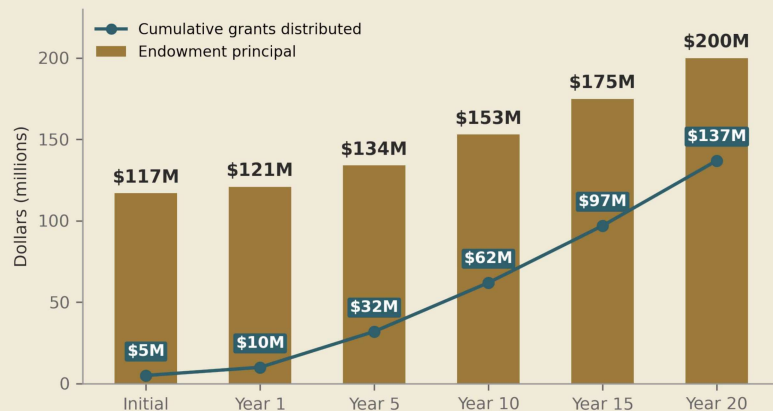
- Marathon County has real wealth, and it's not just held by a handful of big estates. Every household has something worth passing on.
- When even a portion of an estate gift stays home, it helps secure a more prosperous future for Marathon County.

The Opportunity

- Over the next 10 years, \$2.3 billion will transfer between generations in Marathon County. That wealth may be held in real estate, savings, retirement accounts, and family businesses.
- If we each planned to leave 5% back home through local giving, it would put \$114 million to work for our nonprofits, schools, churches, green spaces, and arts and cultural causes.

What a \$114M Investment Could Become in Just the First 20 Years.

A one-time gift directly to a cause can help right away. But when that same gift is placed into a permanent endowment at the Community Foundation of North Central Wisconsin, it keeps giving, year after year, indefinitely. Here is what a \$114 million endowment could look like in just the first 20 years.



"The gold bars show the endowment growing even as grants go out, because investment earnings outpace the payout rate. The teal line tracks cumulative grants to local causes. By year 20, the original \$114 million grows to roughly \$200 million, while still distributing nearly \$137 million along the way."

"An endowment doesn't just wait in an account. It goes to work, year after year, for the schools and nonprofits that make Marathon County home. That's what patient generosity looks like, and it's within every family's reach."

— Tim Parker

CEO, Community Foundation of North Central Wisconsin

Simple Ways to Help Your Hometown Thrive

- 01** Contact your Community Foundation to learn more about the endowment opportunity in your community.
- 02** Talk with your advisor about including your community in your estate plans.
- 03** Give to an existing endowment or start something new.
- 04** Spread the word. When we all give a little, our hometowns thrive.

Remember: What you've worked a lifetime to build can keep working for the community you love. This isn't about any one gift. It's about what becomes possible when we all invest a portion of our legacy.

One Initiative. One Shared Identity. Four Deeply Local Partners.

Community Foundation of North Central Wisconsin · Community Foundation of Central Wisconsin · Incourage Community Foundation · Marshfield Area Community Foundation

For more information contact: www.cfoncw.org · (715) 803-4490 · tim@cfoncw.org

Source: University of Minnesota Extension, Transfer of Wealth Opportunity Analysis (Opatz & Winchester, 2025). Figures are inflation-adjusted, research-based estimates, not guarantees.