

AldenRock

Case Study: Rockefeller Waterfall Method

Legacy: The Art of Wealth Preservation

In the panorama of history's wealthiest, two titans stand out: **John Rockefeller and Cornelius Vanderbilt**. Their fortunes, in today's terms, dwarf even those of icons like Elon Musk and Jeff Bezos. Imagine, Rockefeller's wealth equating to a staggering \$340 billion and Vanderbilt's at \$185 billion. Yet, their legacies diverged in a tale of foresight versus oversight.

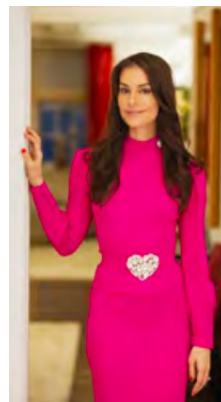
Vanderbilt, upon his passing, left a considerable estate. However, over eight generations, his lineage witnessed diminishing returns. The tale culminates with Gloria Vanderbilt, burdened by financial struggles, leaving a mere \$1.2 million to her son, Anderson Cooper.

Contrast this with Rockefeller, a visionary in wealth preservation. He embraced a strategy that ensured his wealth not only survived but thrived across generations. By establishing a trust and intelligently integrating financial instruments in the form of Life Insurance, he created a self-replenishing legacy. Each family member born was a new chapter in this saga of sustained prosperity.

Fast forward to today: Arianna Rockefeller, a contemporary of Anderson Cooper, inherited an astounding \$3.5 billion. The Rockefeller descendants, now numbering over 150, each inherit wealth in the billions – a testament to the power of strategic planning.



Anderson
Cooper:
\$1.2 MILLION



Ariana
Rockefeller:
\$3.5 BILLION

The Waterfall Method



\$20 Million

Size of Trust:
\$20M



\$20 Million

\$20 Million

\$20 Million

\$20 Million

Size of Trust:
\$80M
Plus the
remainder of
\$20M



\$20 Million

\$20 Million

\$20 Million

\$20 Million



\$20 Million

\$20 Million

\$20 Million

\$20 Million



\$20 Million

\$20 Million

\$20 Million

\$20 Million

Size of Trust:
\$240M



x 36 people

plus the
remainder of
\$100M
(\$80+\$20)

\$20 Million

Size of Trust: \$720M
plus the remainder of
\$340M

\$20 Million x
108 people

Size of Trust: \$2.16 BILLION plus REMINDER
OF \$720M

The Waterfall Method

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\$5 Million

Size of Trust:
\$5M



\$5 Million



\$5 Million



\$5 Million



\$5 Million

Size of Trust:
\$20M
Plus the
remainder of
\$5M



\$5 Million



\$5 Million



\$5 Million



\$5 Million



\$5 Million



\$5 Million



\$5 Million



\$5 Million



\$5 Million



\$5 Million



\$5 Million



\$5 Million

Size of Trust:
\$60M



\$5 Million

plus the
remainder of
\$25M

x 36 people

Size of Trust: \$180M
plus the remainder of
\$85M

\$5 Million x
108 people

Size of Trust: \$540 M plus REMINDER OF
\$265M

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