

Adding Toppings to Your Estate Plan

As much as Americans love ice cream, our tastes run pretty plain. Vanilla, chocolate, and strawberry consistently dominate “Top 5” flavor lists.¹

When we add toppings, we usually reach for the familiar—sauces, nuts, and sprinkles. Some people go for bolder choices such as candy or cereal, but toppings generally rank lower in importance compared to flavor, price, or portion size.

Still, the abundance of available flavors and toppings exists for a reason: People have different tastes and want different things, some simple, others more sophisticated. They may start with the basics, then mix in layers to match their palate and preferences.

Estate planning often follows the same path. Most people begin with a “vanilla” plan that covers the essentials. From there, they can add “toppings” such as inheritance timing and conditions or charitable components that turn a basic plan into something customized.

Topping Trends and What Your Favorite Toppings (Might) Say About You

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.² Rounding out the top three are whipped cream and caramel sauce, followed by chocolate sauce, nuts, sprinkles, chocolate chips, and cherries.³ Less popular but more adventurous add-ons include granola, honey, and cereal.⁴

There is also a growing appetite for artisanal toppings (think small-batch chocolates, house-made sauces, and exotic fruits), driven by a demand for premium ice cream and more indulgent, elevated dessert experiences.⁵ 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.

In the same way that your ice cream eating style can reveal something about your personality,⁶ the toppings you choose may provide insight into your inner workings, at least if you believe companies like Baskin-Robbins and Smucker’s, which 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.⁷

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 *Id.*

⁴ *Id.*

⁵ 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).

⁶ Jonathan Chadwick, *Bite, Lick or Nibble? What Your Ice Cream Style Says About Your Personality*, Daily Mail (May 12, 2025), <https://www.dailymail.co.uk/sciencetech/article-14702571/Bite-lick-nibble-ice-cream-style-says-personality.html>.

⁷ 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->

Are you a hot fudge fan? You may be more confident and optimistic. Love nuts on top? You might identify as more traditional. Prefer sprinkles? It might be a sign you are bold and vivacious.

Of course, these personality pairings are more lighthearted than scientific. However, there is probably a kernel of truth in the idea that your food preferences reflect who you are.⁸

Just as some people keep it simple with chocolate sauce and nuts while others pile on cookies, chili crisp, or bourbon drizzle, everyone brings different tastes, preferences, and goals to their estate plans—reflecting their unique needs and personality. Starting with a “vanilla” will or trust is a good foundation, but it is the toppings that personalize the plan.

Timing Inheritances: Adding Toppings at the Right Time

When pouring hot fudge on ice cream, you want the topping’s temperature to match the type of ice cream to create the perfect treat. If it is too hot, delicate soft serve melts too fast; too cold, it will not spread well on dense gelato. Timing matters.

In estate planning, the type of ice cream is analogous to the types of beneficiaries in your estate plan, which are based on their age, maturity, and readiness to handle an inheritance. You can tailor the timing of inheritance distributions so that they occur when your loved ones 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 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 kids as a reward for good behavior or specific accomplishments.

How Beneficiaries Inherit: Serve It Their Way

Toppings are the finishing touch, but the best pairings take into consideration the type of ice cream (i.e., the beneficiary) as well as 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.⁹ Others prefer a sugar cone, waffle bowl, or cup, which could be compared to how beneficiaries have their inheritances served up.¹⁰

- **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

[you](https://959thehawk.com/2023/05/29/your-favorite-ice-cream-topping-reveals-your-personality); 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>.

⁸ Karen Wu, *9 Things That Your Food Might Say About Your Personality*, Psych. Today (Jan. 8, 2023), <https://www.psychologytoday.com/us/blog/the-modern-heart/202301/9-things-that-your-food-might-say-about-your-personality>.

⁹ *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>.

¹⁰ *Id.*

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 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 missing ingredient that tops off an estate plan and 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.

It Is Time to Top Off Your Estate Plan

Just as an estate plan is not a one-size-fits-all solution, there is no one way to enjoy America’s favorite frozen treat. When you need some ice cream, a plain scoop or two is better than nothing—similar to how a basic estate plan is better than no plan.

However, if variety is the spice of life, toppings are the personal flair that turns a standard scoop into a signature creation. Start with a scoop of vanilla or chocolate, like a will or trust, and then pile on the toppings. Drizzle on a trust provision, sprinkle specific instructions in your will, and you will be well on your way to creating a tasty treat for your loved ones and the charitable causes you care about.

Bring your sweet tooth—and your questions—to our next meeting. We can chat over a cone or bowl, with some advice sprinkled in, during National Ice Cream Month.