

PROTECTING YOUR ESTATE

Life can get complicated. Through good fortune, good investments, good planning, business interests, and wealthy family inheritances, protecting your money from taxation, passing assets to children and grandchildren can be very complex and difficult. Remember, one can never fully get away from taxation. And in the event of death, we always want everything to go perfectly as planned.

Here are some guiding principles to keep in mind and help you plan your wills and estate plans. Complications in life come from divorces (children from other relationship), loss of a spouse, investment planning, business interests, and multiple properties.

There are a number of products that one normally uses in financial planning that can be used throughout life to protect one's estate from taxation and allows the flow of assets and interests to level the playing field for your children, grandchildren and beneficiaries. These products may be used well into retirement to meet your wishes in ensuring your estate goes where you want it to go.

Some of the products allow for periodic payments versus lump sum payments with personal assets.

Personal Assets:

1. Life Insurance
2. Annuity Contracts
3. Segregated Mutual Funds
4. Joint Ownership
5. Charitable Gifting
6. Family Trusts



Business Assets:

1. Business Owned Life Insurance
2. Business Owned Shared Critical Illness Insurance
3. Segregated Mutual Funds
4. Shareholder Structure
5. Business Buy-Sell Agreements
6. Corporate Class Investing

Keep in mind the higher the value of your estate, the more complex the solutions can be. The above list is a start to give everyone food for thought in preparing your wills and planning your living estate.

If you have more questions, I would be happy to review your plans and discuss options for consideration.

Thank You

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