

Guiding you toward your goals

The Retirement Plan - Will I have enough to retire and my legacy concern.



VISION

Defining Your Vision

- Goal is to retire in two years and there is concern about cash flow needs to support retirement.
- They also have two adult children, one of which has some developmental issues. They wanted to ensure children received inheritance in the most tax-efficient manner as possible.
- They also wanted to ensure any funds through inheritance is used and allocated appropriately.

STRATEGY

Creating The Strategy

- Engage our TD Specialists to assist with
 - Will Review & Estate planning strategy.
 - Reviewing various Trust structures to protect beneficiaries
- Review cash flow needs and Prepare a Financial Plan

IMPLEMENTATION

Implementing The Plan

- Updated their Wills so clients were comforted to know their wishes are in place.
- Used Wealth Protection plan applying Insurance Strategy through Holding Company to help pass along estate to children in tax efficient manner.*
- Corporate Executor/Trustee named so burden is taken off of children to handle executor duties.
- Trust set up through will to protect the wishes of the clients on allocation of residue of their Estate to children.
- Implemented Strategy to reduce Probate costs in future and ensure seamless transfer of wealth to beneficiaries.



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