

The Retirement Plan — Will I have enough to retire? How do I address my legacy concern?



VISION
Defining Your Vision

- Goal to retire in two years — concern about cash flow needs to support retirement
- Two adult children, one who has developmental issues: Want to ensure children receive inheritance in the most tax-efficient manner possible
- Want to ensure any inheritance funds are used and allocated appropriately

STRATEGY
Creating the Strategy

- Review Will and estate planning strategy to create a plan to facilitate asset longevity, alongside TD Specialists
- Explore various trust structures to protect beneficiaries and support allocation of assets, with TD Specialists
- Review cash flow needs and prepare a comprehensive wealth plan

IMPLEMENTATION
Implementing Solutions

- Updated their Wills so their wishes are in place
- Used wealth protection strategy to help pass along estate to children in tax efficient manner*
- Named corporate executor/trustee so burden is taken off children to handle executor duties
- Set up trust through Will to protect the clients' wishes 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

*These services are provided in collaboration with TD Specialists

This is not based on an actual client but this scenario is similar to many of the families that work with us. This case study was used for illustrative purposes only.

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