

The Transition Dilemma — Fair Distribution of Assets



VISION

Defining Your Vision

- Current estate plan was not adequately set up to share assets with all beneficiaries
- Client was not confident that his assets would be sufficiently managed after they were distributed to adult children in future

STRATEGY

Creating the Strategy

- Review and redraft Will
- Restructure the family trust to account for blended family structure that includes a mechanism within the trust to protect principal assets, while providing income to adult children
- Structure estate planning using an insurance strategy to help pass along the family business to the next generation and continue the legacy*
- Consolidate funds from other accounts to help simplify the management of assets, ensure appropriate risk and reduce fees

IMPLEMENTATION

Implementing Solutions

- Protected assets and set up for equitable distribution to beneficiaries
- Created support mechanisms to ensure longevity of support for his children
- Determined tax efficiency and improved savings
- Family will be financially supported in the way that was intended and assets were sufficiently protected for the years ahead

*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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