



ESTATE PLANNING 1 CREATION & PROTECTION

Estate Planning is a process by which one accumulates assets throughout their life and ensures to the best of their ability that these assets are protected against such calamities as death, bankruptcy, creditor claims, etc. Such assets include property (house, cottage, art works, etc.); cash and investments (GICs, stocks & bonds, segregated/mutual funds, etc.); business assets (shareholder; partner, etc.).

- ✓ Are your assets properly protected against 3rd party attack and seizure?
- ✓ Does your estate plan take advantage of favourable income tax rules?
- ✓ Is the creation and protection of your estate monitored on a regular basis by a professional in the field to ensure that your goals are still in sight or if necessary to make a correction before too much time elapses?
- ✓ Are your assets properly protected against your untimely death or disability or critical illness?
- ✓ If you hold an equity position in a private company, is this position protected against the death of a shareholder or key person?
- ✓ Likewise, will your beneficiary receive fair value for your equity stake in a private company in the event of your death?

The asset pool we are creating during our lifetime is required for not only our use and enjoyment in our retirement, but for our spouse if we pre-decease them to protect their standard of living, to even passing on to the next generation for us to knowing we have provided the benefits it brings to our children or grandchildren.

Ron Clarke CFP, CLU

To protect and benefit you, your family and your way of life now and into the future.