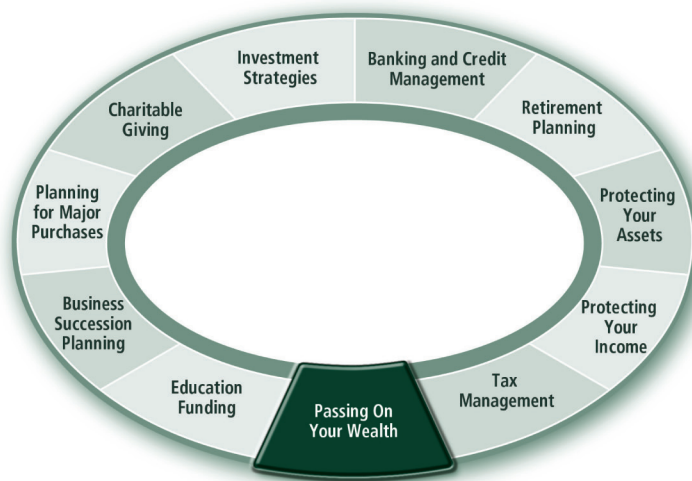




Your wealth considerations

Passing on Your Wealth



An Estate plan, along with an up-to-date Will, helps you to provide for the family members, friends and charitable organizations that you want to benefit from your estate and sees to it that your wishes are carried out as you intended.

To help you transfer assets to your heirs and beneficiaries in an efficient and tax-effective way, an Estate plan anticipates future expenses and potential conflicts. It also allows you to appoint an Executor(s) you trust to act on your behalf.

Here are some common considerations when developing a comprehensive Estate plan:

- **Family** – What role should family members play in the creation of your plan? Are your wishes documented properly?
- **Work and career** – How does an employment benefit, such as group term life insurance, alter the need for your own contributions to your estate?
- **Well-being** – How do you know if you've chosen the right Power of Attorney to manage your affairs if you become incapacitated?
- **Home** – What steps could you take to ensure that your family home or vacation properties are passed on with the least tax consequences?
- **Legacy** – Are there additional ways to create opportunities for future generations, charities and causes? Have you appointed an Executor who understands your plans?

Benefits of Estate Planning

An Estate plan provides you with the peace of mind that comes from knowing that you've provided family members and your Executor(s) with the information they need to act on your behalf and oversee the passing of your estate.

Your documented wishes may help to direct assets to the ones you love in ways that reduce or eliminate estate taxes and may achieve many of the following benefits.

- **Clarity** – Properly documented plans can be one of the most effective ways to help your survivors avoid confusion or conflict that may result from vague or incomplete instructions.
- **Control** – If you die without a Will (intestate), the courts will appoint an administrator to distribute your assets according to a prescribed legal formula. An Estate plan lets you guide the distribution of your assets.
- **Reduced stress** – Planning ahead allows you to anticipate taxes and legal costs. Dealing with these expenses up front relieves your family of unnecessary pressures at a very stressful time.
- **Legacy** – Estate planning may include the creation of trusts, scholarships and endowments that can provide ongoing support to individuals, charities and causes.
- **Immediate opportunities** – As part of the estate planning process, you may uncover tax-effective strategies that allow you to transfer part of your net worth to family members now. This provides you with the opportunity to watch them enjoy their inheritance.

**Together, we can create an Estate plan that reflects your wishes
and creates opportunities for the people in your life.**

