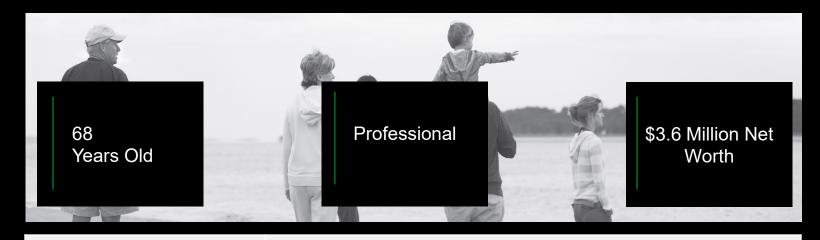
Guiding you toward your goals The Retirement Plan - Will I have enough to retire and my legacy concern.



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 the TD Specialists to assist with Will Review & Estate planning strategy. Reviewing various Trust structures to protect beneficiaries Review cash flow needs and prepare a Wealth Plan
MPLEMENTATION Implementing The Plan	 Updated their Wills so their wishes are in place. Used Wealth Protection Strategy 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.

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 *These services are in collaboration with TD Specialists



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