

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

IMPLEMENTATION

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.



Disclosures

The information contained herein has been provided by the VSI Wealth Management Group and is for information purposes only. The information has been drawn from sources believed to be reliable. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any investment. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance.

Certain statements in this document may contain forward-looking statements ("FLS") that are predictive in nature and may include words such as "expects", "anticipates", "intends", "believes", "estimates" and similar forward- looking expressions or negative versions thereof. FLS are based on current expectations and projections about future general economic, political and relevant market factors, such as interest and foreign exchange rates, equity and capital markets, the general business environment, assuming no changes to tax or other laws or government regulation or catastrophic events. Expectations and projections about future events are inherently subject to risks and uncertainties, which may be unforeseeable. Such expectations and projections may be incorrect in the future. FLS are not guarantees of future performance. Actual events could differ materially from those expressed or implied in any FLS. A number of important factors including those factors set out above can contribute to these digressions. You should avoid placing any reliance on FLS.

VSI Wealth Management Group is part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc. which is a subsidiary of the Toronto Dominion Bank

All insurance products and services are offered by life licensed advisors of TD Waterhouse Insurance Services Inc., a member of TD Bank Group.

TD Wealth Private Investment Advice is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. ©