

# Meet Samantha and Tom

Samantha and Tom became clients at RiverKeeper Wealth Management in 1991. They had been conscientious savers and came to us with a sizeable portfolio. When we met them, they were looking for support with optimizing their income stream, creating an estate plan and strategic guidance for gifting money to those they cared about. We helped them define and attain their goals.

## Goals

### Optimize income

Create a plan that would allow them to maximize their income stream, sustain them through retirement and fund their additional goals.

### Invest in the next generations

Fund the education of their grandchildren so they can graduate without debt and pay off their children's home loans so they can live mortgage free.

### Financially support ageing parents

Tom promised his father that he would ensure his step-mother was taken care of after he passed.

## The history of Samantha and Tom

### 1991

Samantha and Tom become clients and **entrust us with managing their portfolio of almost \$1M.** We create a plan to increase their income stream, so that it sustains them through their remaining years and enables them to financially assist the people they love. Based on their goals, we establish a spousal trust for Tom's step-mother and a family trust to fund the education of their grandchildren.

### 1992 – 2003

We implement a retirement and income splitting tax strategy which creates tax efficiencies to maximize their wealth. **Their portfolio grows to almost \$3M.** Their children are in the process of purchasing homes and they want to help them financially. They engage us for advice and we ensure they can do it without hindering their long-term financial plan. During this period Tom's stepmother passes away, we orchestrate the unwinding of the spousal trust.

### 2005

Samantha becomes a widow with the passing of her partner Tom. We support her through this major life change and ensure the plan evolves accordingly. To protect Samantha and Tom's goals we advise her to create a new will and assign a Power of Attorney. **The portfolio increases to almost \$3.3M.**

### 2006 – 2016

During this time Samantha moves into assisted living and shifts her focus to maximizing the legacy she and Tom had hoped to leave. She is able to fund her grandchildren's undergraduate and graduate degrees. We create a tax-efficient estate plan for her and transfer non-registered accounts to an alter ego trust. **The portfolio continues to grow, reaching over \$5.8M.**

### 2017 - 2019

With our guidance and advice, **Samantha has been able to attain the goals she and Tom created.** The Power of Attorney is invoked for Samantha, she continues to be well taken care of and enjoy her remaining time with family. **The portfolio has grown to over \$6.3M** with a net investment of \$1M since inception. The estate tax liability is currently 12.2% and is not subject to probate fees.



\*Some of the services provided above were in collaboration with additional TD specialists.





Wealth is like a river, it deepens and widens as it flows.

**Each client is truly unique.** At the onset of our relationship we invest the time to get to know them and what they would like to achieve now and in the future. We work with our clients to determine what they need to achieve their goals and help create a plan that sets them on the right path to do so. Our custom reporting helps motivate clients to adhere to the plan because it shows them how they are tracking towards their goals each step of the way. Should their circumstances evolve, so will their plan.

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