Estate Planning Review

- Personal Assets → Personal Will and POA's
- Business Assets → Opco, Holdco and Family Trusts
- Life Insurance → Beneficiary Designation
- Government → Law & other concerns

Your Estate

WANT TO

Personal
- Special Needs Beneficiary
- Taxes on RRSP/RRIF's
- Children
- Grandchildren
- Gift or bequest

Business
- Business Debt
- Mortgages
- Loss of key person
- Buy-Sell Agreements
- Company as "Going Concern"
- Insurance Shares
- Family Trust

HAVE TO

Personal
- Capital Gains Tax
- Income Taxes
- Probate Fees
- Executor Fees
- Debts
- Medical Expenses
- Funeral Expenses

Business
- Capital Gains Tax
- Income Taxes
- Recapture of Depreciation
- Multiple Wills

Your Family And Beneficiaries

FRED RYALL & ASSOCIATES