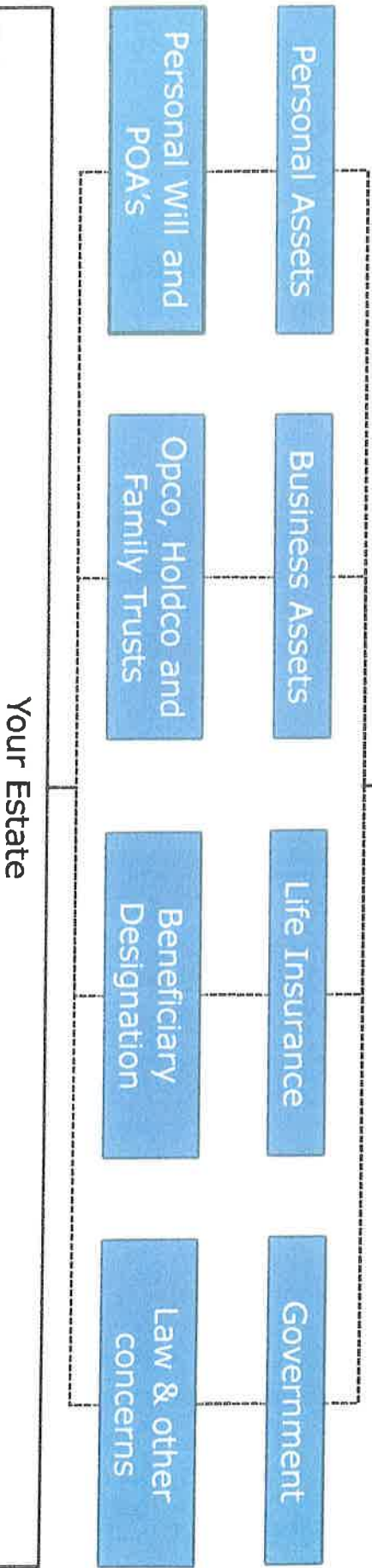


Estate Planning Review



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

