

Estate Planning

Most of the planning we do has a main goal of generating the highest amount of tax efficient income in retirement. We also focus on maximizing the value of our clients' estates. In order to do so, we use a combination of many planning tools, including:

- Life Insurance
- Tax efficient retirement cashflow planning
- Different account types (ie: joint with rights of survivorship, registered and nonregistered accounts)
- Pension Commutation
- Income Splitting
- Other planning tools (ie: restructuring ownership of Real Estate, restructuring ownership businesses etc.)