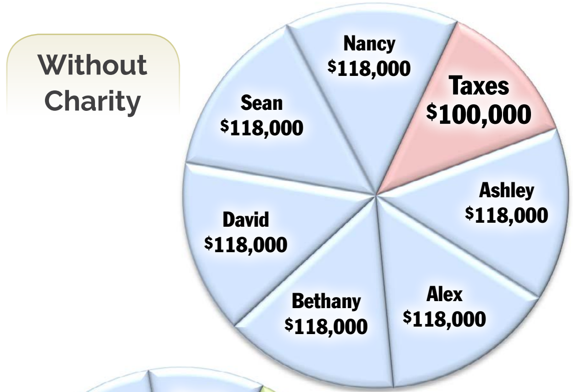
This is Linda

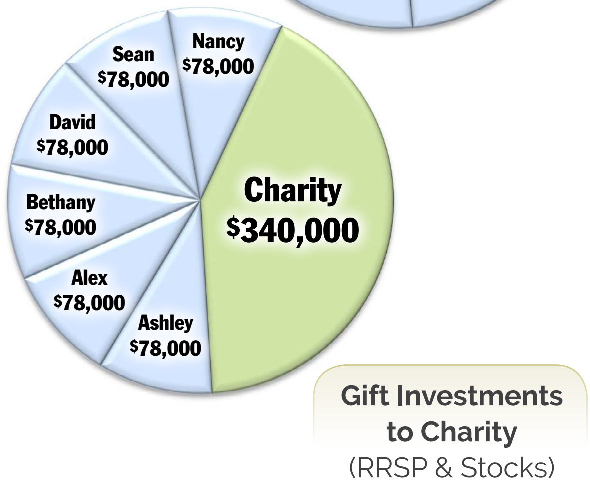
Linda is a loving mother and grandmother who enjoys giving her time to family, friends, church and charity. Her husband passed away a few years ago and she lives in their family home where they raised their three children who are now grown and doing well on their own. She and her husband have done their best to be good stewards throughout their lifetime and ***she would like to ensure her Will reflects her faith and her desire to live generously.*** She has already given substantial gifts to her children, and would like to leave gifts for her six grandchildren through her Will.

Her current estate value looks like this:

Asset	Today's Fair Market Value	Potential Taxation*
Principal Residence	$350,000	$0
Non-registered Investments	$120,000	$12,000
Registered Accounts (RRSP)	$220,000	$88,000
Life Insurance	$100,000	$0
Cash Savings	$20,000	$0
Total Assets and Life Insurance	**$810,000**	
Potential Tax Bill on Estate	$100,000	
Estimated Estate Value	**$710,000**	

Here is a chart that illustrates what Linda's estate would look like without charitable gifts vs the options she has chosen.





After speaking to an estate specialist at Advisors with Purpose, she chose to do the following:

1) Name a charity as beneficiary directly on her RRSP. The donation gift can be handled outside of her Will and estate, saving on time, cost and administration.
2) Leave her non-registered stocks to charity 'in kind'. Linda discovered that even though this would be administered through her Will and estate, it is an effective way to give to charity because the gift is specific and can be given 'in kind', potentially reducing taxes further.
3) Leave her home, life insurance and residual estate to her family. Linda feels there should be enough cash to take care of any final expenses and funeral costs.

In addition, her estate advisor suggested making gifts during her lifetime from her non-registered investments 'in kind'. As the government could forgive the capital gain on the charitable donation gift, she can use the donation tax credit to offset other taxes ***and she is delighted about this option***.

If you would like to speak to an estate specialist at **Advisors with Purpose**, please contact them at **plan@advisorswithpurpose.ca** or **1.866.336.3315**. Please note that their services are free, confidential and no one will ever sell you any product.

Please note that tax calculations are based on rates in a specific province and the client's assets, if liquidated, as they are today—since assets would be deemed to be disposed of at passing. All figures are general and for illustration purposes and have been rounded to the nearest thousand. It should not be considered as advice for your own situation.

ADVISORS with Purpose

This is Sam and Rachel

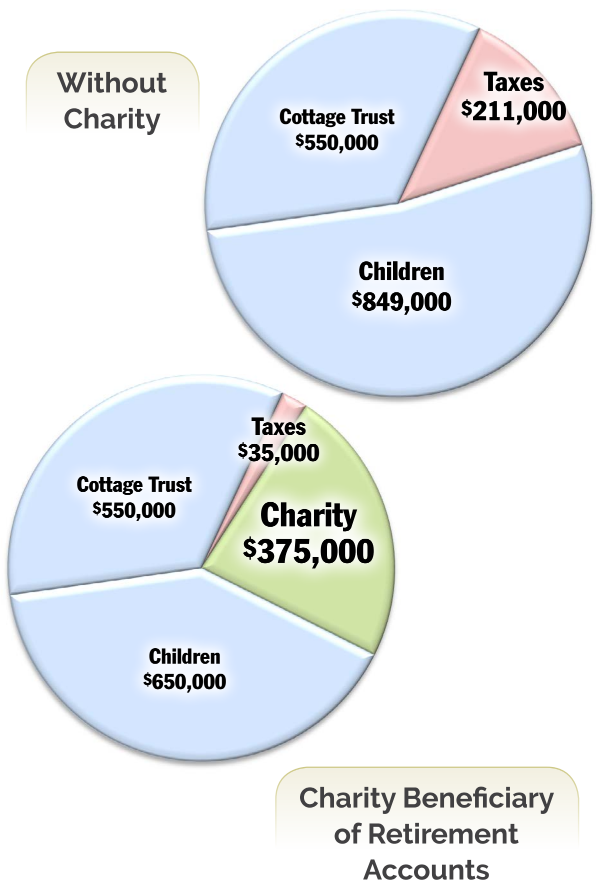
Sam and Rachel are in their early 60's and although they both still work, they are hoping to retire in the next 2 years or so. They have a large family of 6 children and 2 grandchildren. They have loved all the time they have spent and the memories they have made at the cottage and would love to ensure that their family can continue meeting there on holidays and in the summer if something should happen to them. They understood that the taxes on the cottage could be impossible for their children to cover, so they purchased life insurance for the balance of the mortgage when they originally took the mortgage out. When they heard about Advisors with Purpose, they thought it would be smart to speak with someone to make sure that everything was in order.

Their current estate value looks like this:

Asset	Today's Fair Market Value	Potential Taxation*
Principal Residence	$760,000	$0
Other Property (Cottage)	$450,000	$35,000
Registered Accounts (RRSP)	$375,000	$176,000
Life Insurance	$100,000	$0
Life Insurance (Mortgage Balance)	$200,000	$0
Total Assets and life Insurance	**$1,885,000**	
Liabilities	$275,000	
Potential Tax Bill on Your Estate	$211,000	
Estimated Estate Value	**$1,399,000**	

While working with their Estate Advisor, they learned that the potential tax on the cottage was not their only issue but that their retirement accounts would also be highly taxed. Together, they came up with two important solutions. Instead of leaving the cottage to all of their children, they are going to discuss further with their legal professional leaving the cottage along with proceeds of their new life insurance policy in trust for their children's use. They are also going to name charity as a secondary beneficiary on their RRSP. The residual of their estate will be divided equally between their children. They are so glad that they spoke to Advisors with Purpose and are thrilled that their cottage can be used for many years to come and that they will now be able to leave a wonderful gift to charity that they never knew would be possible.

Here is a chart that illustrates what Sam and Rachel's estate would look like without charitable gifts vs the options she has chosen.



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