

Will you?



Invest in yourself with a will.

IF THERE'S ONE PART of financial planning that gets shortchanged more often than not, it's preparing a will. After all, who wants to comb through some tedious financial matters when there's a big game on TV or even laundry to do? Just about anything can seem more appealing than planning your will.

A will is an important estate planning document that no one over the age of 18 should be without. It's an even greater priority for parents with dependent children.

So, before you turn on the game, here's one simple question to answer: which of the following two scenarios do you prefer?

What can happen with a will

- Your estate can be divided up as you wish
- You can control your legacy
- You can help prevent legal disputes over the division of your estate, which can be time-consuming and costly to those you leave behind
- Your children, other dependants and charities can be taken care of

What can happen without a will

- Your wishes may not be followed, even if they are known
- Your estate may be distributed according to laws in your province
- Distribution of your assets to your heirs may be slower and more expensive
- Higher taxes may reduce your estate's value
- Family heirlooms may be sold, rather than passed on to succeeding generations
- Your children may obtain their share upon reaching the age of majority, whether or not they are able to handle the responsibility
- Your spouse may receive less than you had planned
- The courts will appoint someone you may not otherwise have chosen to administer your estate
- Family members may contest the distribution of your estate ■



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CS0415E SPRING 2014

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