

Tax & Estate Planning: The foundation to achieving your goals

Today people are living longer more productive lives and accumulating more wealth. With this success comes the challenge of how to enhance, preserve and transfer wealth as you pass through different stages of your life. As an individual investor or a business owner, you will have unique situations that need to be considered. At Richardson GMP Limited we specialize in the expertise and resources needed to create a customized Wealth Plan taking into account your financial, estate, tax, philanthropic, insurance and business succession needs through an integrated approach.

Our Tax & Estate Planning professionals have developed the following Education Library providing clear and concise reports to explain many of the concepts that we utilize. If you would like to learn more, please indicate which reports you would like to receive, complete the information at the bottom and return to our office.

Our approach. Our expertise. Our experience. **Our difference.**

Tax & Financial Planning

- Tax Planning Checklist
- Deductibility of Investment Counsel Fees
- Employee Stock Options
- Employee Stock Options with Cash-out Rights
- Equity Monetization
- Farmers & Taxes - Capital Gains Exemption
- Income Splitting
- Interest Deductibility
- Personal Tax Strategies
- Principal Residence Exemption
- Registered Education Savings Plan
- Spousal Loans
- Tax Free Savings Account
- Tax Loss Selling
- Advanced Tax Loss Selling
- Taxes on Death
- Financial Planning Rates and Amounts (Provincial)

Trusts

- Alter Ego Trusts and Joint Partners Trusts
- Alter Ego Trusts (Short Article)
- Henson Trusts
- "In-Trust-For" Accounts
- Insurance Trusts
- Inter-Vivos Family Trusts
- Introduction to Trusts
- Spousal Trusts
- Taxation of a Trust
- Testamentary Trusts

Retirement Planning

- Canada Pension Plan (CPP) Strategies
- Canada Pension Plan (CPP) - Sharing Benefits
- Creditor Protection For Registered Plans
- Individual Pension Plans
- Early Retirement Options
- New RRSP/RRIF Investment Rules - 2011
- Retirement Income Options
- RRSP Reference Guide
- The Registered Retirement Savings Protection Act (MB)
- Unlocking Federally Governed Funds

Insurance

- Critical Illness
- Estate Bond
- Estate Preservation
- Executive Top up for Disability
- Family Wealth Transfer Plan
- Insured Annuity
- Insured Annuity - Corporate
- Insuring Your Children
- Insuring What Matters the Most
- Key Person Insurance
- Long Term Care Insurance
- Modular Benefit Plans
- Topping up your Group Insurance Coverage

Corporate Planning

- Capital Gains Exemption
- Holding Companies
- Professional Incorporation
- Sale of a Business
- Shareholders' Agreements

Estate Planning

- Cottage Succession
- Farm Succession
- Being an Executor
- Dying Without a Will
- Estate Conflicts
- Estate Freeze
- Estate Planning Checklist
- Estate Record Keeper
- Forms of Property Ownership
- Family Mission Statement
- Guardianship
- Planning for Incapacity
- An Overview of Probate
- Will Planning

Philanthropy

- Donations of Publicly Listed Securities
- Guide to Charitable Giving
- Charitable Giving - Private Foundations
- Private Foundations - Excess Corporate Holdings Regime
- Richardson GMP Charitable Giving Program

US Taxation

- Protocol for the Canada/US Tax Treaty
- Planning the Purchase of a U.S. Property
- Renting Your U.S. Vacation Property
- Rollover of a U.S. Retirement Plan to an RRSP
- US Estate Taxes
- Special Report: IRS Reopens Offshore Voluntary Disclosure Initiative for U.S. Tax Filers
- Special Report: More U.S. Tax - Passive Foreign Investment Companies (PFICs)

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