

We have to talk about it

(NARRATOR) No one wants to think about an estate plan. It's a tough topic that a lot of Canadians put on the backburner.

(ON SCREEN) A family tree animates on to the screen. A will flies through the screen. Looping around the family members.

(NARRATOR) Dying without a will can cause turmoil in families.

(ON SCREEN) The camera zooms in on the father and mother at the top of the tree.

(NARRATOR) Estate planning just makes sense. You've spent a lifetime building wealth – and your intentions can be clearly communicated to others.

(ON SCREEN) They look down as their assets and wealth pass below them.

(NARRATOR) The elements of a simple plan include: A will – for the division of your assets

(ON SCREEN) A Will flies into frame and comes to rest in front of the Mother and Father.

(NARRATOR) Power of attorney for property

(ON SCREEN) The family tree begins to animate on screen. The oldest son is delegated "Power of attorney for property."

(NARRATOR) Power of attorney for personal care

(ON SCREEN) The tree continues to animate on screen. The middle daughter is elected "Power of attorney for personal care"

(NARRATOR) **Beneficiary designations** - naming beneficiaries directly, particularly on life insurance policies, registered assets and non-registered segregated fund contracts can simplify and speed up the distribution of assets

(ON SCREEN) The tree ends at the youngest son. The will flies back into frame.

(NARRATOR) The very process of developing an estate plan often reveals opportunities for reducing taxes, probate and estate administration fees that can maximize the amounts beneficiaries receive.

(ON SCREEN) The will flies through the family tree and the image warps into a pie chart.

(NARRATOR) An estate plan is part of an overall financial plan. Speak to your advisor about the steps you can take today.

(ON SCREEN) Different boxes pop up around the pie chart. Indicating that estate planning is just one part of the overall financial plan.



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