



Nicco Bautista, JD, MPP

nbautista@luminalaw.ca
www.luminalaw.ca
778.997.2727

*Protecting families and their legacies
for generations to come*

[Click to Book a Consultation](#)

Dear Advisors, do these types of clients sound familiar?

Symptoms for Estate Planning



Personal Planning

- No existing Will, Power of Attorney/Committee, or Representation Agreement



Joint Tenancy Planning

- Desire to add an adult child on as joint for bank/investment accounts
- Considering adding parties on title for real estate



Trust Planning

- Multiple valuable real estate properties
- Existing trusts or nominee companies
- Over 65 years old – Alter Ego/Joint Partner Trusts



Family Law Planning

- Significant discrepancy in income/net worth between partners (the client or their children and their partners)
- Agreements: pre-nuptial, cohabitation, post-marriage
- Collateral Mortgages
- Helping children qualify for home purchases



Business Succession Planning

- Private corporations with a desire to keep control “in the family”
- Planning for what happens on the death of the founder (taxes, business operations)



Tax Planning and Income Splitting

- US residency
- Significant discrepancy in income between spouses
- Significant capital gains or income accrual in a three year span



Post-Death Tax Planning

- Estate freezes
- Charitable Gifts / Private Foundations
- Insurance solutions



Litigation Avoidance

- Preference to treat children unequally
- Desire to disinherit a child or spouse from bank/investment accounts
- Wanting to exit or sever ties with a shareholder in the business

As Featured In

