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THE INSURANCE ADVISORY GROUP INC.

Estate Planning



Wealth creates both opportunity and financial risk. A comprehensive wealth and asset protection assessment can only be obtained through an experienced advisor. IAG's services focus exclusively on providing personal risk management consultation, advice, and solutions to individuals and families with significant wealth.

IAG's Advisors can help you implement life insurance as a liquidity tool that will effectively support asset transition. An appropriately designed plan allows clients to transfer assets to their family, a charity, or other beneficiary intact, free from risk of erosion for the payment of income tax or capital gains tax. When designed and structured properly, life insurance can capably provide support for generations to come.

Life insurance is a tax-efficient way to transfer family wealth to future generations, a preferred charity, or other beneficiaries. Our advisors will work closely with your tax and legal advisors to evaluate and create the financial aspects of your estate plan.



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The combination of properly drafted legal documents and an up-to-date financial analysis will help ensure that you achieve your estate planning objectives. Without an in-depth analysis of the impact of taxation and other liabilities to your estate, you could be leaving substantially less to your family and beneficiaries.

Our process includes:

- 1) A review of your estate planning objectives;
- 2) An asset-by-asset calculation of the possible tax liabilities to your estate;
- 3) An evaluation of the options to fund any tax liabilities payable by your estate; and
- 4) A review of current life insurance policies.

For more information, please contact an IAG Advisor today.

Ontario and Eastern Canada:

Guy Bentley, President
(416) 363-0072
gbentley@iagi.ca

Western Canada:

Janice Tchida,
Insurance Advisor
(587) 393-2813
jtchida@iagi.ca

Quebec:

Lissa-Marie Brossard,
Insurance Representative
(514) 348-9422
lbrossard@iagi.ca