Wealth 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. Whether you are an individual investor or a business owner, each person 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 Wealth & Estate Planning Team has 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.

TAX & FINANCIAL PLANNING

- Advanced Tax Loss Selling
- Deductibility of Investment Counsel Fees
- Eligible Dividends
- Employee Stock Options
- Equity Monetization
- Farmers & Taxes - Capital Gains Exemption
- Income Splitting
- Interest Deductibility
- Personal Tax Strategies
- Principal Residence Exemption
- Registered Disability Savings Plan
- Registered Education Savings Plan
- Spousal Loans
- Tax Free Savings Account (TFSA)
- Tax Loss Selling
- Taxes on Death

US TAXATION

- New Protocol for the Canada/US Tax Treaty
- Planning the Purchase of a US Recreational Property
- Rollover of a US Retirement Plan to an RRSP
- US Estate Taxes

TRUSTS

- Alter Ego Trusts and Joint Partners Trusts
- 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
- Creditor Protection for Registered Plans
- Individual Pension Plans
- Early Retirement Options
- Retirement Income Options
- RRSP Quick Reference Guide
- The Registered Retirement Savings Protection Act (MB)
- Unlocking Federally Governed Funds

CORPORATE PLANNING

- Sale of a Business
- Capital Gains Exemption
- Holding Companies
- Professional Incorporation
- Quebec Doctors Can Incorporate Their Practice
- Shareholders' Agreements

INSURANCE

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

ESTATE PLANNING

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

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