



# Estate Planning With Trusts

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# Agenda

## Estate Planning with Trusts

- Types of Trusts
  - Living Trusts
  - Testamentary Trusts
- Next steps & Questions

# "Living" Trusts

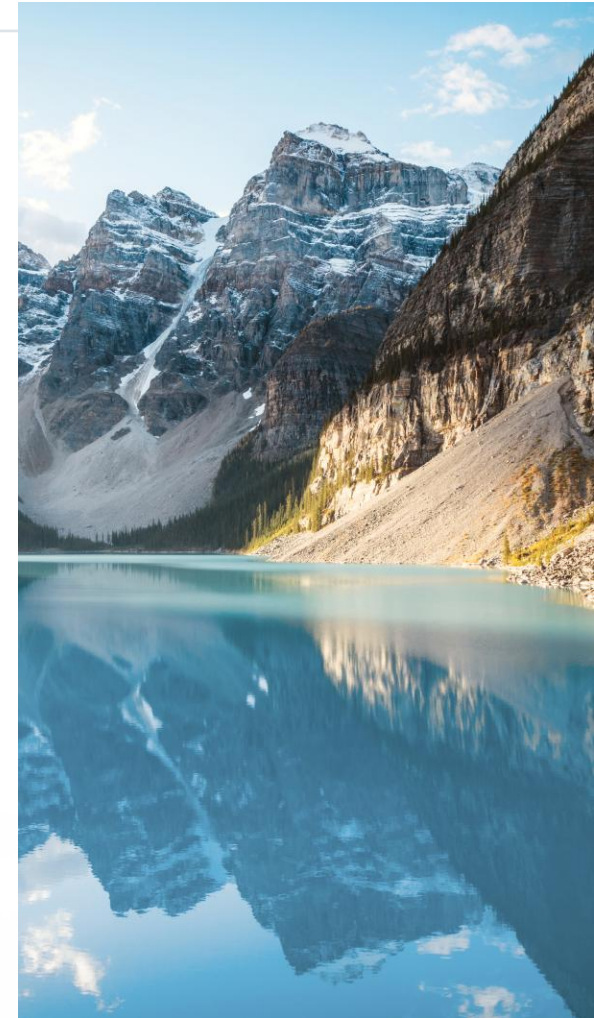
- Established during a person's lifetime rather than through their Will
- Family trusts for income splitting
- Alter Ego / Joint Partner / Joint Spousal Trusts / Bare Trusts for probate planning



# Testamentary Trusts

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- Established after the death of a person, usually in the person's Will
- Spousal trusts / Common-law partner trusts
- Trusts for descendants
  - Spendthrift trusts
  - Trusts for family law protection
  - Henson Trusts / Qualified Disability Trusts
  - Trusts for income splitting within the family of the beneficiary



# Next steps & Questions

Thank you for your time today.