

Estate Planning, Discretionary Trusts, Disability Tax Credit, and RDSP Workshop



PATHWAYS FAMILIES
HELPING
FAMILIES
Serious Mental Illness Society



indesign financial group ltd.



Modern Planning Concepts
Vintage Quality Advice

**BILL MURDOCK, FINANCIAL
SECURITY ADVISOR**

Saturday September 29, 2018

9:30a.m.—12:30 p.m.

Fir Room at Delbrook Rec Centre

851 West Queens Rd.

North Vancouver. BC

To register:

info@pathwayssmi.org or call

604-926-0856

So it all started when one day when my mother asked me to look over her Last Will & Testament before she saw the lawyer. My very caring mom wanted to divide everything she owned equally between my 3 brothers, including Lee. *“Mom you cannot do that!”*

“My brother's portion of the inheritance will prevent him from receiving government subsidies including a tax free benefit in his later years/retirement, it could actually jeopardize him more financially than what you have intended on leaving him...!”

Of course this brought about a serious discussion, and once she had an understanding of the potential “damage” she could have created simply by caring, being generous and fair... she said to me: *“Bill ! I think that there are a lot of people who don't know this kind of stuff, **OR** have the ability to financially account for this properly ! ... I bet that, the NSSS would love you to share our families message, tips and pitfalls to avoid”.*

For families and individuals living with an illness, when it comes to wills, trusts, and estate planning, it's important to understand and make the most of your options, to help secure the financial future of your loved one, and also ensure future caregivers have the support they need.