



There are many components to an effective estate plan. In addition to providing direction on asset distribution, a comprehensive plan should include incapacity planning and provisions for loved ones with specific care needs. McMurter & Associates has provided individualized advice and planning guidance to Whitby and Durham Region residents for more than 30 years.



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WILLS & POWER OF ATTORNEY

NO
SURPRISES



M C M U R T E R
& ASSOCIATES

REAL ESTATE WILLS & ESTATES NOTARY PUBLIC



At McMurter & Associates, we start our estate planning consultation by asking you to provide information about your finances, dependants and any particular concerns you would like to address. For example, we can take steps to ensure that a loved one requiring increased care/support receives the benefit of an inheritance without losing eligibility for government disability benefits.

WHY A WILL?

A will is an important legal document that ensures your assets, such as properties or your investment portfolio, are distributed as you wish in the event of your passing. By planning and creating a Will, you ensure that you can continue to care for your loved ones after you are gone.

When a person passes without a Will, the law steps in to determine who will inherit your estate with no thought or consideration given to what your wishes may have been.

BENEFITS OF PLANNING A WILL

Just as you wouldn't want someone else deciding how to manage your life decisions while you are alive, you don't want someone else making those decisions for you once you pass. With a little bit of planning, and some expert guidance, you can ensure that your specific wishes regarding your estate are carried out.

Specifically, a Will can:

- Determine who will be responsible for administering your estate;
- Determine who will be the beneficiaries of your estate; and
- Clearly outline any specific provisions for beneficiaries who are not yet of legal age, ensure care for dependants with special needs, and designate the Trustee who will administer your child or children's inheritance.

EXAMPLE

Who would you like to appoint as your child or children's guardian(s) and custodian(s) until they reach the age of majority? At what age would your beneficiaries to receive their inheritance? You can specify that it is distributed in stages so the child or children do not receive an influx of money when they do not have the maturity to handle it.

'NO SURPRISE' FEES (FEES DO NOT INCLUDE HST)

	SINGLE	COUPLE
Will	\$425.00	\$695.00
Power of Attorney	\$250.00	\$350.00
Will and Power of Attorney	\$595.00	\$925.00