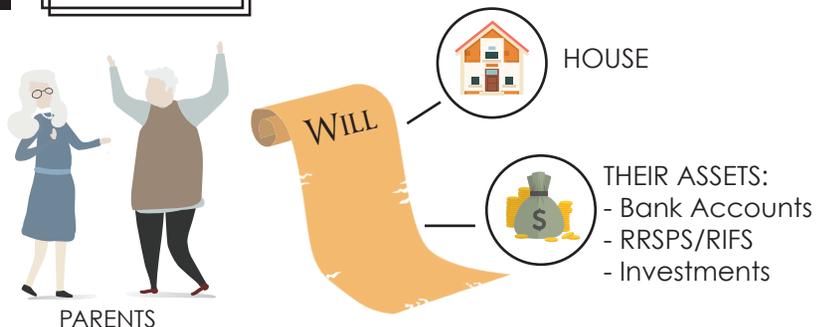
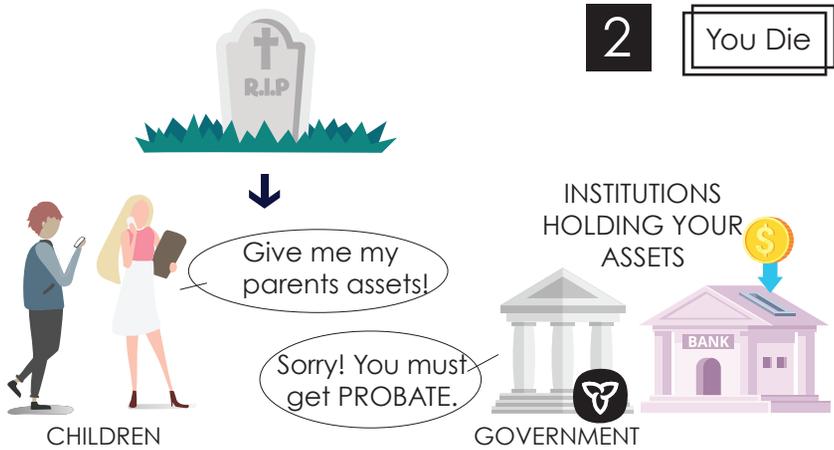


JUST A WILL

1 **Make A Will**



2 **You Die**



Your will is activated upon death but probate is demanded by institutions to prove it is the last will.

Probate:
- The court certifies this is your will.

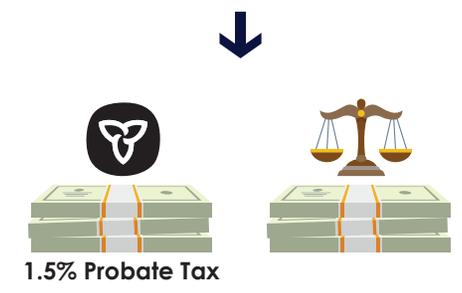
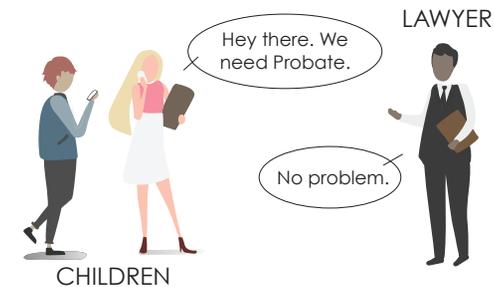
3 **Probate**

The arduous probate process....

Lawyer Fees:
\$7,000 - \$10,000
+

Ontario Probate Tax which is 1.5% of the value of the assets being probated and can end up costing thousands.

The process can take anywhere from 6 -12 months, during which the administration of an estate is suspended. No access to assets until probate is granted.



PROBATE!

↓

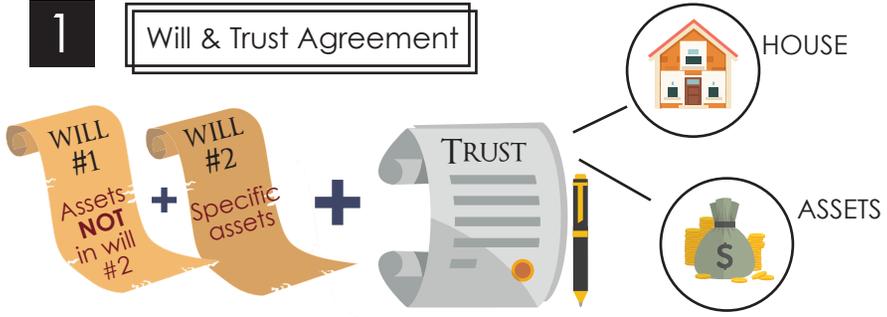
Children get assets!



If you are interested in learning more about this approach, please contact Fred Streiman at fred@dalestreimanlaw.com or 905-455-7300 ext. 231

**THE FULL MONTY
TO AVOID PROBATE**

1 Will & Trust Agreement



Trust Agreement and More:
- A series of documents that confirm that as long as the parents are alive they remain the sole owner of all their assets.



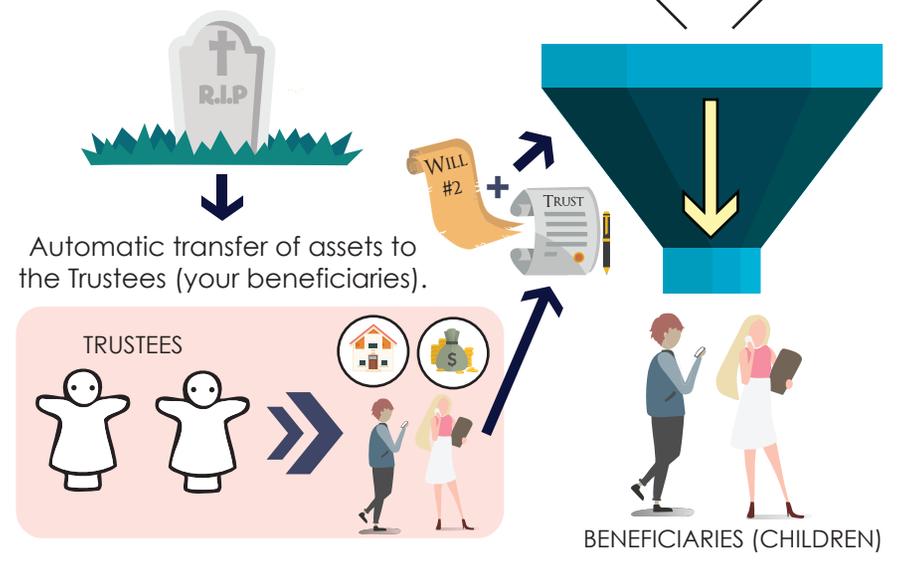
Trustee Owners:
- Hollow puppets or place holders for your assets (on paper only), They have no power over your assets while you are living, and are bound to do as you say based on your trust agreement and will.

Job of the lawyer for trust agreement...

Usually your adult children would be added as your Trustee Owners. You trust them, otherwise you would not choose them.

Because the Trustee Owners are merely agents or placeholders, they are never the real owner. On paper they may be an owner, but in reality, they do not actually own anything.

2 Death



Upon death, assets held in trust are distributed by virtue of Will #2.



No Probate



No drawn out wait time



No Ontario Probate Tax



No Lawyer Fees

If you are interested in learning more about this approach, please contact Fred Streiman at fred@dalestreimanlaw.com or 905-455-7300 ext. 231