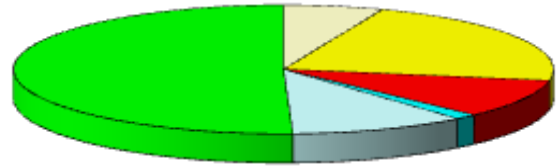


Estate Summary

Prepared for Bill and Mary Smith

Distribution of Estate Assets*

Estate Adjustments	34,031	5.99%
Debts	124,129	21.84%
Deferred Taxes	55,364	9.74%
Probate & Legal Fees	7,514	1.32%
Other Needs	60,000	10.56%
Estate Worth (Heirs)	287,286	50.55%

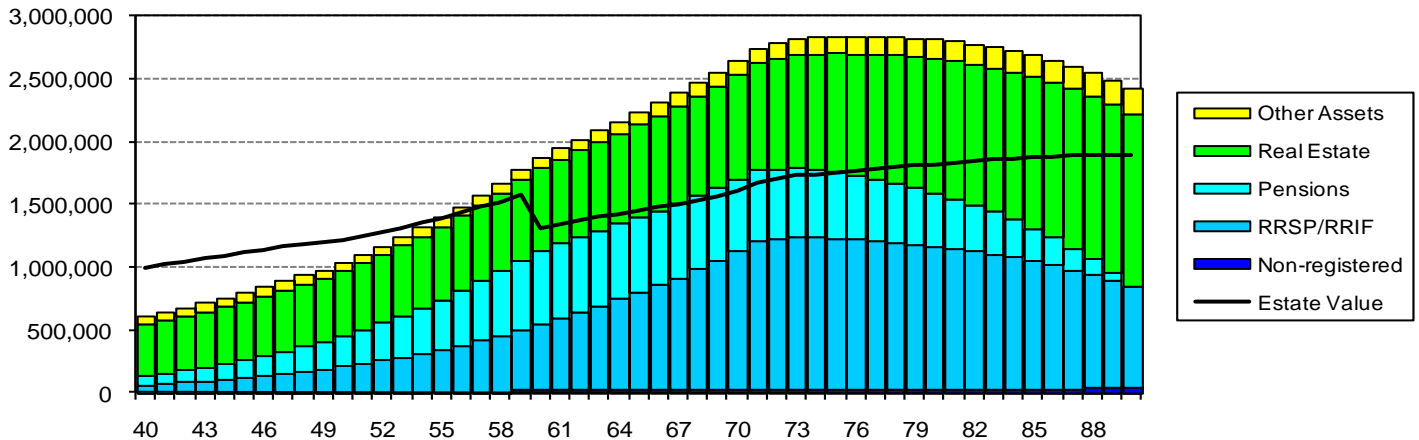


*(Current position based on information provided)

When assessing your estate capital needs many things must be taken into consideration. Debts, deferred taxes and probate fees are the main expenses associated with planning the disposition of your estate. Other considerations include final expenses such as funeral cost and the difference between the value you place on assets such as pensions and annuities while living and the amount that will be paid to your estate.

The chart above illustrates the percentage of your total assets that will be payable to your heirs and the percentage that may be needed for other costs and expenses. The chart below projects the value of your assets and any expenses and adjustments.

Projected Value of Assets



Although you cannot avoid ultimately paying the deferred taxes on assets such as RRSPs and capital property, there are a number of planning strategies that can be used to offset or reduce these and other costs, while still meeting your retirement and income goals. The chart below projects your future anticipated estate costs.

Total Estate Costs

