YOUR LEGACY PLAN WILL SHAPE YOUR FUTURE.

Etherington Generations can help, with trusted advice about your planned giving strategy.

ETHERINGTON GENERATIONS
CORPORATE AND PERSONAL INSURANCE PLANNERS

Etherington Generations offers you trusted advice to help you design, implement and manage a strategic vision that includes planned giving.

GROW YOUR LEGACY INTO A LASTING GIFT.

YOU HAVE WORKED A LIFETIME TO ACCUMULATE ASSETS.
The redirection of a portion of those assets can build a sustainable legacy that will grow into the future.

In conjunction with your advisory team, Etherington Generations can help you define a strategy for giving that maximizes both tax advantage and future impact.

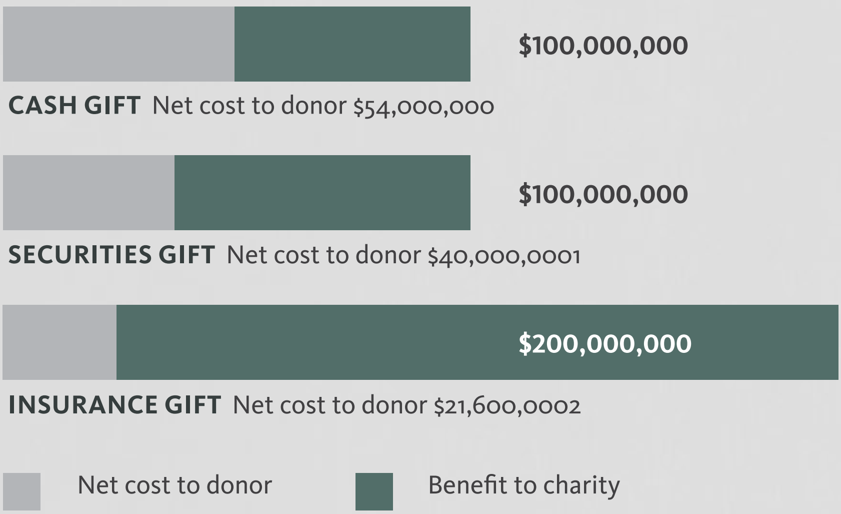
YOU HAVE OPTIONS WHEN IT COMES TO GIVING.
5.8 million Canadians claim a charitable donation in each tax year.

Imagine Canada attributes “a sense of compassion for those in need” and “a belief in the cause of the organization supported” as the two motivating factors behind a donor’s gift.

Increasingly, however, a third factor enters into the equation: the tax effectiveness of the gift. Each of the following types of asset can qualify as a gift for tax purposes; Etherington Generations can outline the advantages of each:

- Cash
- Gifts in kind (typically stocks, bonds and real estate)
- The proceeds of a life insurance contract
- Certified cultural property (works of art, historical or other cultural artefacts)
- A right to a future payment

DOUBLE THE GIFT, HALVE THE COST.



Using charitable life insurance planning can increase the value and tax efficiency of a legacy gift. Maximizing the impact of your charitable gift requires advisors who understand the potential of planned giving. Etherington Generations can help you fulfill the promise your legacy holds.

[1] assumes 46% tax bracket [2] based on projected dividend growth through to life expectancy

OUR BUSINESS IS GROUNDED IN OUR CORPORATE PRINCIPLES:
PROFESSIONALISM • OBJECTIVITY • TRUST • STRATEGIC VISION • COMMUNITY

Etherington Generations is a family-owned corporate and individual insurance planning firm.

Privately held for three generations, we have earned an industry reputation for trusted advice and informed advocacy for our enterprise and personal clients.

Etherington Generations offers insurance advice designed to protect you, your business and your estate.

FOR CORPORATE CLIENTS

We'll help you build and manage a benefits strategy that fits your company's long-term vision.

We can help you address recruitment and retention issues; address executive equalization concerns; and review your existing plan to see how you can help drive your company's success.

OUR SERVICES INCLUDE:

- Employee benefits
- Employee retirement
- Executive benefits

FOR INDIVIDUALS & FAMILIES

For individuals and families, insurance planning can be as complicated as complete estate planning, or as simple as managing the risk of a mortgage to protect a young family.

We'll help you determine how insurance planning can protect your family and create wealth for future generations.

OUR SERVICES INCLUDE:

- Personal and family insurance planning
- Estate & legacy planning
- Charitable giving

FOR BUSINESS OWNERS

You've worked hard to build a business. We can help you protect that value with a strategic framework that takes a long view of your company's needs.

We can help you ensure that your shareholder's agreement is current; has an appropriate annual valuation formula; and is properly funded.

OUR SERVICES INCLUDE:

- Succession planning
- Wealth management
- Employee benefits

ETHERINGTON GENERATIONS

CONTACT US TODAY TO BOOK A NO-COST REVIEW OF YOUR PLANNED GIVING STRATEGY WITH AN ETHERINGTON GENERATIONS ADVISOR.

416-481-5630 | TRUSTEDADVICE@TEG.CA

ETHERINGTON GENERATIONS INC.
124 MERTON STREET, SUITE 305 • TORONTO, ON M4S 2Z2 • WWW.TEG.CA

Get industry news and insight from the Etherington Generations team and some of the country's best business minds.
Visit us online at trustedadvice.teg.ca

ETHERINGTON GENERATIONS TRUSTED ADVICE
trustedadvice.teg.ca