

Invitation

We cordially invite you to attend a highly demanded seminar on Financial and Legal Planning regarding your estate. This seminar has taken some 6 months to develop with sole purpose of supporting the Iranian community and will be conducted in Farsi. There is no admission charge for this seminar, and we assure you that you will receive valuable information on this topic.

The seminar will cover various components of the estate planning, as shown below, and will be followed by a question and answer session.

<p>Date: Saturday, November 24, 2007 Time: 1:00 to 3:00 pm Location: Archives Library of Canada Room 154, 395 Wellington St. Ottawa, On</p>
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Financial topics

- What is the Canadian financial system and how can you profit from it?
- What is estate planning? Why should you care?
- Liabilities at death (debts, taxes, probate fees)! Probate- should you avoid it? And how?
- Why estate planning is important to you (reduce family disputes, control from beyond the grave, protect income for survivors, and reduce the costs for your estate ie. taxes probate fees, legal fees, executor fees, reduce taxes for beneficiaries).
- What are your liabilities at death, and how will they be dealt with?
- Who pays tax on the CPP death benefit?
- What happens to your RRSPs and RRIFs?
- General rule/exception! When can a beneficiary claim as an offsetting deduction? Foreign taxes (foreign property, foreign resident, and foreign citizenship).
- What is an "inter vivos trust" and how to use them (estate freeze/income splitting, asset protection, and probate avoidance)?
- What will happen to your residential property/rental property?

Legal topics

- What to do when you want to buy property in Canada. Should you have it in a joint ownership and how would it affect your family.
- What happen to your property when you pass away but you have a surviving spouse/if you don't have a surviving spouse?
- What happens to your estate when you die with/without a will?
- How to use trusts to your advantage?
- Appoint a trustee without a will, power of attorney and "living will".
- How to transfer non-arm's length transfer of real estate property?