What you don't know can disrupt your client's plan!

Using Beneficiary Designations in Estate Planning

with Jos Herman

Thursday, October 9, 2025
Live webinar with chat
includes 60 day replay*

9:00 am – 10:30 am (Pacific)
10:00 am – 11:30 am (Mountain)
11:00 am – 12:30 pm (Central)
12:00 pm – 1:30 pm (Eastern)
1:00 pm – 2:30 pm (Atlantic)
1:30 pm – 3:00 pm (Newfoundland)

**This program features real-time video of the presenter with synchronized presentation slides, and a chat feature that allows for live Q & A. SK attendees please verify whether you align with Central (MB) or Mountain (AB) time based on season and location.*

WHO SHOULD ATTEND

This program will be of interest to trusts and estates lawyers, corporate lawyers, and general practitioners involved in estate planning or administration.

ABOUT THE PROGRAM

A beneficiary designation is a simple, informal way to pass certain types of benefits to a beneficiary outside one's estate. Or is it? Attend this program with tax and estate planning expert Jos Herman and gain critical insight into how beneficiary designations interact with - and sometimes conflict with - the broader estate plan, potentially leading to disputes, tax surprises, and unintended consequences. You will learn:

- when and how beneficiary designations override the will
- tax implications of naming an adult child as a beneficiary and why the estate may be on the hook
- how to structure plans for efficient probate and estate administration
- whether and when an attorney for property can update a beneficiary designation
- strategies for extracting value from corporations using designations

Don't risk gaps in your client's estate plan. This convenient, practical webinar will help you ask the right questions, spot red flags, and ensure your client's entire plan works together - from wills to registered accounts to corporate assets. Secure your spot today!

SCHEDULE (Eastern)

12:00 pm - 1:30 pm

Welcome and Opening Remarks
Role of beneficiary designations in estate planning
Structures that provide for beneficiary designations
Types of beneficiary designations
Advantages, disadvantages and limitations to beneficiary designations
Coordination of beneficiary designations with other estate planning tools
Taxes
Common beneficiary designation mistakes
Additional practice pointers
Program Wrap-up and Evaluation

PRAISE FOR PAST PROGRAMS

- *"Excellent presenter - well organized, thorough and very practical."*
- *"Appreciated all the personal examples and explanations."*
- *"Very informative, polished presentation."*
- *"I've been doing wills work for 5 years and found everything useful."*
- *"Immensely helpful. Would definitely recommend."*
- *"All in all, probably the best and most practical [time] that I have ever spent on CLE."*

CPD CREDIT

ON: *This program contains 1.5 Substantive hours.*
BC: *This program has been approved for 1.5 CPD hours.*
SK: *This program qualifies for 1.5 CPD hours under the Law Society of SK CPD Policy.*
Lawyers in other mandatory CPD jurisdictions may count their attendance towards their CPD requirement/plan.

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MEET YOUR PRESENTER

Jos Herman is the founder of Resources & Solutions, a boutique consulting firm. She has spent over 25 years serving the tax, business and estate planning needs of owner manager clients, professionals and their families. Jos provides private business and personal solutions focused on tax efficient investment and insurance strategies, asset protection and wealth planning. Jos has a Bachelor of Commerce degree and earned her Chartered Accountant (CA) designation from the Institute of Chartered Accountants of Alberta. Jos is a member of both the Chartered Professional Accountants (CPA) of Saskatchewan and Chartered Professional Accountants of British Columbia. She also has her Certified Financial Planners (CFP) designation and Chartered Life Underwriter (CLU). In addition, she holds her Trust and Estate Practitioner (TEP) designation. Jos is a frequent speaker on topics related to wealth planning for individuals, business owners and professionals.

√ Yes, I want to attend Estate Planning with Beneficiary Designations, *with Jos Herman*

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* Materials will be distributed electronically in advance. Live webinars feature real-time video of the presenter with synchronized presentation slides, and a chat feature that allows for live questions and verbal responses by the presenter. The recording of the webinar is available for 60 days.

REGISTRATION FEE:

□ **On or before September 19, 2025: $150.00 + $19.50 (13%) HST* = $169.50** ***- Save $25.00!***

□ After September 19, 2025: $175.00 + $22.75 (13%) HST* = $197.75

**With ON HST. Please adjust tax for attendee's province as follows: 5% in AB, BC, MB, NWT, NU, SK, YK. 13% in ON. 14% in NS. 15% in NB, PEI & NL.*

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