



*Gift or loan?  
Avoid messy  
challenges!*



# Gifts and Loans in Estate Planning

*with Nicole Ewing*

**Thursday, October 28, 2021**  
**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 audio 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 is suitable for both new and experienced estates practitioners.

## **ABOUT THE PROGRAM**

When someone transfers money or assets to another, it is not unusual for a third party to question the transaction later. This is especially common among siblings after a parent's death, where one child who received money, for example, to buy a home or start a business, will usually claim it was a gift and other children or beneficiaries will argue it was a loan. Because such transactions – and the intention behind them – is rarely properly documented, families can spend years fighting over an innocent gesture that at the time was intended to provide support and relief. This highly practical webinar with leading estates lawyer Nicole Ewing, Director, Tax and Estate Planning, TD Wealth will explain why it is important for parties to document financial transactions, common unintended consequences of loans and gifts, the types of instruments available to avoid misunderstandings and messy challenges later, and opportunities to remedy inequities and clarify intention during the will drafting process. Topics include:

- Essential elements of loans and gifts
- Rebutting the presumption of a loan or a resulting trust
- Equalization provisions and hotchpot clauses

Intrafamily financial assistance is not going away. Some basic documents and a few key words in an estate plan can significantly reduce the potential for conflict and unnecessary litigation later. Attend this webinar and get the knowledge and skills you need to help your clients clarify whether funds advanced are a gift or a loan.

## **SCHEDULE (Eastern)**

**12:00 pm - 1:30 pm**

**Welcome and opening remarks**

**Gifts and loans: common scenarios**

**Gift v. loan: why it matters**

**Evidence of intention where no clear documentation**

**Documenting loans**

**Documenting gifts**

**Remedying inequities and clarifying intention in the will drafting process**

**Program wrap-up and evaluation**

## PRAISE FOR PAST PROGRAMS

“Very helpful program, appreciated all the practical examples.”

“Very informative and much better and more comprehensive than expected.”

“Very good program. A lot of useful information in a short time. Well done.”

“Some of the best, clearest materials that I have seen.”

“Practical, thoughtful presentation. A good refresher and update to my practise in estates.”

“I was looking forward to this program for a while and it did not disappoint. Excellent discussion of an important estates topic.”

## MEET YOUR PRESENTER



**Nicole Ewing** is Director, Tax and Estate Planning at TD Wealth. Nicole works closely with advisors across TD to provide advanced planning solutions to Ultra High Net Worth families and business owners. Nicole brings a wealth of experience to her role having practiced tax, estate and corporate law in leading national and boutique firms and serving in senior leadership positions within the financial sector. Nicole has completed all three levels of CPA Canada's In-Depth Tax program and holds the TEP and CLU designations. Nicole proudly serves as Deputy Chair of STEP Ottawa's executive board and as Deputy Chair of STEP Canada's Awards Committee, and won the 2020 Volunteer of the Year Award - Branches & Chapters for her extraordinary voluntary contributions to STEP. A dedicated mentor, she was the recipient of the 2020-2021 Mentor of the Year Award from Brescia University College. Nicole regularly shares her expertise at events and conferences and is featured extensively in the media, providing insights to BNN Bloomberg, the Financial Post, the Globe and Mail and other outlets.



**BC:** This program has been approved for 1.5 CPD hours.

**ON:** This program contains 1.5 Substantive hours.

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Lawyers in other mandatory CPD jurisdictions may count their attendance towards their CPD requirement/plan.

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✓ **Yes, I want to attend Gifts and Loans in Estate Planning, with Nicole Ewing**

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\* Materials will be distributed electronically in advance. Live webinars feature real-time audio 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 October 8, 2021: \$140.00 + \$18.20 (13%) HST\* = \$158.20 - Save \$25.00!**

**After October 8, 2021: \$165.00 + \$21.45 (13%) HST\* = \$186.45**

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

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