

## INDEX

### A

Aboriginal Canadians. *See* Status Indians.  
 Accountants, 1.4  
 Adjusted Cost Base. *See* Cost.  
 Administrators. *See* Personal Representatives.  
 Adoption Expenses, 10.2.12  
 Advanced Health Care Directive. *See* Health Care Directives.  
 Age Credit, 14.2.1  
 Age 40 Trusts, 23.5.8  
 Alter Ego Trusts, 22.3.5.1, 23.5.9  
     blended families, 8.5.2.5  
     probate planning, 22.3.5.1  
 Annuities, 14.2.1.8  
     for charitable giving, 24.2.7  
 Attribution Rules  
     children, 10.1.5  
     married, 5.2.1; 5.2.1.2  
     separated, 6.2.1.4; 6.2.5  
     trusts, 23.2.2

### B

Beneficiaries  
     protected class, 25.2.1, 25.4  
     trusts, 23.4.3  
 Beneficiary Designations, 22.3.6  
     divorced, 7.5.2  
     married, 5.5.5  
     persons with a disability, 12.3.3  
     protected class, 25.2.1, 25.4  
     separated, 6.5.4  
     single, 2.5.1.2; 2.5.2.2  
     widowed, 9.5.4  
 Blended Families, Chapter 8  
     disability planning, 8.4  
     estate planning, 8.5  
     family law issues, 8.3  
     financial planning, 8.1  
     insurance planning, 8.6  
     tax planning, 8.2  
 Body Organ Donation, 2.5.1.3  
 Business Owners, Chapter 16

capital gains exemption, 16.2.3  
 cash damming, 16.1.5  
 charitable contributions, 16.2.5  
 creditor protection, 16.1.2  
 death Benefit, \$10,000 tax free, 16.5.1.4; 21.3.2  
 estate freezes, 16.5.2.2  
 family property divisions, 17.2.3  
 income splitting, 16.2.2  
 incorporation, 16.2.1  
 individual pension plans, 16.1.3  
 multiple wills, 16.5.1.3  
 partnership agreements, 16.4.3, 16.5.2.3  
 passive income, 16.2.4  
 powers of attorney, 16.4.1  
 retirement compensation arrangements, 16.1.4  
 shareholders agreements, 16.4.3, 16.5.2.3  
 small business deduction, 16.2.4

### C

Cabins. *See* Vacation Properties.  
 Camps. *See* Vacation Properties.  
 Canada Caregiver Credit, 12.2.3  
 Canada Child Benefit  
     if disabled, 12.2.8  
 Canada Pension Plan  
     child rearing dropout provision 14.1.1.2  
     common-law partner survivor benefits, 3.6.1  
     disability Benefits, 12.1.2  
     family property, whether considered shareable, 17.1.3  
     orphan Benefits, 10.5.10  
     pension Benefits, 14.1.1  
     survivor Benefits, 9.1.1  
 Capital Gains  
     at the time of death, 21.2  
     lifetime capital gains exemption, 16.2.3  
     principal residence exemption, 15.1, 15.2.1, 21.2.4

- Capital Gains Reserve, 15.1.4
- Capital Losses
  - carryback at time of death, 21.2.6
  - transferring to a spouse, 5.2.5
  - use at time of death, 21.2.5
- Caregiver Credit
  - for elderly parents, 13.2.2
  - for persons with a disability, 12.2.3
- Cash Damming, 16.1.5
- Certified Financial Planners, 1.4
- Charitable Giving, Chapter 24
  - annuities, 24.2.7
  - by a corporation, 16.2.5, 24.2.9
  - by direct beneficiary designation, 24.2.6
  - charitable remainder trusts, 24.2.8
  - donating securities, 24.2.3
  - donor advised funds, 24.2.4
  - insurance, using, 24.3
  - stock options, 24.2.3
  - tax credits, 5.2.2; 24.1, 24.2
  - will, gift in, 24.2.5
- Charitable Remainder Trusts, 24.2.8
- Child Care Expenses, 10.2.1
  - if disabled, 12.2.7
  - if separated, 6.2.8
- Child Support, 6.3.3
  - if living common-law, 3.4.3
- Children, Chapter 10
  - adoption expenses, 10.2.12
  - adult children, 10.5.5; 10.5.6
  - Canada Disability Benefit 12.2.8
    - if disabled 12.2.8
  - child care expenses, 10.2.1
    - if disabled, 12.2.7
    - if separated, 6.2.8
- CPP Benefits
  - opting out clause, 10.1.1
  - orphan Benefits, 10.5.10
- disability planning, 10.4, Chapter 12
- disowning a child, 10.5.9
- estate planning, 10.5
- family law issues, 10.3
- filing tax return for, 10.2.3
- financial planning, 10.1
- giving money to, 10.1.5; 17.2.2
- guardians, 10.5.1
- income splitting, 10.2.6
- insurance for children, 10.6.4
- insurance planning, 10.6
- lending money to children, 10.1.4; 17.2.2
- moving expenses, 10.2.8
- RESPs, 10.1.2
- RESPs, for a person with a disability, 12.1.4
- RRSPs, for child, 10.2.5
- scholarships, 10.2.9
- student loans, interest, 10.2.10
- support, 6.3.3
- tax-free savings accounts, 10.2.5
- tax planning, 10.2
- tax return, filing, 10.2.2
- trusts, 10.1.3; 10.5.4-10.5.6
- tuition credit, 10.2.7
- wholly dependent person credit, 10.2.11
- Civil Union Couples. *See* Common-Law Couples.
- Cohabitation Agreements, 3.4.2.6
- Common Disasters, 19.2.6
  - blended families, 8.5.4
  - married, 5.5.1.2
- Common-Law Couples, Chapter 3
  - child support, 3.4.3
  - civil union couples, 3.9.11
  - cohabitation agreements, 3.4.2.6
  - de facto* couples, 3.9.11
  - disability planning, 3.5
  - estate planning, 3.6
  - family law issues, 3.4
  - family property, division, 3.4.2
  - financial planning, 3.2
  - pension survivor benefits, 3.6.1
  - pensions, 3.4.2.2
  - spousal support, 3.4.1
  - support, 3.4.1
  - tax planning, 3.3
- Corporations
  - for business purposes, 16.2.1
- Cost, 15.1.2
- Cottages. *See* Vacation Properties.
- CPP. *See* Canada Pension Plan.
- Credit Cards, 5.1.1
- Critical Illness Insurance, 25.1.2
  - elderly parents, 13.4.4

Critical Illness Insurance — *continued*  
 married, 5.4.3  
 seniors, 14.5.4  
 separated, 6.6.3  
 single, 2.4.3

## D

Death Benefit  
 \$10,000 tax free, 16.5.1.4; 21.3.2  
*De Facto* Couples. *See* Common-Law  
 Couples.  
 Dependants' Relief Claims, 19.2.2  
 children, 10.5.9  
 common-law partners, 3.6.6  
 married, 5.5.3  
 parents, 13.5.5  
 separated, 6.5.6  
 Disability Insurance, 25.1.1  
 business owners 16.4.2  
 married, 5.4.2, 5.6.1  
 separated, 6.6.3  
 singles, 2.4.2  
 Disability Supports Deduction, 12.2.6  
 Disability Tax Credit, 12.2.1  
 Disabled Children. *See* Persons with a  
 Disability.  
 Disabled persons. *See* Persons with a  
 Disability.  
 Disowning a Child, 10.5.9  
 Distribution of an Estate, Chapter 19  
 Divorced, Chapter 7  
 beneficiary designations, 7.5.2  
 disability planning, 7.4  
 estate planning, 7.5  
 family law issues, 7.3  
 financial planning, 7.1  
 insurance planning, 7.6  
 tax planning, 7.2  
 wills, 7.5.1  
 Domestic Contracts, 17.2.5  
 common-law couples, 3.4.2.6  
 married, 5.3.2  
 pre-nuptial agreement, 4.3.1, 17.2.5  
 separation agreement, 6.3.5  
 Donations  
 body tissue, 2.5.1.3  
 charitable giving, Chapter 24

Donor Advised Funds, 24.2.4  
 Dying Without a Will, 19.4

## E

Education Planning, 10.1.2; 10.2.7-  
 10.2.10  
 persons with a disability, 12.1.4-12.1.6  
 Elderly Parents, Chapter 13  
 caregiver credit, 13.2.2  
 caregiving services, 13.5.6  
 critical illness insurance, 13.4.4  
 dependants' relief claims, 13.5.5  
 disability planning, 13.4  
 disability tax credit, 13.2.3  
 eligible dependant credit, 13.2.1  
 estate planning, 13.5  
 family law issues, 13.3  
 financial planning, 13.1  
 funeral arrangements, 13.5.4  
 health care directives, 13.4.2  
 home accessibility tax credit, 13.2.5  
 insurance planning, 13.6  
 living wills, 13.4.2  
 long term care insurance, 13.4.3  
 nursing care costs, 13.2.4  
 powers of attorney, 13.4.1  
 tax planning, 13.2  
 wholly dependent person credit, 13.2.1  
 Eligible Investments for Trusts, 23.4.2  
 Enduring Power of Attorney. *See* Pow-  
 ers of Attorney.  
 Engaged, Chapter 4  
 disability planning, 4.4  
 estate planning, 4.5  
 family law issues, 4.3  
 family property, division, 4.3.1  
 financial planning, 4.1  
 gifts, from family members, 4.3.2  
 insurance planning, 4.6  
 pre-nuptial agreement, 4.3.1, 17.2.5  
 tax planning, 4.2  
 Estate Freezes, 16.5.2.2, 16.8.1  
 Estates, Chapter 19

Executors. *See* Personal Representatives.

## F

Family Businesses. *See* Business Owners.

Family Home

common-law couples, 3.4; 3.9

family property, whether considered shareable, 5.3; 17.1.2

possession, right to, 5.3.1.4; 17.1.2

Family Investment Trusts, 10.1.3.2

Family Property, Chapter 17

aboriginals, 17.1.7

business owners, 16.3; 17.2.3

claims at the time of death, 19.2.2

common-law couples, 3.4.2

division, 17.1

divorced, 7.3

engaged, 4.3.1

family home, 17.1.2

gifts to children, 10.1.5.3; 17.2.2

homestead, 17.1.2

inheritances, 17.2.2

jointly-held property, 17.2.4

married, 5.3.1

pensions, 17.1.3

separated, 6.3.1

Status Indians, 17.1.7

widowed, 9.3

Family Trusts, 23.5.7, 16.5.2.2

Farm Property

rollover at time of death, 21.2.8

Financial Planners, 1.4

First Home Savings Account, 2.1.3

First Nations Canadians. *See* Status Indians.

First Time Home Buyers' Tax Credit, 2.1.3

Foreign Property, 19.2.5

Funerals

blended families, 8.5.7

funeral arrangements, prepaid, 13.5.3

## G

Gifts

children, to, 10.1.5

family members, from, 4.3.2

family property, whether considered shareable, 17.2.2

probate, avoidance, 22.3.2

GMWBs. *See* Guaranteed Minimum Withdrawal Benefit

Graduated Rate Estates, 21.2.2

Grandchildren, Chapter 11

disability planning, 11.4

education planning, 11.1.2

estate planning, 11.5

family law issues, 11.3

financial planning, 11.1

giving money, 11.1.1; 11.5.2

insurance planning, 11.6

lending money to, 11.1.1

RESPs, 11.1.2

tax planning, 11.2

trusts, 11.5.2

Guaranteed Minimum Withdrawal Benefit, 14.2.1.8

Guardians, 10.5.1

blended families, 8.5.6

if single, 2.5.2.1

in your will, 19.1.2

## H

Health Care Directives, 18.2

for elderly parents, 13.4.2

Henson Trusts, 12.3.1

Holding Corporations

to reduce income taxes, 14.2.1.10

to reduce probate fees, 22.3.8; 22.3.9

Holograph Wills, 19.2.1

Home Accessibility Tax Credit, 12.2.11

elderly parents, 13.2.5

seniors and retirees, 14.2.5

Home Buyers Plan

for persons with a disability, 12.1.7

Homesteads. *See* Family Home.

## I

Income Splitting

business owners, 16.2.2

children, 10.2.6

common-law couples, 3.3; 5.2.1

Income Splitting — *continued*

- married, 5.2.1
  - pension income splitting, 14.2.1.3; 5.2.1.1
  - seniors, 14.2.1.3
- Incorporation, 16.2.1
- Individual Pension Plans, 16.1.3
- Informal Trusts. *See* Trusts.
- Inheritances
- family property, whether considered shareable, 17.2.2
  - tax effective, 10.5.5
- Insurance, Chapter 25
- critical illness, 25.1.2
  - disability, 25.1.1
  - life, 25.2
  - long-term care, 25.1.3
  - permanent, 25.2.3
  - protected class of beneficiaries, 25.2.1, 25.4
  - term, 25.2.2
  - term to 100, 25.2.3.1
  - universal life, 25.2.3.3
  - whole life, 25.2.3.2
- Insurance Trusts. *See* Trusts.
- International Wills, 19.2.5
- Inter Vivos* Trusts. *See* Trusts.
- Intestate
- definition, 19.2.7
  - dying intestate, 19.4
- Investing
- for a trust, 23.4.2
- IPPs. *See* Individual Pension Plans.
- Issue
- definition, 19.2.7

**J**

- Joint Ownership, 22.3.1
- family property implications, 17.2.4
  - Quebec resident, with, 22.3.1.10
  - vacation property, 15.2.3
- Joint Partner Trusts, 22.3.5.2
- blended families, 8.5.2.5
- Joint Spousal Trusts. *See* Joint Partner Trusts.

**L**

- Lawyers, 1.4
- Legal Fees, Deductibility, 6.2.7
- Lending Money. *See* Loans.
- Life Insurance, 25.2
- permanent insurance, 25.2.3
  - personal insurance policies, 25.3
  - protected class of beneficiaries, 25.2.1
  - term insurance, 25.2.2
  - term to 100 insurance, 25.2.3.1
  - universal life insurance, 25.2.3.3
  - whole life insurance, 25.2.3.2
- Life Insurance Trusts. *See* Trusts.
- Lifelong Learning Plan
- for persons with a disability, 12.1.6
- Liquidators. *See* Personal Representatives.
- Living Wills, 18.2
- for elderly parents, 13.4.2
- Loans
- children, to, 10.1.4; 17.2.2
  - grandchildren, to, 11.1.1
  - prescribed rate, 5.2.1.5
- Locked-In Retirement Plans, 14.1.5
- Long-Term Care Insurance, 25.1.3
- elderly parents, 13.4.3
  - married, 5.4.4
  - single, 2.4.4
  - seniors, 14.5.3
- Losses. *See* Capital Losses.

**M**

- Marital Home. *See* Family Home.
- Marital Property. *See* Family Property.
- Marriage. *See* Married.
- Marriage Contracts. *See* Domestic Contracts.
- Matrimonial Home. *See* Family Home.
- Matrimonial Property. *See* Family Property.
- Married, Chapter 5
- charitable donation credit, 5.2.2
  - disability planning, 5.4
  - domestic contract, 5.3.2; 17.2.5
  - estate planning, 5.5
  - family law issues, 5.3

Married, Chapter — *continued*  
     family property — division, Chapter 17  
     financial planning, 5.1  
     income splitting, 5.2.1  
     insurance planning, 5.6  
     medical expense credit, 5.2.3  
     pension income splitting, 5.2.1.1  
     powers of attorney, 5.4.1  
     spousal RRSPs, 5.2.1.2  
     spousal tax credit, 5.2.6  
     spouse trusts, 5.5.2  
     tax planning, 5.2  
 Medical Expense Credit, 14.2.3  
     disabled, 12.2.4  
         for tuition fees, 12.2.4.6  
         if married, 5.2.3  
         in Quebec, 12.5.11.3  
 Moving Expenses, 10.2.8  
 Multigenerational Home Renovation Tax Credit, 12.2.1.12  
 Multiple Wills, 22.3.9

## N

Native Canadians. *See* Status Indians.  
 Nursing Care Costs, 13.2.6; 14.1.3; 14.2.1

## O

Old Age Security (OAS), 14.1.2; 14.2.1  
 Organ Donation, 2.5.1.3

## P

Parental Support, 13.3 Parents. *See* Elderly Parents.  
 Partnership Agreements, 16.4.3, 16.5.2.3  
 Passive Income, 16.2.4  
 Pension Credit, 14.2.2  
 Pension Income Splitting, 14.2.1.3; 5.2.1.1  
 Pension Plans  
     CPP, whether considered shareable, 17.1.3  
     married, 5.1.2  
     separated, 6.3.4

Permanent Life Insurance. *See* Life Insurance.

Personal Effects, 19.2.3

    blended families, 8.5.3

Personal Representatives, Chapter 20

    blended families, 8.5.5

    business owners, 16.5.1.2

    choosing one, 20.1

    conflicts of interest, 20.3

    failure to appoint, 20.6

    fees, 20.7

    residency, 20.2

*Per Stirpes*

    definition, 19.2.7

Persons with a Disability, Chapter 12

    beneficiary designations, 12.3.3

    Child Disability Benefit 12.2.8

    caregiver credit, 12.2.3

    child care expenses deduction, 12.2.7

    CPP disability payments, 12.1.2

    disability supports deduction, 12.2.6

    disability tax credit, 12.2.1

    estate planning, 12.3

    financial planning, 12.1

    Henson trusts, 12.3.1

    Home Buyers' Plan, 12.1.7

    Home Accessibility Tax Credit, 12.2.11

    insurance planning, 12.4

    Lifelong Learning Program, 12.1.6

    medical expense credit, 12.2.4

    qualified disability trusts, 12.3.2

    refundable medical expense supplement, 12.2.5

    RDSPs, 12.1.3

    RESPs, 12.1.4

    RRSPs, RRIFs, tax deferral, 21.2.3

    social assistance payments, 12.1.1; 12.3.1

    study grants, 12.1.5

    tax planning, 12.2

    wholly dependant person credit, 12.2.2

Pets, 2.5.2.3; 10.5.11

Pharmaceutical Expenses, 14.1.4

Planned Giving. *See* Charitable Giving.

Powers of Attorney, Chapter 18

    appointing one, 18.1.2

- Powers of Attorney, Chapter — *continued*  
 enduring power of attorney, 18.1.3.2  
 finances, 18.1  
 for business owners, 16.4.1  
 for elderly parents, 13.4.1  
 health care decisions, 18.2  
 limits on powers, 18.1.4  
 springing powers of attorney, 18.1.3.3  
 Status Indians, 18.1.7  
 Pre-Nuptial Agreements. *See* Domestic Contracts.  
 Pre-Paid Funeral Arrangements. *See* Funerals.  
 Prescribed Rate Loans, 5.2.1.5, 10.1.3.2  
 Principal Residence Exemption, 15.1.3  
 at time of death, 21.2.4  
 if separated, 6.2.2  
 Probate Planning, Chapter 22  
 alter ego trusts, 22.3.5.1  
 beneficiary designations, 22.3.6  
 for business owners, 16.5.1.3  
 insurance trusts, 22.3.7  
 joint ownership, 22.3.1  
 joint partner trusts, 22.3.5.2  
 multiple wills, 22.3.9  
 probate fees, 22.2  
 Proceeds of Disposition, 15.1.1  
 Professionals, 1.4  
 accountants, 1.4  
 Certified Financial Planners, 1.4  
 financial planners, 1.4  
 lawyers, 1.4  
 Registered Financial Planners, 1.4  
 Protected Class of Beneficiaries  
 beneficiary designations on insurance policies, 25.2.1
- Q**
- Qualified Disability Trusts, 12.3.2  
 Quebec Pension Plan, 14.1.1.1
- R**
- Refundable Medical Expense Supplement, 12.2.5  
 Registered Disability Savings Plans, 12.1.3  
 Registered Education Savings Plans, 10.1.2  
 persons with a disability, 12.1.4  
 grandchildren, 11.1.2  
 Registered Financial Planners, 1.4  
 Registered Investments  
 blended families, 8.5.2.4  
 child with a disability, transfer to, 21.2.3  
 refund of premiums, 21.2.3  
 separated, 6.2.5  
 spousal RRSPs, 5.2.1.2  
 taxation at time of death, 21.1  
 Registered Pension Plans  
 if separated, 6.2.5  
 Registered Retirement Income Funds.  
*See* Registered Investments.  
 Registered Retirement Savings Plans.  
*See* Registered Investments.  
 Representation Agreements. *See* Health Care Directives.  
 Retirees. *See* Seniors and Retirees.  
 Retirement Compensation Arrangements, 16.1.4  
 RDSPs. *See* Registered Disability Savings Plans.  
 RESPs. *See* Registered Education Savings Plans.  
 RRIFs. *See* Registered Investments.  
 RRSPs. *See* Registered Investments.  
 RRSPs, Spousal. *See* Spousal RRSPs.
- S**
- Sale of Property  
 fair market value, less than, 22.3.3  
 fair market value, more than, 22.3.4  
 Same-Sex Couples  
 blended family, Chapter 8  
 common-law, Chapter 3  
 divorced, Chapter 7  
 engaged, Chapter 4  
 married, Chapter 5  
 separated, Chapter 6  
 widowed, Chapter 9  
 Scholarships, 10.2.9

- Segregated Funds, 16.1.2, 21.2.1
- Seniors and Retirees, Chapter 14
  - CPP Benefits, 14.1.1
  - critical illness insurance, 14.5.4
  - disability tax credit, 14.2.4
  - disability planning, 14.3
  - estate planning, 14.4
  - financial planning, 14.1
  - home accessibility tax credit, 14.2.5
  - insurance planning, 14.5
  - long-term care insurance, 14.5.3
  - medical expense credit, 14.2.3
  - nursing care costs, 14.1.3
  - Old Age Security, 14.1.2
  - pension credit, 14.2.2
  - pension income splitting, 14.2.1.3
  - tax planning, 14.2
- Separated, Chapter 6
  - attribution rules, 6.2.1.4
  - beneficiary designations, 6.5.4
  - child care expenses, 6.2.8
  - child support, 6.3.3; 6.2.6.2
  - deductibility of legal fees, 6.2.7
  - disability planning, 6.4
  - eligible dependant credit, 6.2.4
  - estate planning, 6.5
  - family law issues, 6.3
  - family property, division, 6.3.1
  - financial planning, 6.1
  - insurance planning, 6.6
  - jointly-held property, 6.5.2
  - pensions, 6.3.4
    - division, 6.3
  - principal residence exemption, 6.2.2
  - RPPs, RRSPs, RRIFs, 6.2.5
  - separation agreements, 6.3.5; 17.2.5
  - spousal tax credit, 6.2.3
  - spousal support, 6.3.2; 6.2.6.1
  - support
    - child, 6.3.3
    - spousal, 6.3.2
  - tax planning, 6.2
  - transferring assets, 6.2.1
  - wholly dependent person credit, 6.2.4
  - wills, 6.5.1
- Separation Agreements, 6.3.5
- Settlor, 23.4.4
- Shareholder's Agreements, 16.4.3; 16.5.2.3
- Single, Chapter 2
  - disability planning, 2.4
  - estate planning, 2.5
  - family law issues, 2.3
  - financial planning, 2.1
  - insurance planning, 2.6
  - tax planning, 2.2
- Small Business Deduction, 16.2.4
- Social Assistance Payments
  - for persons with a disability, 12.1.1
  - for seniors, 14.1.2; 14.2.1
- Spousal Rollover, 21.2.1
- Spousal RRSPs,
  - married, 5.2.1.2
  - time of death, 21.2.13
  - widowed, 9.2
- Spousal Support, 6.3.2; 6.2.6.1
- Spousal Tax Credit, 5.2.6; 6.2.3
- Spouse Trusts, 5.5.2; 8.5.2.1; 23.5.6
- Springing Power of Attorney. *See* Powers of Attorney.
- Status Indians
  - common-law, 3.8
  - estate, distribution of, 19.5
  - family property, division of, 17.1.7
  - powers of attorney, 18.1.7
- Step-Children
  - child support, 10.3
  - right to inherit, 19.1.1
- Stock Options
  - donation of, 24.2.3
- Student Loans
  - interest on, 10.2.10
- Students
  - child care expenses, 10.2.1
  - disability supports deduction, 12.2.6
  - lifelong learning plan, 12.1.6
  - interest payments on student loans, 10.2.10
  - moving expenses, 10.2.8
  - RESPs, 10.1.2
    - for grandchildren, 11.1.2
    - if disabled, 12.1.4
  - scholarships, 10.2.9
  - study grants, if disabled, 12.1.5
  - tuition credit, 10.2.7



## T

Tax at Death, Chapter 21  
     calculating amount, 21.1  
     graduated rate estates, 21.2.2  
 Tax Credits  
     transferring unused credits, 5.2.4  
 Tax-Free Savings Accounts  
     for children, 10.2.4  
     if married, 5.2.1.4  
     for seniors, 14.2.1.1  
 Tax on Split Income (TOSI), 16.2.2  
 Tax returns  
     death, separate returns, 21.2.9  
 Term Insurance. *See* Life Insurance.  
 Term to 100 Insurance. *See* Life Insurance.  
 Testamentary Trusts. *See* Trusts.  
 TFSAs. *See* Tax Free Savings Accounts.  
 TOSI (tax on split income), 16.2.2  
 Trustees, 23.4.1  
 Trusts, Chapter 23  
     age 40, 23.5.8  
     *alter ego*, 22.3.5.1  
     for blended families, 8.5.2.5  
     attribution, 23.2.2  
     beneficiaries, 23.4.3  
     charitable remainder trusts, 24.2.8  
     children, for, 10.5.4-10.5.6  
     disabled beneficiary, 12.3.1; 12.3.2  
     eligible investments, 23.4.2  
     family, 23.5.7  
     formal, Chapter 23  
         business owners, 16.5.2.2  
         children, 10.1.3.2  
     Henson, 12.3.1  
     informal, 10.1.3.1; 23.3  
     insurance, 10.6.3; 22.3.7; 23.5.3  
     *inter vivos*, 23.5.1  
     investments, 23.4.2  
     joint partner, 22.3.5.2  
     life insurance trusts, 10.6.3; 22.3.7; 23.5.3  
     qualified disability trusts, 12.3.2  
     residency, 23.4.1  
     settlor, 23.4.4  
     spouse  
         blended families, 8.5.2.1

    married, 5.5.2  
     taxation, 23.2  
     testamentary, 23.5.2  
         for blended family, 8.5.2.1  
         for children, minors 10.5.4  
         for children, adults, 10.5.5; 10.5.6  
         for a person with a disability, 12.3.1; 12.3.2  
         for spouse or common-law partner, 5.5.2  
     transfer of assets to a trust, 22.3.5  
     trustee powers, 23.4.2  
     trustees, 23.4.1  
 Tuition Fees  
     claiming as a medical expense, 12.2.4.6  
 Tuition Tax Credit, 10.2.7

## U

Universal Life Insurance. *See* Life Insurance.

## V

Vacation Properties, Chapter 15  
     estate planning, 15.2  
     joint ownership, 15.2.3  
     principal residence exemption, 15.1.3, 21.2.4  
     selling to family member, 15.1.4  
     tax planning, 15.1  
     transferring to family member, 15.1.4

## W

Whole Life Insurance. *See* Life Insurance.  
 Wholly Dependent Person Credit, 12.2.2  
     for children, 10.2.11  
     for a person with a disability, 12.2.2  
     for parent, 13.2.1  
     if separated, 6.2.4  
 Widowed, Chapter 9  
     beneficiary designations, 9.5.4  
     CPP Benefits, 9.1.1  
     disability planning, 9.4  
     estate planning, 9.5  
     family law issues, 9.3

Widowed, Chapter — *continued*

- financial planning, 9.1
- insurance planning, 9.6
- tax planning, 9.2
- wills, 9.5.1

Wills

- dying without one, 19.4
- holograph, 19.2.1
- international, 19.2.5
- multiple, 22.3.9