

## Index

- ABORIGINAL CANADIANS**  
See Status Indians.
- ACCOUNTANTS**  
Generally, **1:14**
- ADJUSTED COST BASE**  
See Cost.
- ADMINISTRATORS**  
See Personal Representatives.
- ADOPTION EXPENSES**  
Generally, **10:25**
- ADVANCED HEALTH CARE DIRECTIVE**  
See Health Care Directives.
- AGE CREDIT**  
Generally, **14:9**
- AGE 40 TRUSTS**  
Generally, **23:21**
- ALTER EGO TRUSTS**  
Generally, **22:21, 23:22**  
Blended families, **8:15**  
Probate planning, **22:21**
- ALTERNATIVE MINIMUM TAX**  
Generally, **16:13**  
Charitable donations, **24:25**
- ANNUITIES**  
Generally, **14:17**  
For charitable giving, **24:15**  
Insured annuity, **24:27**
- ATTRIBUTION RULES**  
Children, **10:8**  
Married, **5:7; 5:9**  
Separated, **6:7; 6:12**
- ATTRIBUTION RULES—Cont'd**  
Trusts, **23:4**
- BENEFICIARIES**  
Protected class, **25:6, 25:15 to 25:27**  
Trusts, **23:11**
- BENEFICIARY DESIGNATIONS**  
Generally, **22:23**  
Divorced, **7:8**  
Married, **5:40**  
Persons with a disability, **12:38**  
Protected class, **25:6, 25:15 to 25:27**  
Separated, **6:30**  
Single, **2:14; 2:18**  
Widowed, **9:10**
- BLENDED FAMILIES**  
Generally, **8:1 et seq.**  
Disability planning, **8:6**  
Estate planning, **8:7 to 8:20**  
Family law issues, **8:5**  
Financial planning, **8:2, 8:3**  
Insurance planning, **8:21**  
Tax planning, **8:4**
- BODY ORGAN DONATION**  
Generally, **2:15**
- BUSINESS OWNERS**  
Generally, **16:1 et seq.**  
Alternative Minimum Tax, **16:13**  
Capital gains exemption, **16:12**  
Cash damming, **16:7**  
Charitable contributions, **16:15**  
Creditor protection, **16:4**  
Death Benefit, \$10,000 tax free, **16:26; 21:19**  
Estate freezes, **16:29**

**BUSINESS OWNERS—Cont'd**

- Family property divisions, **17:13**
- Income splitting, **16:10**
- Incorporation, **16:9**
- Individual pension plans, **16:5**
- Multiple wills, **16:25**
- Partnership agreements, **16:20, 16:30**
- Passive income, **16:14**
- Powers of attorney, **16:18**
- Retirement compensation arrangements, **16:6**
- Sale of a business, **16:11**
- Shareholders agreements, **16:20, 16:30**
- Small business deduction, **16:14**
- Succession planning, **16:27**
- Transfer or sale of business, **16:28**

**CABINS**

- See Vacation Properties.

**CAMPS**

- See Vacation Properties.

**CANADA CAREGIVER CREDIT**

- Generally, **12:20**

**CANADA CHILD BENEFIT**

- If disabled, **12:30**

**CANADA PENSION PLAN**

- Common-law partner survivor benefits, **3:19**
- Disability Benefits, **12:3**
- Family property, whether considered shareable, **17:5**
- Orphan Benefits, **10:39**
- Pension Benefits, **14:2**
- Survivor Benefits, **9:2**

**CAPITAL GAINS**

- At the time of death, **21:3 to 21:16**
- Lifetime capital gains exemption, **16:12**
- Principal residence exemption, **15:2, 15:8, 21:7**

**CAPITAL GAINS RESERVE**

- Generally, **15:6**

**CAPITAL LOSSES**

- Carryback at time of death, **21:9**
- Transferring to a spouse, **5:18**
- Use at time of death, **21:8**

**CAREGIVER CREDIT**

- For elderly parents, **13:5**
- For persons with a disability, **12:20**

**CASH DAMMING**

- Generally, **16:7**

**CERTIFIED FINANCIAL PLANNERS**

- Generally, **1:14**

**CHARITABLE GIVING**

- Generally, **24:1 et seq.**
- Alternative Minimum Tax, **24:25**
- Annuities, **24:15**
- By a corporation, **16:15, 24:17**
- By direct beneficiary designation, **24:14**
- Charitable remainder trusts, **24:16**
- Donating securities, **24:8**
- Donor advised funds, **24:12**
- Insurance, using, **24:18 to 24:23, 24:28**
- Insured annuity, **24:27**
- Stock options, **24:8**
- Tax credits, **5:15; 24:2 to 24:17**
- Will, gift in, **24:13**

**CHARITABLE REMAINDER TRUSTS**

- Generally, **24:16**

**CHILD CARE EXPENSES**

- Generally, **10:14**
- If disabled, **12:29**
- If separated, **6:16**

**CHILDREN**

- Generally, **10:1 et seq.**
- Adoption expenses, **10:25**

**CHILDREN—Cont'd**

- Adult children, **10:34; 10:35**
- Child care expenses, **10:14**
  - if disabled, **12:29**
  - if separated, **6:16**
- CPP Benefits
  - opting out clause, **10:2**
  - orphan Benefits, **10:39**
- Disability planning, **10:28, 12:1 et seq.**
- Disowning a child, **10:38**
- Estate planning, **10:29 to 10:40**
- Family law issues, **10:27**
- Filing tax return for, **10:16**
- Financial planning, **10:2 to 10:12**
- Giving money to, **10:8; 17:12**
- Guardians, **10:30**
- Income splitting, **10:19**
- Insurance for children, **10:45**
- Insurance planning, **10:41 to 10:46**
- Lending money to children, **10:7; 17:12**
- Moving expenses, **10:21**
- RESPs, **10:3**
- RESPs, for a person with a disability, **12:5**
- RRSPs, for child, **10:18**
- Scholarships, **10:22**
- Student loans, interest, **10:23**
- Support, **6:22**
- Tax-free savings accounts, **10:18**
- Tax planning, **10:13 to 10:26**
- Tax return, filing, **10:15**
- Trusts, **10:4; 10:33 to 10:35**
- Tuition credit, **10:20**
- Wholly dependent person credit, **10:24**

**CHILD SUPPORT**

- Generally, **6:22**
- If living common-law, **3:16**

**CIVIL UNION COUPLES**

- See Common-Law Couples.

**COHABITATION AGREEMENTS**

- Generally, **3:16**

**COMMON DISASTERS**

- Generally, **19:18**
- Blended families, **8:17**
- Married, **5:35**

**COMMON-LAW COUPLES**

- Generally, **3:1 et seq.**
- Child support, **3:16**
- Civil union couples, **3:84 to 3:89**
- Cohabitation agreements, **3:16**
- De facto couples, **3:84 to 3:89**
- Disability planning, **3:17**
- Estate planning, **3:18 to 3:26**
- Family law issues, **3:8 to 3:16**
- Family property, division, **3:10**
- Financial planning, **3:6**
- Pensions, **3:12**
- Pension survivor benefits, **3:19**
- Spousal support, **3:9**
- Support, **3:9**
- Tax planning, **3:7**

**CORPORATIONS**

- For business purposes, **16:9**

**COST**

- Generally, **15:4**

**COTTAGES**

- See Vacation Properties.

**CPP**

- See Canada Pension Plan.

**CREDIT CARDS**

- Generally, **5:2**

**CRITICAL ILLNESS  
INSURANCE**

- Generally, **25:3**
- Elderly parents, **13:14**
- Married, **5:31**
- Seniors, **14:33**
- Separated, **6:36**
- Single, **2:10**

**DEATH BENEFIT**

§ D10,000 tax free, **16:26; 21:19**

**DE FACTO COUPLES**

See Common-Law Couples.

**DEPENDANTS' RELIEF CLAIMS**

Generally, **19:10**

Children, **10:38**

Common-law partners, **3:24**

Married, **5:38**

Parents, **13:20**

Separated, **6:32**

**DISABILITY INSURANCE**

Generally, **16:19, 25:2**

Married, **5:30, 5:44**

Separated, **6:36**

Singles, **2:9**

**DISABILITY SUPPORTS**

**DEDUCTION**

Generally, **12:28**

**DISABILITY TAX CREDIT**

Generally, **12:11**

**DISABLED CHILDREN**

See Persons with a Disability.

**DISABLED PERSONS**

See Persons with a Disability.

**DISOWNING A CHILD**

Generally, **10:38**

**DISTRIBUTION OF AN ESTATE**

Generally, **19:1 et seq.**

**DIVORCED**

Generally, **7:1 et seq.**

Beneficiary designations, **7:8**

Disability planning, **7:5**

Estate planning, **7:6**

Family law issues, **7:4**

Financial planning, **7:2**

Insurance planning, **7:9**

Tax planning, **7:3**

Wills, **7:7**

**DOMESTIC CONTRACTS**

Generally, **17:15**

Common-law couples, **3:16**

Married, **5:27**

Pre-nuptial agreement, **4:4, 17:15**

Separation agreement, **6:24**

**DONATIONS**

Body tissue, **2:15**

Charitable giving, **24:1 et seq.**

**DONOR ADVISED FUNDS**

Generally, **24:12**

**DYING WITHOUT A WILL**

Generally, **19:21 to 19:26**

**EDUCATION PLANNING**

Generally, **10:3; 10:20 to 10:23**

Persons with a disability, **12:5 to 12:7**

**ELDERLY PARENTS**

Generally, **13:1 et seq.**

Caregiver credit, **13:5**

Critical illness insurance, **13:14**

Dependants' relief claims, **13:20**

Disability planning, **13:11 to 13:14**

Disability tax credit, **13:6**

Eligible dependant credit, **13:4**

Estate planning, **13:15 to 13:20**

Family law issues, **13:10**

Financial planning, **13:2**

Funeral arrangements, **13:19**

Health care directives, **13:12**

Home accessibility tax credit, **13:8**

Insurance planning, **13:21**

Living wills, **13:12**

Long term care insurance, **13:13**

Nursing care costs, **13:7**

Powers of attorney, **13:11**

Tax planning, **13:3 to 13:9**

Wholly dependent person credit,  
**13:4**

**ELIGIBLE INVESTMENTS FOR TRUSTS**Generally, **23:10****ENDURING POWER OF ATTORNEY**

See Powers of Attorney.

**ENGAGED**

Generally, **4:1 et seq.**  
 Disability planning, **4:6**  
 Estate planning, **4:7**  
 Family law issues, **4:4**  
 Family property, division, **4:4**  
 Financial planning, **4:2**  
 Gifts, from family members, **4:5**  
 Insurance planning, **4:8**  
 Pre-nuptial agreement, **4:4, 17:15**  
 Tax planning, **4:3**

**ESTATE FREEZES**Generally, **16:29, 16:35****ESTATES**Generally, **19:1 et seq.****EXECUTORS**

See Personal Representatives.

**FAMILY BUSINESSES**

See Business Owners.

**FAMILY HOME**

Common-law couples, **3:8 to 3:16; 3:29 to 3:101**  
 Family property, whether considered shareable, **5:20 to 5:27; 17:4**  
 Possession, right to, **5:25; 17:4**

**FAMILY INVESTMENT TRUSTS**Generally, **10:6****FAMILY PROPERTY**

Generally, **17:1 et seq.**  
 Aboriginals, **17:9**  
 Business owners, **16:16; 17:13**  
 Claims at the time of death, **19:10**  
 Common-law couples, **3:10**

**FAMILY PROPERTY—Cont'd**

Division, **17:2 to 17:9**  
 Divorced, **7:4**  
 Engaged, **4:4**  
 Family home, **17:4**  
 Gifts to children, **10:11; 17:12**  
 Homestead, **17:4**  
 Inheritances, **17:12**  
 Jointly-held property, **17:14**  
 Married, **5:21**  
 Pensions, **17:5**  
 Separated, **6:18**  
 Status Indians, **17:9**  
 Widowed, **9:5**

**FAMILY TRUSTS**

Generally, **16:29, 23:20**  
 Rollover at time of death, **21:11**

**FINANCIAL PLANNERS**Generally, **1:14****FIRST NATIONS CANADIANS**

See Status Indians.

**FOREIGN PROPERTY**Generally, **19:17****FUNERALS**

Blended families, **8:20**  
 Funeral arrangements, prepaid, **13:18**

**GIFTS**

Children, to, **10:8**  
 Family members, from, **4:5**  
 Family property, whether considered shareable, **17:12**  
 Probate, avoidance, **22:17**

**GMWBS**

See Guaranteed Minimum Withdrawal Benefit

**GRADUATED RATE ESTATES**Generally, **21:5****GRANDCHILDREN**Generally, **11:1 et seq.**

**GRANDCHILDREN—Cont'd**

Disability planning, **11:6**  
Education planning, **11:3**  
Estate planning, **11:7**  
Family law issues, **11:5**  
Financial planning, **11:2**  
Giving money, **11:2; 11:8**  
Insurance planning, **11:9**  
Lending money to, **11:2**  
RESPs, **11:3**  
Tax planning, **11:4**  
Trusts, **11:8**

**GUARANTEED MINIMUM  
WITHDRAWAL BENEFIT**

Generally, **14:17**

**GUARDIANS**

Generally, **10:30**  
Blended families, **8:19**  
If single, **2:17**  
In your will, **19:4**

**HEALTH CARE DIRECTIVES**

Generally, **18:13**  
For elderly parents, **13:12**

**HENSON TRUSTS**

Generally, **12:36**

**HOLDING CORPORATIONS**

To reduce income taxes, **14:19**  
To reduce probate fees, **22:25;**  
**22:26**

**HOLOGRAPH WILLS**

Generally, **19:9**

**HOME ACCESSIBILITY TAX  
CREDIT**

Generally, **12:33**  
Elderly parents, **13:8**  
Seniors and retirees, **14:25**

**HOME BUYERS PLAN**

For persons with a disability, **12:8**

**HOMESTEADS**

See Family Home.

**INCOME SPLITTING**

Business owners, **16:10**  
Children, **10:19**  
Common-law couples, **3:7; 5:7**  
Married, **5:7**  
Pension income splitting, **5:8;**  
**14:12**  
Seniors, **14:12**

**INCORPORATION**

Generally, **16:9**

**INDIVIDUAL PENSION PLANS**

Generally, **16:5**

**INFORMAL TRUSTS**

See Trusts.

**INHERITANCES**

Family property, whether  
considered shareable, **17:12**  
Tax effective, **10:34**

**INSURANCE**

Generally, **25:1 et seq.**  
Critical illness, **25:3**  
Disability, **25:2**  
Life, **25:5 to 25:11**  
Long-term care, **25:4**  
Permanent, **25:8**  
Protected class of beneficiaries,  
**25:6, 25:15 to 25:27**  
Term, **25:7**  
Term to 100, **25:9**  
Universal life, **25:11**  
Whole life, **25:10**

**INSURANCE TRUSTS**

See Trusts.

**INTERNATIONAL WILLS**

Generally, **19:17**

**INTER VIVOS TRUSTS**

See Trusts.

**INTESTATE**

Definition, **19:19**  
Dying intestate, **19:21 to 19:26**

**INVESTING**

For a trust, **23:10**

**IPPS**

See Individual Pension Plans.

**ISSUE**

Definition, **19:19**

**JOINT OWNERSHIP**

Generally, **22:5**

Family property implications, **17:14**

Quebec resident, with, **22:15**

Vacation property, **15:10**

**JOINT PARTNER TRUSTS**

Generally, **22:22**

Blended families, **8:15**

**JOINT SPOUSAL TRUSTS**

See Joint Partner Trusts.

**LAWYERS**

Generally, **1:14**

**LEGAL FEES, DEDUCTIBILITY**

Generally, **6:15**

**LENDING MONEY**

See Loans.

**LIFE INSURANCE**

Generally, **25:5 to 25:11**

Permanent insurance, **25:8**

Personal insurance policies, **25:12 to 25:14**

Protected class of beneficiaries, **25:6**

Term insurance, **25:7**

Term to 100 insurance, **25:9**

Universal life insurance, **25:11**

Whole life insurance, **25:10**

**LIFE INSURANCE TRUSTS**

See Trusts.

**LIFELONG LEARNING PLAN**

For persons with a disability, **12:7**

**LIQUIDATORS**

See Personal Representatives.

**LIVING WILLS**

Generally, **18:13**

For elderly parents, **13:12**

**LOANS**

Children, to, **10:7; 17:12**

Grandchildren, to, **11:2**

Prescribed rate, **5:12**

**LOCKED-IN RETIREMENT PLANS**

Generally, **14:7**

**LONG-TERM CARE INSURANCE**

Generally, **25:4**

Elderly parents, **13:13**

Married, **5:32**

Seniors, **14:32**

Single, **2:11**

**LOSSES**

See Capital Losses.

**MARITAL HOME**

See Family Home.

**MARITAL PROPERTY**

See Family Property.

**MARRIAGE**

See Married.

**MARRIAGE CONTRACTS**

See Domestic Contracts.

**MARRIED**

Generally, **5:1 et seq.**

Charitable donation credit, **5:15**

Disability planning, **5:28 to 5:32**

Domestic contract, **5:27; 17:15**

Estate planning, **5:33 to 5:42**

Family law issues, **5:20 to 5:27**

Family property—division, **17:1 et seq.**

Financial planning, **5:2 to 5:5**

Income splitting, **5:7**

**MARRIED—Cont'd**

- Insurance planning, **5:43 to 5:48**
- Medical expense credit, **5:16**
- Pension income splitting, **5:8**
- Powers of attorney, **5:29**
- Spousal RRSPs, **5:9**
- Spousal tax credit, **5:19**
- Spouse trusts, **5:37**
- Tax planning, **5:6 to 5:19**

**MATRIMONIAL HOME**

See Family Home.

**MATRIMONIAL PROPERTY**

See Family Property.

**MEDICAL EXPENSE CREDIT**

- Generally, **14:23**
- Disabled, **12:21**
- For tuition fees, **12:26**
- If married, **5:16**
- In Quebec, **12:52**

**MOVING EXPENSES**

Generally, **10:21**

**MULTIGENERATIONAL HOME  
RENOVATION TAX CREDIT**

Generally, **14:26**

**MULTIPLE WILLS**

Generally, **22:26**

**NATIVE CANADIANS**

See Status Indians.

**NURSING CARE COSTS**

Generally, **13:7; 14:5; 14:9**

**OLD AGE SECURITY (OAS)**

Generally, **14:4; 14:9**

**ORGAN DONATION**

Generally, **2:15**

**PARENTAL SUPPORT, 13.3**

**PARENTS**

See Elderly Parents.

**PARTNERSHIP AGREEMENTS**

Generally, **16:20, 16:30**

**PASSIVE INCOME**

Generally, **16:12**

**PENSION CREDIT**

Generally, **14:22**

**PENSION INCOME SPLITTING**

Generally, **5:8; 14:12**

**PENSION PLANS**

- CPP, whether considered shareable,  
**17:5**
- Married, **5:3**
- Separated, **6:23**

**PERMANENT LIFE INSURANCE**

See Life Insurance.

**PERSONAL EFFECTS**

- Generally, **19:15**
- Blended families, **8:16**

**PERSONAL REPRESENTATIVES**

- Generally, **20:1 et seq.**
- Blended families, **8:18**
- Business owners, **16:22**
- Choosing one, **20:2**
- Conflicts of interest, **20:4**
- Failure to appoint, **20:7**
- Fees, **20:8**
- Residency, **20:3**

**PERSONS WITH A DISABILITY**

- Generally, **12:1 et seq.**
- Beneficiary designations, **12:38**
- Caregiver credit, **12:20**
- Child care expenses deduction,  
**12:29**
- CPP disability payments, **12:3**
- Disability supports deduction,  
**12:28**
- Disability tax credit, **12:11**
- Estate planning, **12:35 to 12:38**
- Financial planning, **12:2 to 12:9**
- Henson trusts, **12:36**



**PERSONS WITH A DISABILITY****—Cont'd**

- Home Accessibility Tax Credit, **12:33**
- Home Buyers' Plan, **12:8**
- Insurance planning, **12:39**
- Lifelong Learning Program, **12:7**
- Medical expense credit, **12:21**
- Qualified disability trusts, **12:37**
- RDSPs, **12:4**
- Refundable medical expense supplement, **12:27**
- RESPs, **12:5**
- RRSPs, RRIFs, tax deferral, **21:6**
- Social assistance payments, **12:2; 12:36**
- Study grants, **12:6**
- Tax planning, **12:10 to 12:34**
- Wholly dependant person credit, **12:19**

**PER STIRPES**

- Definition, **19:19**

**PETS**

- Generally, **2:19; 10:40**

**PHARMACEUTICAL EXPENSES**

- Generally, **14:6**

**PLANNED GIVING**

- See Charitable Giving.

**POWERS OF ATTORNEY**

- Generally, **18:1 et seq.**
- Appointing one, **18:4**
- Enduring power of attorney, **18:6**
- Finances, **18:2 to 18:12**
- For business owners, **16:18**
- For elderly parents, **13:11**
- Health care decisions, **18:13**
- Limits on powers, **18:9**
- Springing powers of attorney, **18:7**
- Status Indians, **18:12**

**PRE-NUPTIAL AGREEMENTS**

- See Domestic Contracts.

**PRE-PAID FUNERAL ARRANGEMENTS**

- See Funerals.

**PRESCRIBED RATE LOANS**

- Generally, **5:12, 10:6**

**PRINCIPAL RESIDENCE EXEMPTION**

- Generally, **15:5**
- At time of death, **21:7**
- If separated, **6:9**

**PROBATE PLANNING**

- Generally, **22:1 et seq.**
- Alter ego trusts, **22:21**
- Beneficiary designations, **22:23**
- For business owners, **16:25**
- Insurance trusts, **22:24**
- Joint ownership, **22:5**
- Joint partner trusts, **22:22**
- Multiple wills, **22:26**
- Probate fees, **22:3**

**PROCEEDS OF DISPOSITION**

- Generally, **15:3**

**PROFESSIONALS**

- Generally, **1:14**
- Accountants, **1:14**
- Certified Financial Planners, **1:14**
- Financial planners, **1:14**
- Lawyers, **1:14**
- Registered Financial Planners, **1:14**

**PROTECTED CLASS OF BENEFICIARIES**

- Beneficiary designations on insurance policies, **25:6**

**QUALIFIED DISABILITY TRUSTS**

- Generally, **12:37**

**QUEBEC PENSION PLAN**

- Generally, **14:2**

**RDSPS**

See Registered Disability Savings Plans.

**REFUNDABLE MEDICAL EXPENSE SUPPLEMENT**

Generally, **12:27**

**REGISTERED DISABILITY SAVINGS PLANS**

Generally, **12:4**

**REGISTERED EDUCATION SAVINGS PLANS**

Generally, **10:3**

Grandchildren, **11:3**

Persons with a disability, **12:5**

**REGISTERED FINANCIAL PLANNERS**

Generally, **1:14**

**REGISTERED INVESTMENTS**

Blended families, **8:14**

Child with a disability, transfer to, **21:6**

Refund of premiums, **21:6**

Separated, **6:12**

Spousal RRSPs, **5:9**

Taxation at time of death, **21:2**

**REGISTERED PENSION PLANS**

If separated, **6:12**

**REGISTERED RETIREMENT INCOME FUNDS**

See Registered Investments.

**REGISTERED RETIREMENT SAVINGS PLANS**

See Registered Investments.

**REPRESENTATION AGREEMENTS**

See Health Care Directives.

**RESPS**

See Registered Education Savings Plans.

**RETIREEES**

See Seniors and Retirees.

**RETIREMENT COMPENSATION ARRANGEMENTS**

Generally, **16:6**

**RRIFS**

See Registered Investments.

**RRSPS**

See Registered Investments.

**RRSPS, SPOUSAL**

See Spousal RRSPs.

**SALE OF PROPERTY**

Fair market value, less than, **22:18**

Fair market value, more than, **22:19**

**SAME-SEX COUPLES**

Blended family, **8:1 et seq.**

Common-law, **3:1 et seq.**

Divorced, **7:1 et seq.**

Engaged, **4:1 et seq.**

Married, **5:1 et seq.**

Separated, **6:1 et seq.**

Widowed, **9:1 et seq.**

**SCHOLARSHIPS**

Generally, **10:22**

**SEGREGATED FUNDS**

Generally, **16:4, 21:4**

**SENIORS AND RETIREES**

Generally, **14:1 et seq.**

CPP Benefits, **14:2**

Critical illness insurance, **14:33**

Disability planning, **14:27**

Disability tax credit, **14:24**

Estate planning, **14:28**

Financial planning, **14:2 to 14:8**

Home accessibility tax credit, **14:25**

Insurance planning, **14:29 to 14:33**

Long-term care insurance, **14:32**

Medical expense credit, **14:23**

Nursing care costs, **14:5**

Old Age Security, **14:4**

**SENIORS AND RETIREES****—Cont'd**

- Pension credit, **14:22**
- Pension income splitting, **14:12**
- Tax planning, **14:9 to 14:26**

**SEPARATED**

- Generally, **6:1 et seq.**
- Attribution rules, **6:7**
- Beneficiary designations, **6:30**
- Child care expenses, **6:16**
- Child support, **6:14; 6:22**
- Deductibility of legal fees, **6:15**
- Disability planning, **6:25**
- Eligible dependant credit, **6:11**
- Estate planning, **6:26 to 6:32**
- Family law issues, **6:17 to 6:24**
- Family property, division, **6:18**
- Financial planning, **6:2**
- Insurance planning, **6:33 to 6:37**
- Jointly-held property, **6:28**
- Pensions, **6:23**
  - division, **6:17 to 6:24**
- Principal residence exemption, **6:9**
- RPPs, RRSPs, RRIFs, **6:12**
- Separation agreements, **6:24; 17:15**
- Spousal support, **6:19; 6:13**
- Spousal tax credit, **6:10**
- Support
  - child, **6:22**
  - spousal, **6:19**
- Tax planning, **6:3 to 6:16**
- Transferring assets, **6:4**
- Wholly dependent person credit, **6:11**
- Wills, **6:27**

**SEPARATION AGREEMENTS**

- Generally, **6:24**

**SETTLOR**

- Generally, **23:12**

**SHAREHOLDER'S AGREEMENTS**

- Generally, **16:20; 16:30**

**SINGLE**

- Generally, **2:1 et seq.**
- Disability planning, **2:7 to 2:11**
- Estate planning, **2:12 to 2:19**
- Family law issues, **2:6**
- Financial planning, **2:2 to 2:4**
- Insurance planning, **2:20 to 2:22**
- Tax planning, **2:5**

**SMALL BUSINESS DEDUCTION**

- Generally, **16:12**

**SOCIAL ASSISTANCE PAYMENTS**

- For persons with a disability, **12:2**
- For seniors, **14:4; 14:9**

**SPOUSAL ROLLOVER**

- Generally, **21:4**

**SPOUSAL RRSPPS**

- Married, **5:9**
- Time of death, **21:16**
- Widowed, **9:4**

**SPOUSAL SUPPORT**

- Generally, **6:13; 6:19**

**SPOUSAL TAX CREDIT**

- Generally, **5:19; 6:10**

**SPOUSE TRUSTS**

- Generally, **5:37; 8:11; 23:19**

**SPRINGING POWER OF ATTORNEY**

- See Powers of Attorney.

**STATUS INDIANS**

- Common-law, **3:28**
- Estate, distribution of, **19:27**
- Family property, division of, **17:9**
- Powers of attorney, **18:12**

**STEP-CHILDREN**

- Child support, **10:27**
- Right to inherit, **19:3**

**STOCK OPTIONS**

- Donation of, **24:8**

**STUDENT LOANS**

Interest on, **10:23**

**STUDENTS**

Child care expenses, **10:14**  
Disability supports deduction,  
**12:28**  
Interest payments on student loans,  
**10:23**  
Lifelong learning plan, **12:7**  
Moving expenses, **10:21**  
RESPs, **10:3**  
    for grandchildren, **11:3**  
    if disabled, **12:5**  
Scholarships, **10:22**  
Study grants, if disabled, **12:6**  
Tuition credit, **10:20**

**TAX AT DEATH**

Generally, **21:1 et seq.**  
Calculating amount, **21:2**  
Graduated rate estates, **21:5**

**TAX CREDITS**

Transferring unused credits, **5:17**

**TAX-FREE SAVINGS ACCOUNTS**

For children, **10:17**  
For seniors, **14:10**  
If married, **5:11**

**TAX ON SPLIT INCOME (TOSI)**

Generally, **16:10**

**TAX RETURNS**

Death, separate returns, **21:12**

**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)**

Generally, **16:10**

**TRUSTEES**

Generally, **23:9**

**TRUSTS**

Generally, **23:1 et seq.**  
Age 40, **23:21**  
Alter ego, **22:21**  
    for blended families, **8:15**  
Attribution, **23:4**  
Beneficiaries, **23:11**  
Charitable remainder trusts, **24:16**  
Children, for, **10:33 to 10:35**  
Disabled beneficiary, **12:36; 12:37**  
Eligible investments, **23:10**  
Family, **23:20**  
Formal, **23:1 et seq.**  
    business owners, **16:29**  
    children, **10:6**  
Henson, **12:36**  
Informal, **10:5; 23:7**  
Insurance, **10:44; 22:24; 23:16**  
Inter vivos, **23:14**  
Investments, **23:10**  
Joint partner, **22:22**  
Life insurance trusts, **10:44; 22:24;**  
    **23:16**  
Qualified disability trusts, **12:37**  
Residency, **23:9**  
Settlor, **23:12**  
Spouse  
    blended families, **8:11**  
    married, **5:37**  
Taxation, **23:3 to 23:6**  
Testamentary, **23:15**  
    for a person with a disability,  
    **12:36; 12:37**  
    for blended family, **8:11**  
    for children, adults, **10:34; 10:35**  
    for spouse or common-law  
    partner, **5:37**  
Transfer of assets to a trust, **22:20**  
Trustee powers, **23:10**

**TRUSTS—Cont'd**Trustees, **23:9****TUITION FEES**Claiming as a medical expense,  
**12:26****TUITION TAX CREDIT**Generally, **10:20****UNDERUSED HOUSING TAX**Generally, **15:12****UNIVERSAL LIFE INSURANCE**

See Life Insurance.

**VACATION PROPERTIES**Generally, **15:1 et seq.**Estate planning, **15:7**Joint ownership, **15:10**Principal residence exemption,  
**15:5, 21:7**Selling to family member, **15:6**Tax planning, **15:2**Transferring to family member,  
**15:6****WHOLE LIFE INSURANCE**

See Life Insurance.

**WHOLLY DEPENDENT PERSON  
CREDIT**Generally, **12:19**For a person with a disability, **12:19**For children, **10:24**For parent, **13:4**If separated, **6:11****WIDOWED**Generally, **9:1 et seq.**Beneficiary designations, **9:10**CPP Benefits, **9:2**Disability planning, **9:6**Estate planning, **9:7**Family law issues, **9:5**Financial planning, **9:2**Insurance planning, **9:11**Tax planning, **9:4**Wills, **9:7****WILLS**Dying without one, **19:21 to 19:26**Holograph, **19:9**International, **19:17**Multiple, **22:26**