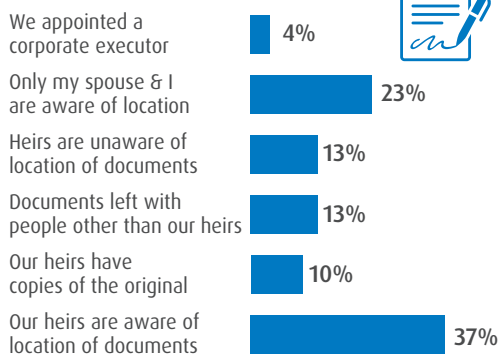


Estate planning for complex family dynamics

Today, the modern family comes in many different shapes and sizes; this diversity is having an impact on family relationships and the way families interact when addressing estate planning.

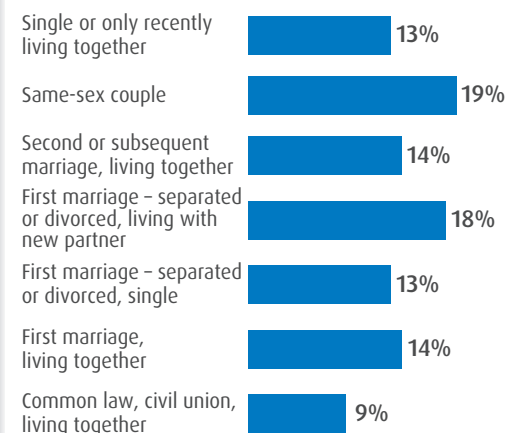
Sharing details of location of Wills and Powers of Attorney with heirs.



In Canada, **12.6%** of all families with children age 24 or less are stepfamilies.

Of these, about 271,000 families have children from only one of the parents, while approximately 192,000 families either have children from each parent or children from at least one parent and also children together from their new relationship.

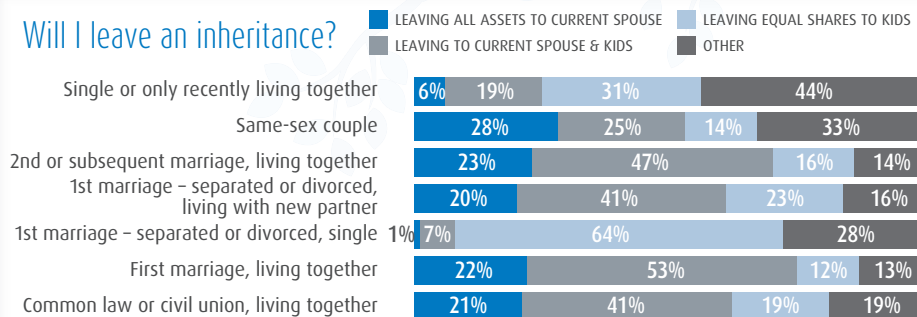
Arrangements made by parents or grandparents for daily living assistance in the future.



40%

have never discussed their estate intentions with their children

Will I leave an inheritance?



Legal marital status in Canada in 2016

- 40%** Single
- 39%** Married
- 9%** Common-law
- 5%** Widowed
- 5%** Divorced
- 2%** Separated



48% did not yet have a Will in place, and more so **55%** of those age 35-54.