



Wealth Management
Dominion Securities



Creating a lasting legacy

Joint account with gift of beneficial right of survivorship

Nass Rae Wealth Management
RBC Dominion Securities

Sandra Nass CFP, RFP, CIM

Vice President, Wealth Advisor, Portfolio
Manager
sandra.nass@rbc.com
604.718.3111

Alan Rae, FCSI, CIWM

Vice President & Director
alan.rae@rbc.com
604.665.0666

Joanne Chng, CFA

Associate
joanne.chng@rbc.com
604.257.7140

Penny Yuan

Associate
penny.yuan@rbc.com
604.665.0684

Winnie Fong

Associate
winnie.fong@rbc.com
604.257.7089

401-5811 Cooney Road
South Tower
Richmond, BC V6X 3M1
www.nassrae.com
1.877.718.3026

Giftng assets to loved ones is an important goal for many people. As a benefactor, you have several key considerations, including appropriate distribution of assets among your loved ones, tax-efficiency, the ability to maintain control of your assets during your lifetime and preparing your loved ones to receive their gifted assets. A joint account with gift of beneficial right of survivorship (JGBRS) is designed to help you ensure your wealth is passed on efficiently, and according to your wishes. And, it's as simple as moving assets from your individual non-registered RBC Dominion Securities account to this special type of joint account.

JGBRS accounts offer:

- A simple way to gift assets to one or more people
- Complete control of your investment portfolio for life
- Financial guidance for your loved ones who are gifted assets

A simple way to gift assets

The JGBRS account is a simple and efficient estate planning tool for your non-registered investment portfolio. You simply deposit new assets, or move assets from your existing non-registered, individually held, RBC investment account, into a new JGBRS account, which is held jointly by you and your successor accountholders.

The JGBRS account type enables you to efficiently gift your wealth to loved ones, including your

spouse, children, grandchildren, siblings, nieces, nephews and friends. You can open this account with almost any individual as a successor accountholder; however, minors cannot open this account as successor accountholders. This account is available to residents of all provinces except Quebec.

Cost, time and tax-efficient

Your successor accountholders will receive the assets from the JGBRS account without going through the normal estate settlement process, which can often take a year or more. They will receive gifted assets faster, and, the assets will not be subject to probate, which can reduce fees and costs, and provide greater privacy. If you open this account with multiple successor accountholders, your assets will be gifted upon your death in equal shares to the successor accountholders.

Maintain control of your assets

You will retain complete control of the account during your lifetime. You will retain the legal and beneficial ownership, and make all decisions, including transfers, trades, deposits and withdrawals. You alone will receive information about the account, including statements and online access. Since successor accountholders must open the account with you, they will know they are successor accountholders. However, they will not receive any information about the assets in the account or be able to provide any instructions regarding the account, unless you authorize a successor accountholder to do so.

Leave a legacy and financial guidance

When your successor accountholders receive control of the account, they can continue to work with your advisor. Your advisor will review the investments in the account at the time the successor accountholders assume control of the account to

ensure they meet your successor accountholders' needs based on their age, financial goals and comfort with investment risk, and make any required adjustments. Your successor accountholders will receive ongoing investment advice to help ensure that they manage their gifts responsibly.

If privacy is not a concern, we can also sit down with one or more of your successor accountholders to discuss their gift before they receive it. A discussion today may help your successor accountholders benefit from your and your advisor's guidance – prior to receiving their gift.

Straightforward account options

You can move assets from any of your non-registered, individually held, RBC Dominion Securities accounts into a JGBRS joint account. The change is practically seamless, and we will manage your investments as before. Or, you can open a new JGBRS joint account with new assets, and select the investment management option that's right for you.

Contact us today for more information about Joint Gift of Beneficial Right of Survivorship accounts.