



Welcome Kit

John Doe – MAMP-327

APlus Group of Companies, locally owned, has been creating and delivering comprehensive yet affordable products and services for Newfoundlanders and Labradorians for over 30+ years. APlus Group also offers in-house Investments\ Life Insurance\ RESP\ Income Tax departments. This creates several advantages for our clients: **One Stop Shopping!**

Please find enclosed the following:

- 1) Application for Discount Card
- 2) Discount Card
- 3) Income Tax Voucher
- 4) Kid Konnection Enrollment form
- 5) APlus Group Additional Services Brochure
- 6) Information on APlus Group of Companies Events
- 7) Will Planning Workbook
- 8) APlus Appointment Request Form

10 Austin St. Suite 105 St. John's, NL A1B 4C2

Tel: (709) 754-2208 | Toll Free: (877) 954-6507 | Fax: (709) 754-2160

admin@aplusmortgage.ca

www.aplusmortgage.ca | www.aplusinsurance.nf.ca | www.aplusaccountingservices.ca



Application for APlus Discount Card*

CLIENT INFORMATION		
Name: (First, Last)		
Address:		
Cell Ph:	Work Ph:	Home Ph:
Email		
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status: Children: _____
Contact Preference: <input type="checkbox"/> E-Mail <input type="checkbox"/> Text <input type="checkbox"/> Telephone <input type="checkbox"/> Mail <input type="checkbox"/> Other		
PARTNER INFORMATION		
Name: (First, Last)		
Address:		
Cell Ph:	Work Ph:	Home Ph:
Email		
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status: Children: _____
DEPENDANT INFORMATION		
Name	Date of Birth	
Name	Date of Birth	
Name	Date of Birth	
Name	Date of Birth	
Name	Date of Birth	
AUTHORIZATION		

***Disclaimer: This information will not be reproduced or distributed in whole or part without prior written consent. The personal information you provided in this profile will be utilized by APlus to inform you of services, products, programs, rate changes, Newsletter, promotions, etc. that we believe may be of interest to you.**

Client Signature

Date

Partner Signature

Date



September 1, 2019

John Doe
10 Austin Street
St. John's, NL
A1B 4C2

Dear John,

APlus Group of Companies developed “**Preferred Partnership Program**” to reward loyal clients and help our local Business partners. This Program offers a “**point of sale discount**” **from 10 to 20%**, at local participating Businesses displaying our APlus Window Decal. Also, it allows the employee to participate in APlus Mortgage Loan Program and APlus Real Estate Incentive Program.

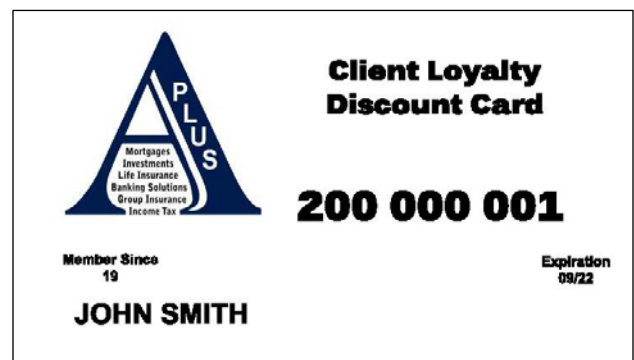
Please find enclosed your “**Client Loyalty Discount Card**” offered exclusively by APlus Group of Companies. For a complete list of Partners please visit www.aplusmortgage.ca.

Sherry O’Brien will be your primary point of contact at APlus Group of Companies, and I encourage you to contact her at any time with your questions, comments, and feedback. Call (709) 754-6507 ext. 0 or e-mail: sherry@aplusinsurance.nf.ca.

Sincerely,

Lawrence R George

Lawrence R George
President & CEO
APlus Group of Companies



10 Austin Street, Suite 105, St. John's, NL A1B 4C2
Ph: 709.754-2208 | Fax: 709.754.2160
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Eligibility



To be eligible for the Client Loyalty Discount Program you must be a current client of APlus Group and using at least one of our services we offer below in the financial, investments and insurance sectors.

Financial		Investments	
Mortgages	RRSP	RRIF	
Personal Income Tax Services	LIF	Annuities	
Retirement / Estate Planning	TFSA	GIC & Funds	
RRSP Loans / Investment Loans	RESP	Savings Plans	
Insurance		Events	
Mortgage / Disability Critical Illness		Annual Family Fun Day	
Life	Group	Kid Konnection Program	
Blue Cross Health / Critical Illness		Preferred Partnership Program	
Disability Income	Annual Financial Mortgage Review		



APLUS GROUP OF COMPANIES

APlus Mortgage Group Inc.
APlus Insurance/Financial Group Inc.
APlus Accounting Services Inc.
APlus Preferred Partnership Program
APlus Kid Konnection

10 Austin Street, Suite 105
St. John's, NL A1B 4C2

Phone: 709.754.2208
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E-mail: admin@aplusmortgage.ca

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www.aplusinsurance.nf.ca
www.aplusaccountingservices.ca



APlus Group Client Loyalty Discount Program



APlus Group of Companies, locally owned, has been in business for 30+ years we've built our business working side-by-side with local businesses – celebrating their success as much as our own. That's why we developed our **Preferred Partnership Program**: to reward loyal clients and help our partners achieve their goals and succeed."

Lawrence George

Lawrence George
President & CEO



What is a Client Loyalty Discount Card?

Membership is Free!

Client loyalty reflects a clients willingness to buy from or work with APlus again and again for your financial needs. It's the result of a positive experience, client satisfaction, and the value of the products or services you get from APlus.

APlus Group of Companies Preferred Partner Program support local businesses who in return offers APlus clients a discount from 10-20% or special pricing on services.

For a complete list of partners visit our websites.:

www.aplusmortgage.ca
www.aplusinsurance.nf.ca



20% Discount



Take Advantage of some of our Great Savings! Some of our Partners listed below:

- Anchor Moving and Delivery
- APLus Accounting Services
- Atlantic Home Furnishings
- Blue Shield Security
- Brian Griffin - Paralegal at WELLS Plc. Inc
- Burke Realty
- Canada Car Care
- Critch's Plastering and Painting
- Critters N Things
- Connolly's plumbing
- Custom Dry Cleaners
- Edible Arrangements
- Fabulous Foods
- Keith's Diner
- Leo's Restaurant & Take-Out
- Old Town Pizza
- Paradise Flowers Inc.
- Pet Zones
- Pizza Empire
- Stuff-it Pita
- Timemasters Inc.
- Volcano Bakery

Updating daily on our website

www.aplusmortgage.ca
www.aplusinsurance.nf.ca
www.aplusaccountingservices.ca



INCOME TAX VOUCHER

Client: John Doe

Client #: MAMP-327

This voucher is redeemable at APlus Accounting Services Inc.¹ for a **25% discount**² towards your Personal Income Tax Preparation³ for term of your mortgage with APlus Mortgage Group Inc. Annual Mortgage statement required. Voucher has no cash value.

Lawrence R George

Lawrence R George
President & CEO
APlus Group of Companies

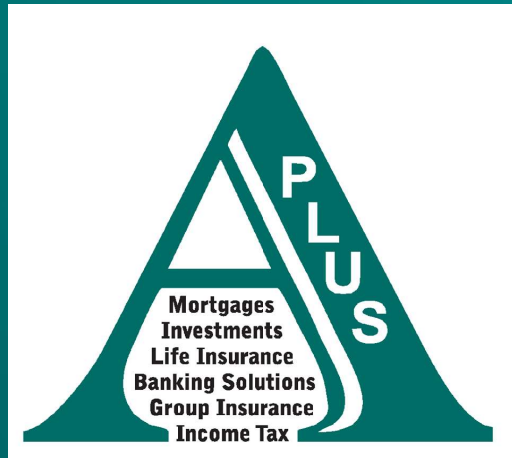
¹ Income Tax Fees – www.aplusaccountingservices.ca

² **Discount up to 100%** depending on the number of services with APlus

³ Client, partner & dependants

Discount Excludes HST& E-filing fee

Register Today



APlus Mortgage Group Inc,
APlus Insurance/Financial Group
Inc. & APlus Accounting Services
10 Austin Street, Suite 105
St. John's, NL A1B 4C2

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Fax: (709) 754-2160

www.aplusmortgage.ca
kidkonnection@aplusmortgage.ca

APLUS GROUP KID KONNECTION

SIGN UP TODAY

What is Kid Konnection

At APlus we take pride in our clientele and want to stay connected to you and your family. In the Fall of 2017 APlus Group launched its Kid Konnection Program.

LOTS OF FUN FOR THE WHOLE FAMILY

Kid Konnection RESP Program (ages 0 to 17)

- An Annual Draw in which we match one lucky winner's RESP contributions for the calendar year up to \$2000 (Only RESP's administrated by APlus)
- Annual Birthday Card with Gift Card
- Contests (Coloring, Photo, Story, etc.)
- Yearly events (Christmas, Halloween, Valentines, Easter, Family Fun Day, etc.)
- Students age 12-18 (Also, Student in college/University) will receive a APlus Discount Card.

Upcoming Events

- ▲ Birthday Card with Gift Card
- ▲ Family Movie at Cineplex
- ▲ Winter Family Skate
- ▲ Special Holiday Contests
- ▲ Valentines Contest
- ▲ Easter Photo Contest
- ▲ Cutest Kid Photo Draw
- ▲ Quarterly Coloring Contests
- ▲ Mothers & Father's Day Contests
- ▲ Family Photo Contest
- ▲ Annual Baby Photo Draw
- ▲ Contests & Submissions for older kids
- ▲ Special events and more





Kid Konnection Program

CLIENT INFORMATION

Client Name:	
Address:	
Phone (H)	Phone (M)
Email	
RESP: Currently Enrolled <input type="checkbox"/> Yes <input type="checkbox"/> No	Carrier:

CHILDREN ENROLLMENT

Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female

PRIVACY AGREEMENT

APlus Group has my permission to use my or my child's (Listed in Registration) photograph publically to promote the Kid Konnection Program and other events offered by APlus. I understand that the images may be used for lawful purposes only in print publications, online publications, presentations, websites, and social media. I also understand that no royalty, fee or other compensation shall become payable to me by reason of such use.

Parent Signature

Date

APlus Group Offers Many Solutions for Your Financial Needs.

Individual Life and Health Insurance, Investments, Mortgages, Retirement Products and Financial Services to help you build wealth and protect your financial security by providing solutions to help you save for today, provide income for tomorrow, and future protection for your family.

APLUS GROUP ADDITIONAL SERVICES

Financial	Investments & Banking
<input type="checkbox"/> Mortgages	<input type="checkbox"/> RRSP <input type="checkbox"/> TFSA
<input type="checkbox"/> Income Tax Services	<input type="checkbox"/> GIC
<input type="checkbox"/> Financial Estate Planning	<input type="checkbox"/> RESP
Insurance	<input type="checkbox"/> Manulife Bank
<input type="checkbox"/> Mortgage	Events
<input type="checkbox"/> Individual Life	<input type="checkbox"/> Annual Family Fun Day
<input type="checkbox"/> Critical Illness	<input type="checkbox"/> Home Buyers / Financial Planning Seminars
<input type="checkbox"/> Blue Cross	<input type="checkbox"/> Annual Financial/Mortgage Review
<input type="checkbox"/> Disability Income	<input type="checkbox"/> Preferred Partnership Program
<input type="checkbox"/> Travel Insurance	<input type="checkbox"/> Client Newsletter

TOP THREE FINANCIAL GOALS

<input type="checkbox"/> Purchase Home <input type="checkbox"/> Selling Home <input type="checkbox"/> 0-3m <input type="checkbox"/> 3-12m <input type="checkbox"/> 1-3Yrs <input type="checkbox"/> Debt Free <input type="checkbox"/> Make and utilize a budget <input type="checkbox"/> Maximize Tax planning through RRSP <input type="checkbox"/> Strategies for reducing income taxes <input type="checkbox"/> Maximize TFSA <input type="checkbox"/> RESP <input type="checkbox"/> Estate Planning <input type="checkbox"/> Emergency Fund	<input type="checkbox"/> Saving for retirement <input type="checkbox"/> Plan for early retirement <input type="checkbox"/> Income withdrawal strategies for/in retirement <input type="checkbox"/> Maintaining my standard of living in retirement <input type="checkbox"/> Establish a plan to leave your finances in order upon your death <input type="checkbox"/> Income replacement in the event of death, sickness, or accident <input type="checkbox"/> Creating/preserving an estate for my heirs <input type="checkbox"/> Leaving a legacy or inheritance <input type="checkbox"/> Other
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APlus Group of Companies Events

Over the past 5 years APlus Group of Companies has hosted APlus Annual Family Fun Day to honor our clients and to support the Canadian Cancer Societies local Daffodil Place. We have a silent auction, BBQ, kids' games, prizes, 50/50 Draw and entertainment for the whole family. 100% Proceeds go directly to the Daffodil Place.



5TH ANNUAL Family Fun Day

100% Proceeds Go to the Daffodil Place



YOU ARE INVITED
Enjoy a Fun Filled
Day with the APlus
Team

 <p>Participate in Our Charity SILENT AUCTION <small>(BID NOW, PAY LATER)</small> and help support the DAFFODIL PLACE</p>	    
 <p>KARLEE WIGHT PHOTOGRAPHY</p>	 <p>CHASE</p>  <p>Newfoundland Dogs</p>
 <p>Join the Staff from Get Air for Fun Games & Prizes</p>	 <p>50/50 FUNDRAISER DRAW</p>

BBQ
Hot Dog - \$1.00
Burger - \$2.00
Drinks - \$1.00
Juice Pks - 50 ¢
Chips - 50 ¢
**CLIENTS OF APLUS
EAT FREE**

**50/50
FUNDRAISER
DRAW**

**Games
& Prizes**

RAIN OR SHINE

JULY 13, 2019
1-3 P.M.
PIPPY PARK
NORTH BANK LODGE
FREE ADMISSION

FOR MORE INFORMATION
709.754.2208
sherry@aplusmortgage.ca
www.aplusmortgage.ca
Facebook | Twitter



* A REGISTERED FRANCHISE OF MORTGAGE ALLIANCE*

Other Events

- Client Appreciation Night
- Family Events
- Kid Konnection Contests
- Quarterly Contests on Social media
- Seminars

Tax, Retirement
& Estate Planning Services

Your Will Planning Workbook

This Will Planning Workbook is designed to prepare you for your meeting with the lawyer who will be drafting your Will. You should bring the workbook with you to your meeting with your estate lawyer. You should note that your estate lawyer may also have their own questionnaire to complete which may cover many of the same things that are found in this workbook. This workbook is not intended, nor should it be construed as evidence of the testamentary intentions of the individual completing it.

Preparing your Will

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Glossary of terms

All these words will appear in **bold** the first time they're used in this Will Planning Workbook. References may vary from Province to Province.

Assets

All the property that you own, including your house, cottage, RRSPs, car, savings account deposits, etc.

Beneficiary

A person named in your Will, who you want to receive property from your estate or under a trust after you die.

Bequest

A gift to a beneficiary stated in your Will.

Capital gains (losses)

The difference between what you paid for certain assets and what the assets are worth when you sell them or die.

Committee

The court appointed manager assigned to handle your affairs if you become physically and/or mentally incapable of doing so yourself.

Dependants

A person who depends on another person for financial support.

Digital Assets

Assets that are dealt with by electronic means and may no longer have paper copies available for viewing. eg: on-line bank accounts, investment account, credit card accounts, bitcoins, photos, social media accounts, on-line lines of credit, points programs through any organization with value, eg: air miles. These digital assets are usually password protected.

Estate

The trust to which all of your assets are transferred when you die.

Executor/Estate trustee

A personal representative, appointed by you in your Will, who is responsible for settling your estate when you die.

Liquidator (Quebec)

The person responsible for settling an estate reference is used in Quebec.

Heirs

The people you leave behind who will inherit your property after your death.

Insurance trust

A formal trust that can be created in a will that receives insurance proceeds. The proceeds are distributed according to the terms of the trust which is housed in the will.

Intestate

If you die without a valid will, you die intestate. Each province has specific legislation and regulations dealing with the distribution of the estate. In most provinces the spouse of the deceased person (testator) shall receive a preferential share of the estate and will share in the estate with the child or where no children the spouse will receive all assets under the estate.

Mandate

The Quebec equivalent of a power of attorney.

Minor

A person who has not reached the age of majority (18 in many provinces).

Personal representative

A personal representative who is appointed by the court to settle your estate if you die without a Will, and therefore do not have an executor/estate trustee.

Power of attorney (property)

A written document that allows a person to act as your legal representative (to do your banking, pay your bills, etc.) A power of attorney for personal care can also be appointed in a separate document.

Probate

The process of having a court declare your Will valid.

Probate fees

The amount paid to the court as a fee for having your Will probated.

Trust

A relationship naming or establishing a trustee to manage one person's assets for the benefit of another person, the beneficiary.

Trustee

The person responsible for managing a trust (this may be the same person as the executor of the Will).



Introduction

A great deal of thought and planning needs to go into preparing your Will. Not only should you consider what your **estate** is currently worth, you should also consider your future sources of wealth. In addition, your Will should be flexible enough to include unborn, as well as living, **beneficiaries**. It is a task that should not be handled alone. Discussions with your family and professional advisors will help you make decisions best suited to your needs and wishes. This workbook contains information to help you prepare your Will. However, you will still need to meet with a lawyer when you are ready to put it all together.

Your estate

Keep records of all your **assets** – your house, pension, savings plans, insurance and investments, **digital assets** and passwords in a safe place. A questionnaire has been provided at the back of this workbook to assist you with this. If records are kept electronically, you will need to ensure that at the time of your death they will be accessible by providing passwords and information about the nature of the records and or digital assets.

There are many questions you will need to answer regarding your estate. For example:

- Is the title to the house in your name or your spouse's name, or both? This is important in determining whether the house will form part of your estate.
- Who are the beneficiaries named in your insurance and pension plans? If anyone other than your estate is named, then the proceeds will flow outside your estate.
- What is the approximate value of all your assets?
- Do you have digital assets? If so, have you ensured access will be given to your **executor/estate trustee** at death?
- If you are a partner or a shareholder in a private business, are there any arrangements for selling your share to your family or to the other people in the business when you retire or die?
- Have you loaned money to family or friends?

You should also keep records of what you owe, such as the mortgage on your house, bank loans, private loans, etc. If you have assets (such as investments or a second residence) which may be taxed in the future, how much will the tax be? (More about this under the heading “Income Tax.”)

It costs money to administer an estate. As a rough figure, this can be from two per cent to six per cent of the estate value.

By noting what you have and deducting what you owe, including your taxes and your estate administration costs, you will see what is left for your beneficiaries.

Beneficiaries of your estate

Your spouse

Many couples leave everything to their surviving spouse. Some people leave assets in a trust for their surviving spouse, providing them with income to meet their future needs. An executor/ estate trustee is authorized to distribute the capital to the spouse if the income is not enough. When the spouse dies, the trust assets go to the children.

Life insurance, pension plans and RRSPs allow for a beneficiary to be named. This means proceeds flow directly to the named beneficiary and by-pass the estate. This avoids **probate**, attacks from creditors of the estate and generally simplifies the administration of the estate.

Your children

After you and your spouse have died, you may want what is left of the estate to be divided equally among your children. If your children are too young to receive their share, you can appoint a **trustee** to hold each child’s share in a trust until they reach a certain age. Before they reach this predetermined age, you may specify that the trustee use the trust assets for the benefit of that child.

If you have several children, each child’s share may not be enough to get the child through school. You may wish to specify in your Will that what is left for the children be kept in a single trust until the youngest reaches an age that you choose. In the meantime, the trustee can use the income from the trust for your children, unequally if necessary. Then, when the youngest reaches the age specified in your Will, what is left is divided among the children.

On the other hand, if a child’s share will be substantial, some people direct that it be given in stages – part at one age and the balance at a later age.

In deciding shares for your children, your Will should also deal with these questions:

- How much flexibility will you give the trustee to use the income and capital of the trust for the children? (In smaller trusts, the trustee is usually given a lot of flexibility; in larger trusts, the trustee may be directed to give the income directly to older children and to use the capital as necessary.)
- If the child dies before the age when the balance is to be received, who will receive what is left? His/her children? His/her spouse? As he/she directs in his/her Will? Your other descendants?

If your child needs special care and won’t be able to look after what you leave him/her, you can leave assets with a trustee to hold in trust for the lifetime of the child. The trustee must use the assets for the benefit of the child. When the child dies, what is left of the assets within the trust would go to his/her descendants or to your other descendants.

Parents of young children often ask, “Who will look after our children if we both die?” Usually, families or friends step in to help. If there is a dispute, the courts decide. In your Will, you can name someone to be guardian of your children. The effect of such an appointment differs from province to province. The appointment may only be for a set period of time (e.g. in Ontario the appointment is good for 90 days). Thereafter, the guardian will need to be appointed by the court. However, it allows you to state your intention as to who should be a guardian. This provides evidence should a dispute arise as to the proper appointment. You may want to appoint a separate guardian and executor/estate trustee to avoid any possible conflicts of interest.

If you have named a **minor** as beneficiary under a life insurance policy, the proceeds would normally be paid to the court until the child attains the age of majority. The guardian would have to apply to the court to obtain the funds. There are two ways to avoid the situation – first, you can name the estate as the beneficiary and explain your intentions in your Will or, to avoid probate and potential claims by creditors of your estate, a separate **insurance trust** can be created in your Will. Second, the guardian or trustee could be named as beneficiary to hold the life insurance proceeds in trust for the minor beneficiary.

Your will should also address if you have frozen or stored reproductive material or embryos. Clients should consider what should be done with this material. A number of questions should be considered and answered. What was the intent of having such material and where is it stored? Are there any agreements that the donor entered into that should be considered in their estate plan? What is the intended use of the material after death? All of these issues should be thoroughly discussed and considered for will planning purposes. Genetic material or reproductive arrangements may impact who are considered “children” or “issue” for will planning purposes.

Others

If you want to make a specific **bequest** to someone – i.e., a relative, friend or charity – you can do so outright or within a trust, either as a set amount or a percentage of your estate. If you have no immediate family, careful consideration should be given to those you want to share in your estate and to what extent.

Planning for pets

Pets are increasingly viewed as part of the family. Many pet owners want to create on-going care arrangements for their pets after death. To avoid having a beloved pet wind up in an animal shelter, planning in your Will can occur that identifies a care provider for the animal. Once that person is identified, an estate plan can address leaving a reasonable monetary legacy to the care giver to be used for the care of the pet. The Testator, as part of the estate planning process should have a discussion with the named care giver to ensure that the individual is aware of their obligations and the purpose and use of the monetary legacy.

Personal and household effects

You may want personal items – jewelry, furniture, art – to go to certain people. In your Will, you can specify which items you want each person to have. However, this can lead to difficulties later if the personal items cannot be found or you wish to change your mind as to who receives the personal item. Alternatively, you can ask that these items be distributed as the executor/estate trustee decides. A common practice is to make a list of these personal items, including who you would like to receive them in memorandum form, and keep it with your Will. The memorandum is not binding but can be a useful tool for your Trustee. Your **heirs** are not bound by this list since it is separate from the Will but your executor/estate trustee can use it as a guide when distributing your property.

Dependants

Most provinces require that you make plans for the support of your **dependants** in your Will. Your dependants are those you support financially, or should be supporting, when you die. This may include your spouse (including common-law and same sex partner depending upon the jurisdiction), former spouse, children (this may include adult and minor children, adopted children, children born inside or outside of marriage depending upon the jurisdiction, and children that may be born by genetic material (also known as cryo-preserved material), surrogacy and assisted reproduction) parents, brothers and sisters.

Federal Child Support Guidelines exist to determine support obligations for children when separation or divorce occurs. There are also Support Guidelines for spousal support, where a spouse is determined to be a dependant. It will



depend on your circumstances and the needs of your dependants. Upon your death, if what you provide isn't adequate, the dependant may apply to the court to obtain more support.

Choosing executor/estate trustee

In your Will, you name one or more executors to carry out your instructions. Alternate executors should be named. As well, thought should be given to an executor within the same jurisdiction or living area. This simply makes it easier for your executor to deal with your affairs. It may also avoid the need for an executor who lives out of the jurisdiction to be bonded. To provide peace of mind for your executor, you may wish to discuss the purchase of executor insurance when the time comes and how this insurance coverage will be paid at the time of your death.

- Your executor(s) finds out what your assets are and what they are worth. They look after them until they are sold or distributed to your beneficiaries.
- They find out what you owe, including income tax.
- As soon as they can, they plan how to pay your debts and taxes, how to provide money for your dependants while the estate is being organized and how to complete the estate administration. There are tax returns to be filed, accounts to be kept, assets to be looked after, money to be raised and reports to go to beneficiaries.

You should choose an executor who will be sensitive to the needs of your family, will be able to do the job and will know when and where to get advice. You should try to choose people who will not have a conflict between their job as executor and their personal interest in your estate, such as a beneficiary or possible purchaser of an asset.

Choosing the executor(s) is as important as deciding how the estate will be divided. Your choice will depend on many factors. Many couples, who leave everything to the surviving spouse and then to their children, name the surviving spouse as the sole executor and then name others as alternative executors to handle matters for the children in the event the spouse is not living. Some people choose a professional trustee – a trust company – or authorize the executors to hire a trust company to do the administrative work. This usually occurs when the estate is quite large or there is a lengthy period of time for the distribution of the trust(s) contained within the Will. Others choose one or more people and a trust company as co-executors.

When there is a trust set up under a Will, the executor(s) could become the trustee(s). Executors and trustees are basically the same but they need not be the same people. You could have different trustees for different trusts.

For example, if you are going to put assets in trust for your grandchildren, you could have the parents of each grandchild act as the trustee.

Digital assets

Digital Assets are those which can be accessed online or electronically usually without paper statements. Examples would include on-line banking, investment accounts, or could include reward point sites or social media pages. Since these types of accounts are usually password protected, you will need to ensure that you properly disclose to your executor the appropriate information so that digital assets can be accessed.

Foreign assets

If you own property outside of Canada you will need to seek advice in the jurisdiction where the property is located to determine whether a Will in that jurisdiction will be required to deal with the property.

Almost all countries that belong to the European Union (EU) now allow a Canadian Will to deal with property situated in that European country. If you have property in a EU country that permits distribution by a Canadian Will, an estate lawyer in Canada should discuss this option with you to determine if the Canadian Will is appropriate. Note that taxes in the foreign jurisdiction shall still be applied under the foreign tax regime.

Currently, there are no inheritance taxes or death duties in Canada. (For information on **probate fees**, which some consider a hidden form of estate tax, see the section of this workbook entitled “probate fees”.)

Many countries, such as the United States and England, have estate or inheritance taxes. If you have property in countries where there are death duties or estate taxes, some special planning may be needed and a professional in that jurisdiction should be consulted for advice.

Income tax

There are special rules when a taxpayer dies. Your capital assets are said to be sold when you die and any **capital gains or losses** are included in calculating your final income. Also, your RRSPs and other tax-favoured investment plans and accounts are brought into your final income. So, while there may not be any inheritance tax, there may be a large income tax liability resulting from your death.

You may be able to defer payment of this tax liability if you transfer your assets to your spouse through your Will. The tax liability will be deferred until your spouse sells the asset or receives the proceeds from the RRSP or until your spouse dies. At that time he or she will pay the tax. This also applies to a spousal trust – where you leave assets in trust for your spouse and he or she alone will receive all the income from the trust for the duration of his or her life.

If planning using a trust is desired, the taxation of the trust may result in the application of the highest marginal tax rate. Therefore, tax advice should be obtained to ensure that your Will and the use of a trust(s) considers all tax implications.

There may be other planning opportunities that can reduce your tax liability on death. You should consult a professional advisor who can help you minimize the taxes your estate will owe. Often, it is appropriate to have life insurance to cover the potentially large tax liability at death.

Life insurance planning and your Will

You can make a beneficiary designation by either completing a beneficiary designation form provided by the insurer or by making a declaration in your will. Which ever place you make your beneficiary designation the last one made is the one that stands. A beneficiary designation made in a will cannot be irrevocable because a will must always be revocable. A declaration in your will creates an **insurance trust** and it is that trust that can receive the insurance proceeds. If drafted correctly probate fees will not apply to the insurance proceeds and creditors of your estate will not be able to attack the insurance proceeds. An estate lawyer will be able to discuss this planning option with you.

When to review your Will

You should review your Will whenever your circumstances change such as: marriage (in many jurisdictions, marriage revokes a prior Will), death of a beneficiary, separation or divorce, birth of children or children growing up; disposition or change in assets, debt structure changes. A Will should also be reviewed after a change to income tax laws or other relevant provincial legislation. Ideally, a Will should be reviewed every three to five years even if there has not been a significant change to one's assets or personal situation.

If you don't have a Will

If you don't have a Will, you will die **intestate**. Without a Will, provincial law decides how your estate will be distributed and that may be very different from what you want. Usually, your spouse receives a certain amount of your estate, (in many jurisdictions this is referred to as the "preferential share") and the balance is then divided among

your spouse and children. Children who receive a share under age 18 may have their share paid into court. If you don't have children and if you aren't married, everything will usually go to your parents, brothers or sisters. For many people, this is not what they want.

Also, when you die intestate, the court will appoint a **personal representative** to settle your affairs. A personal representative will have many of the same duties as an executor, however, he or she will be restricted to handling your property in the manner set out in provincial law. The process of appointing a personal representative can be expensive and will delay the distribution of your estate. For these reasons, it is important to have a Will.

What if you become incapable of handling your affairs?

If you become incapable of managing your affairs and your assets need to be looked after, the court will appoint a **committee**. This could be a relative, friend or perhaps a trust company. The committee manages your assets and pays your expenses under the direction of the court. This takes time to organize and it costs money. When you die, the committee's role is terminated and your appointed executor takes over.

Powers of attorney

If you have done a **power of attorney** document for property, your appointed attorney will have the authority to sell, mortgage, manage and pay expenses. It can be a general power, meaning they can do anything you can legally do, or it can be limited, meaning you authorize them to do only specific things.

In most provinces, provided that specific wording has been used, the power of attorney document may continue to be effective even after incapacity.

Many couples appoint each other as attorney, as well as appointing the other as executor/ estate trustee of his or her Will. In either instance, an alternative attorney or executor should also always be named. We recommend that you consider giving power of attorney in conjunction with the preparation of your Will.

There are certain limitations on the actions of an attorney. An attorney cannot make, change or revoke a Will on behalf of the donor. The attorney cannot exercise his or her powers for personal benefit. An attorney cannot delegate their responsibilities and duties to another person unless the power of attorney document permits it. An attorney also cannot make a beneficiary designation on behalf of a donor under a life insurance policy, TFSA, RRSP, RRIF or other pension plan.

A power of attorney can also be done for personal care. The attorney in this instance, will determine what life-sustaining measures can be taken as well as the nature of care to be provided to the grantor.

Trusts

An alternative to a power of attorney is to create a **trust** during your lifetime. The trust can continue to provide for you and your family until death. After death, the trust can be distributed in the manner set out in the trust, or it can simply continue to provide income to your heirs, thus effectively replacing a Will and avoiding many of the delays and costs of estate administration.

a) Joint Partner and alter ego trusts

Alter ego and joint partner trusts are a specific type of trust that is an alternative to having all your assets flow through your estate by way of a Will and having probate apply. In provinces such as Ontario or British Columbia, where probate fees are significant, using these types of trusts may be desirable. Alter ego trusts are often used to replace the need for a Power of Attorney document for property.

With these types of trusts, the trust can continue on or after the last spouse dies and the beneficiaries of the trust can be children, grandchildren, family members or a charity.

Setting up an alter ego or joint partner trust has some advantages and disadvantages that must be considered. When doing this type of planning, you must fully weigh all the issues with a professional tax and legal advisor before implementing them.

Mandates in Quebec

Under Quebec law, the equivalent of a power of attorney is called a **mandate**. A mandate is set up to administer your assets if you become incapable of doing so yourself.

The person named in the mandate will be able to make personal care decisions for you as well as manage your assets during your illness. You can draft your own mandate. However, a mandate only comes into effect if a court recognizes that you are not able to perform your duties (i.e., if you become incapacitated).

Probate fees

Probate fees are essentially a form of tax based on the value of your estate. When you die, your executor will probably need to have a court declare that your Will is valid in order to deal with certain assets. For example, banks and trust companies will often require that a Will be **probated** before they will allow an executor to get access to funds on deposit. Your executor will need to apply to the court for letters of probate and will have to pay the probate fees set by your province.

Currently, every province (except Quebec and in Alberta where fees are capped at a nominal amount) charges probate fees. Probate fees may be higher in some provinces over others. These fees are applicable not only to the probating of Wills but also for approving the administration of the intestate estate. If you plan your affairs so that your assets pass directly to your heirs rather than through your estate, you can minimize the cost of probate fees. (e.g. naming a beneficiary in a life insurance policy)

However, certain planning like putting property in joint names with children, should be considered carefully. Once the property is jointly held, it is potentially exposed to creditors of your child including matrimonial claims by an ex-spouse of the child. Any probate planning you do should be done with the advice of your lawyer.

Frequently Asked Questions (FAQ)

Can I do my own Will?

While you can draft your own will it is not recommended. Estate planning is complex and provincial requirements to create a valid will are not simple. A lawyer can ensure your wishes are properly captured in your will and that it meets provincial requirements to be a valid will.

You can make your own will by using a *Stationary Will* available through various retail outlets. A pre-set form provides paragraphs with blanks for you to complete. While stationary Wills have grown in popularity in recent years, you should be aware of potential problems with interpretation and non-compliance with provincial rules to make a valid Will. You can also create a will entirely in your own handwriting called a *Holograph Will*. However, some provinces do not recognize this type of will. A holograph will must be drafted clearly to determine how your estate will be distributed. While both of these methods are available to you to create a will, the expertise of an estate lawyer is always recommended.

I own all my assets jointly with my spouse- Do I really need a Will?

The answer to this question is generally yes. One of the main reasons is because if you and your spouse die together you will want a Will in place to address what will happen with your assets at your death. In some provinces where joint owners die together, their assets are treated as if they have died separately from one another meaning that their respective interest will fall into their own estate. Having a Will in place allows for your interest in any asset to be dealt with. In other provinces, a simultaneous death may result in the assets falling into the estate of the youngest to die. Again, a Will should be in place if those assets fall into your estate.

How do I plan for my minor children and unborn children?

When your spouse has survived you, your planning for minor children is easier. You will most likely leave your estate to your spouse with the thought that your spouse will care for your children both emotionally and financially while they are minors and once adults, your spouse's estate will provide a benefit to them.

If both you and your spouse have died you will most likely want your estate to be divided equally among your children. If your children are too young to receive their share, you can appoint a trustee to hold each child's share in trust until they reach a certain age. You can also direct that each child's share be given in stages as opposed to a lump sum. You

can provide direction to your trustee through your Will as to how they can use your funds from your estate to benefit your children. To accomplish this goal, you will need to speak with a lawyer and provide instruction to them so that your will reflects your wishes. Your lawyer will also be able to draft a Will in such a manner so that unborn children can be contemplated for distribution purposes of your estate.

How do I ensure my debts are paid at my death?

You may have existing debts such as a mortgage, line of credit, credit card debt, private loan, etc. In addition, to having to pay these upon your death, there are additional expenses and debts that may be triggered upon your death.

For example, additional income taxes may be triggered upon your death (assuming that you do not qualify under the Income Tax Act for a spousal rollover). You will be deemed to have disposed of your capital assets (e.g. a cottage or stocks are capital assets) immediately before your death (for proceeds equal to fair market value). If your capital asset has increased in value, then this will trigger capital gains taxes. Further you may have income taxes payable upon your RRSPs or RRFIs.

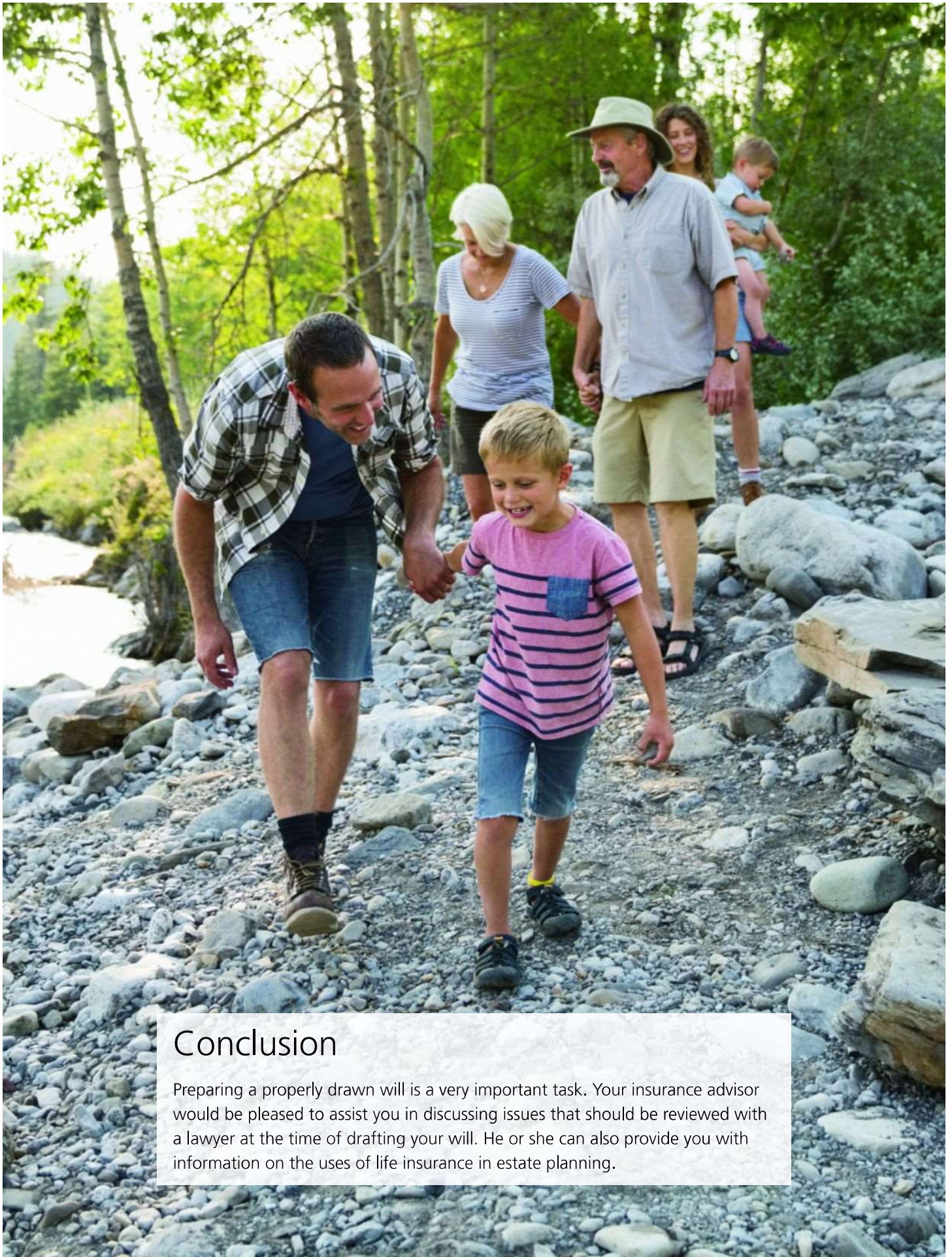
You may also have funeral expenses and other incidental expenses. Your executor may incur estate administrative costs and professional fees.

To ensure that these expenses are paid you will need to roughly determine what will be owed at your death. Once you have that number in mind, you will need to figure out how the debts owing will be paid. Life insurance is one way to ensure that funds will be available to pay these debts.

The other alternative may result in your executor having to liquidate your assets at death if there are insufficient funds available to pay your debts. When this occurs, the beneficiaries of your estate may not receive what you had intended for them. Careful planning in that regard and knowing what your potential liabilities will be at death can help you to ensure the distribution of your estate goes according to plan.

How do I divide my assets?

When planning how to divide your estate, you will need to assess your assets and debts. When you have a clear picture of your assets or the amount which you will distribute at death, then you must decide who should be a beneficiary of your estate. The residue clause of your will is the distribution of your estate when your debts have been paid and after any specific.



Conclusion

Preparing a properly drawn will is a very important task. Your insurance advisor would be pleased to assist you in discussing issues that should be reviewed with a lawyer at the time of drafting your will. He or she can also provide you with information on the uses of life insurance in estate planning.

Will Planning Questionnaire

BALANCE SHEET

Date: _____

ASSETS:	YOU	YOUR SPOUSE
Personal residence	\$ _____	_____
Other real estate (list on next page)	_____	_____
Personal property	_____	_____
RRSPs	_____	_____
RRIFs	_____	_____
RPPs	_____	_____
TFSAs	_____	_____
Stocks and bonds (list on next page)	_____	_____
Life insurance (list on next page)	_____	_____
Business interests	_____	_____
Bank accounts (list on next page)	_____	_____
Digital assets that may have a value	_____	_____

LIABILITIES:	YOU	YOUR SPOUSE
Credit cards	_____	_____
Personal loans (list on next page)	_____	_____
Business loans (list on next page)	_____	_____
Mortgages	_____	_____
Total assets:	\$ _____	\$ _____
Total liabilities:	\$ _____	\$ _____

YOU

YOUR SPOUSE

Real estate:

Bank accounts:

(Could include digital accounts)

Stocks & bonds:

Personal loans:

Business loans:

Life insurance:

Beneficiary/beneficiaries:

Policy loans:

QUESTIONNAIRE

1. Who do you wish to be your executor?

You: _____ **Your spouse:** _____

2. Do you wish to appoint someone to assist your executor? Who? (co-executor)

You: _____ **Your spouse:** _____

3. Do you wish to name someone to replace your executor in the event of death? (contingent executor)

You: _____ **Your spouse:** _____

4. Do you wish to leave any personal property to anyone? (Bequest e.g., jewelry, collections, clothing)

You: _____ **Your spouse:** _____

5. Do you wish to leave a sum of money to anyone?

You: _____ **Your spouse:** _____

6. Do you wish to leave the remainder of your estate to your spouse?

You: Yes No

Your spouse: Yes No

7. If not, do you want to create a trust for your spouse, with the trust assets going to your children when your spouse dies?

You: Yes No

Your spouse: Yes No

8. Do you wish that any bequests to your children go directly to them or be held in trust by the executor?

You: _____ **Your spouse:** _____

9. Do you wish to have your business managed by trustees until your spouse and / or children are capable of doing so?

You: Yes No

Your spouse: Yes No

IN THE EVENT THAT CHILDREN ARE LEFT ALONE WHILE MINORS:

10. Who do you wish to name as guardian or guardians of your children?

11. Do you wish your estate to be held in one trust until your youngest child reaches a certain age (usually age of majority) with income from the trust paid to children according to their individual needs?

You: Yes No

Your spouse: Yes No

OR

Do you wish your estate to be divided equally on your death and held in separate trusts with income paid to each child from his or her own trust?

You: Yes No

Your spouse: Yes No

12. If, at any time because of inflation or special needs, the income is not sufficient, do you wish to allow the children to use part of their capital? (capital encroachment)

You: Yes No

Your spouse: Yes No

13. At what age(s) should each child receive his or her share?
(date of final distribution e.g., age 18 or, age 21, or half at age 21 and remainder at age 25)

14. If a child dies before the date of final distribution and leaves children of their own alive, do you wish your grandchildren to take your child's share?

Yes No

15. If a child dies before the date of final distribution and leaves children of their own alive, do you wish that child's share to go to your other children still alive?

Yes No

16. If none of your children survive to the date of final distribution, to whom do you wish to leave the rest of your estate?

You: _____ **Your spouse:** _____

17. Do you wish to leave money to a charity?

You: _____ **Your spouse:** _____

If yes, which charities?

You: _____ **Your spouse:** _____

OTHER PROVISIONS:

18. Are there any special clauses you want in your Will?

You: _____	Your spouse: _____
_____	_____
_____	_____

19. Are there any special funeral instructions? (e.g., cremation, closed casket, burial plot)

You: _____	Your spouse: _____
_____	_____
_____	_____

20. Has funeral/cremation been pre-arranged?

You: _____	Your spouse: _____
_____	_____
_____	_____

21. Do you have pets that require a care-giver and have you discussed with the care-giver how the funds should be used?

Name of pet care-giver: _____

Have you made funds available to your pet care-giver? Yes No

<p>1 Agreement</p>	<p>By signing below, you agree that:</p> <ol style="list-style-type: none"> 1. We can obtain personal information about you as described below (examples of information to be collected, financial statements, corporate organization charts, will, shareholder agreements etc.). 2. We can use your personal information to: <ul style="list-style-type: none"> ■ help you and your advisor(s) assess your insurance needs; ■ determine which of our products may meet those needs; ■ determine whether the insurance we may provide would require and/or be eligible for reinsurance; and ■ underwrite any product you decide to apply for. 3. If we need to determine whether any insurance we provide would require or be eligible for reinsurance, then you agree that we can provide your personal information to potential reinsurers for that purpose. 4. Unless you select one or both of the options below, you agree that we can obtain personal information about you from third parties such as your doctor, or medical facility, your lawyer, accountant or other insurance companies. You authorize third parties to give us any of your personal information that may be relevant to the purposes described above. You agree that we can share your personal information with these third parties to enable them to (1) identify you accurately and (2) assist us in using your personal information for the purposes described above. <p>You do not give consent for us to obtain your personal information from third parties.</p> <p><input type="checkbox"/> If you have selected this box, we can only obtain your personal information directly from you, or from your advisor, any insurance agency that employs your advisor or has named him or her as its agent, or from any of their employees.</p> <p>You do not give consent for us to give your personal information to third parties.</p> <p><input type="checkbox"/> If you have selected this box, we can only share your personal information with applicable reinsurers, your advisor, any insurance agency that employs your advisor or has named him or her as its agent, and any of their employees, as required to perform their jobs.</p> <p>You can withdraw your consent to the collection, use or disclosure of your personal information as described in this form. If you withdraw your consent, we may not be able to assist you in assessing your insurance needs or for the other purposes described above.</p> <p>To withdraw your consent, or to request access or corrections to your personal information, contact your insurance advisor. To obtain more information about our privacy policies, see www.manulife.ca > Privacy Policy.</p>	
<p>2 Signatures</p>	<p>Client name (please print)</p>	<p>Client Signature</p>
	<p>Date (dd/mm/yyyy)</p>	<p>Signature of Witness</p>



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APPOINTMENT REQUEST FORM

Client Name:

<input type="checkbox"/> Include Spouse /partner	Name:
Address:	
Phone (H):	Phone (C):
Email:	

TIME

What day work best for you?

Monday Tuesday Wednesday Thursday Friday

What time of day works best for you?

Morning Afternoon Evening

Date and time?

Month Day Time am/pm

WHAT SERVICES ARE YOU INTERESTED IN?

<input type="checkbox"/> Mortgages \ Refinancing \ Switching	<input type="checkbox"/> Life Insurance
<input type="checkbox"/> Debt Consolidation	<input type="checkbox"/> Critical Illness Insurance
<input type="checkbox"/> Retirement Planning	<input type="checkbox"/> Disability Income Insurance
<input type="checkbox"/> Estate Planning	<input type="checkbox"/> Blue Cross \ Health Insurance
<input type="checkbox"/> Investment Loans	<input type="checkbox"/> RRSP <input type="checkbox"/> TFSA <input type="checkbox"/> GIC <input type="checkbox"/> RRIF <input type="checkbox"/> LIF
<input type="checkbox"/> RRSP Loans	<input type="checkbox"/> RESP
<input type="checkbox"/> Personal Income Tax	<input type="checkbox"/> Long Term Care
<input type="checkbox"/> Other	<input type="checkbox"/> Travel Insurance

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Insurance		Events	
Mortgage / Disability Critical Illness		Annual Family Fun Day	
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Blue Cross Health / Critical Illness		Preferred Partnership Program	
Disability Income		Annual Financial Mortgage Review	



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www.aplusinsurance.nf.ca
www.aplusaccountingservices.ca



APlus Group Client Loyalty Discount Program



APlus Group of Companies, locally owned, has been in business for 30+ years we've built our business working side-by-side with local businesses – celebrating their success as much as our own. That's why we developed our **Preferred Partnership Program**: to reward loyal clients and help our partners achieve their goals and succeed."

Lawrence George

Lawrence George
President & CEO



What is a Client Loyalty Discount Card?

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For a complete list of partners visit our websites.:

- www.aplusmortgage.ca
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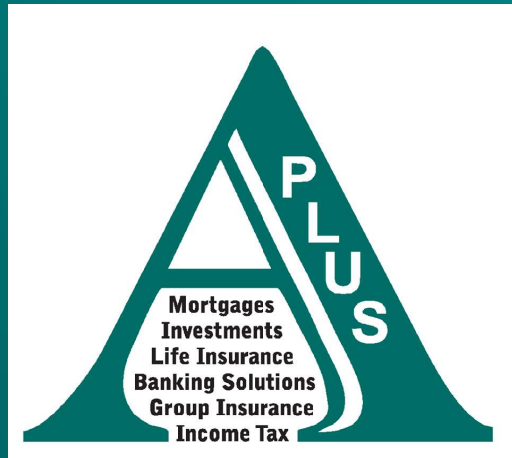
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- Paradise Flowers Inc.
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APLUS GROUP KID KONNECTION

SIGN UP TODAY

What is Kid Konnection

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- ▲ Winter Family Skate
- ▲ Special Holiday Contests
- ▲ Valentines Contest
- ▲ Easter Photo Contest
- ▲ Cutest Kid Photo Draw
- ▲ Quarterly Coloring Contests
- ▲ Mothers & Father's Day Contests
- ▲ Family Photo Contest
- ▲ Annual Baby Photo Draw
- ▲ Contests & Submissions for older kids
- ▲ Special events and more

