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Focus on Business

Everyone should have a will

Will planning is just one of services MCT Financial & Estate planning performs

When you die, where do you want your personal belongings to go?

If you want certain items to be given to certain people, you must have a will, yet only 25 to 30 per cent of Canadians have a will, said Marek Tanana, owner of MCT Financial & Estate Planning in Markham.

With the help of an executor your property (including material, financial and real estate) will be given to the people you want, not to where the government dictates.

Despite recent press, Canadians who don't have a will won't forfeit their assets to the government. However, the government will step in and distribute your assets according to their set order.

The intricate process of will planning is just one of the financial services Tanana provides his clients. He is also involved in cash flow management, personal and business investment services, wealth accumulation, tax planning and more.

Tanana, who has 20-years experience in the business, takes the team approach when helping his clients.

"We work together to come up with a complete financial plan." And he does this by a six step planning process that often involves two or three interviews.

Cash flow management

- detailed monitoring of expenses
- establishing realistic budget/spending goals
- placing a priority on personal debt reduction

Risk Management

- revising or updating wills, power of attorney
- ensuring estate liquidity is adequate for beneficiaries' needs and there is adequate life insurance coverage
- providing coverage for potential long-term disability

Tax Planning

- redirecting tax dollars to debt reduction
- deferring tax liability
- determining appropriate ownership of existing and future assets
- accurate tax preparation

Wealth Management and retirement planning

- planning for financial independence
- establishing retirement and estate income goals
- estimating existing retirement income sources and creating alternate sources and
- developing an understanding of pension plan benefits and options.

Tanana also uses the resources of lawyer Susan Fielding and chartered accountant Jim Sandiford. He works on a fee or non-fee basis.

For details call Marek Tanana at 472-8130



Photo by Lori Emmerson

Marek Tanana (l) uses the resources of lawyer Susan Fielding and chartered accountant Jim Sandiford.

Focus on Business

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