

## Leaving an Inheritance

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Most of us are concerned about finances not only for ourselves, but also for our families. While estate planning may not be easy to think about, we all need to be sure that our assets are transferred to our loved ones according to our wishes, and with a minimum of delays or taxes. A good plan can also help to minimize the stress and emotional upset for your loved ones left behind during difficult times.

There are four easy ways to transfer your estate; by writing a will, through joint ownership, by gifting your assets before death, or by means of a living trust. It's never too soon to plan for tomorrow.

Your Sagicor Advisor can help you ensure that the estate you've worked your whole life to build, will continue to provide for your beneficiaries after you're gone.

Ask about our Guide to Estate Planning and be sure to speak to a Sagicor Advisor.