

ALBERTA  
ADULT HEALTH  
BENEFIT

CANADA  
CHILD  
BENEFIT

HST/GST  
CREDIT

AISH

GIS

ALBERTA  
SENIORS  
BENEFIT

WITHOUT A  
STRUCTURE

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GOVERNMENT  
BENEFITS  
ARE THROWN  
AWAY

OAS  
BENEFIT

RDSP  
BOND/  
GRANT

## McKellar puts more money in your pocket

Only a structured settlement will ensure you maintain  
your income-tested government benefits/credits!

SAVE THE TAX... AND MORE

## CONSIDER THE MANY **FINANCIAL BENEFITS** OF STRUCTURED SETTLEMENTS

A structured settlement generates higher rates of return/interest than other guaranteed investments. Further, those returns are completely tax free and there are no management fees or expenses associated with a structure. This means that you get to keep and use every dollar of the earnings from your structure. You will never have to declare your structure payments when you file your income tax return.

Since no portion of your structure payments is income, a structured settlement will ensure that you maintain your entitlement to the many income-tested government benefits/credits available to you. Eligibility for many of these government benefits/credits is based on the income reported on your tax return. If you do not structure, any income from your investments will reduce or eliminate your entitlement to these benefits/credits. Do not throw away your government benefits—choose a structured settlement.

Any other income-generating investments will reduce or eliminate some or all of the following government benefits/credits:

- ASSURED INCOME FOR THE SEVERELY HANDICAPPED (AISH)
- CANADA CHILD BENEFIT
- ALBERTA CHILD AND FAMILY BENEFIT
- ALBERTA CHILD HEALTH BENEFIT
- ALBERTA ADULT HEALTH BENEFIT
- CHILD CARE SUBSIDY PROGRAM
- HST/GST TAX CREDIT
- RESP BOND
- RDSP GRANT
- RDSP BOND
- CANADA CAREGIVER CREDIT
- ALBERTA AIDS TO DAILY LIVING
- OLD AGE SECURITY (OAS)
- GUARANTEED INCOME SUPPLEMENT (GIS)
- ALLOWANCE (FOR AGES 60-64 IF SPOUSE IS OVER 65)
- ALLOWANCE FOR SURVIVOR (FOR AGES 60-64 IF SPOUSE HAS DIED)
- ALBERTA SENIORS BENEFIT
- AGE AMOUNT TAX CREDIT - FEDERAL
- AGE AMOUNT TAX CREDIT - PROVINCIAL
- SPOUSE OR COMMON-LAW PARTNER AMOUNT TAX CREDIT - FEDERAL
- SPOUSE OR COMMON-LAW PARTNER AMOUNT TAX CREDIT - PROVINCIAL

| *Choose a structured settlement and put more money in your pocket!* |

**McKellar** STRUCTURED  
SETTLEMENTS

*Now you're sure.*

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