



The buy-sell agreement upon death of a shareholder: An investment well worth the expense.

A buy-sell agreement upon death of a shareholder provides as follows:

- An agreed share value
- A stock redemption agreement
- A binding offer to sell
- A binding obligation to buy
- The taking out and maintaining of an insurance policy to be able to pay the purchase price of the shares or pay a substantial advance on said price
- An adjustment to the selling price in the event of a disagreement between the federal tax authorities and the relevant province's tax authorities, or both, regarding the valuation of the selling shareholder's shares.

Can you afford to do without it?

This document serves as a **framework** for a very specific, and, above all, **unavoidable** circumstance. A buy-sell agreement upon death of a shareholder is the **simplest**, most **cost-effective insurance** policy for managing share ownership in the event of a death.

For more information about this product, please contact one of our representatives or visit our website.

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