



HYDRO  
REBATE

CANADA  
CHILD  
BENEFIT

HST/GST  
CREDIT

ONTARIO  
STUDENT  
ASSISTANCE  
PROGRAM

GIS

ONTARIO  
TRILLIUM  
BENEFITS

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:

- CANADA CHILD BENEFIT
- ONTARIO CHILD BENEFIT
- HST/GST TAX CREDIT
- ONTARIO ENERGY AND PROPERTY TAX CREDIT
- ONTARIO SALES TAX CREDIT
- SPOUSE OR COMMON-LAW PARTNER AMOUNT TAX CREDIT - FEDERAL
- SPOUSE OR COMMON-LAW PARTNER AMOUNT TAX CREDIT - PROVINCIAL
- ONTARIO STUDENT ASSISTANCE PROGRAM
- RESP BOND
- REGIONAL CHILD CARE FEE SUBSIDY
- ASSISTANCE FOR CHILDREN WITH SEVERE DISABILITIES (ACSD)
- RDSP GRANT
- RDSP BOND
- OLD AGE SECURITY (OAS)
- GUARANTEED INCOME SUPPLEMENT (GIS)
- GUARANTEED ANNUAL INCOME SYSTEM (GAINS)
- ALLOWANCE (FOR AGES 60-64 IF SPOUSE IS OVER 65)
- ALLOWANCE FOR SURVIVOR (FOR AGES 60-64 IF SPOUSE HAS DIED)
- AGE AMOUNT TAX CREDIT - FEDERAL
- AGE AMOUNT TAX CREDIT - PROVINCIAL
- SENIOR HOMEOWNERS PROPERTY TAX GRANT
- CANADA CAREGIVER CREDIT
- NORTHERN ONTARIO ENERGY CREDIT
- ONTARIO ELECTRICITY SUPPORT PROGRAM
- ONTARIO TRILLIUM DRUG PROGRAM

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

**McKellar** STRUCTURED  
SETTLEMENTS

*Now you're sure.*