



## 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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