

FOR ACCOUNTANTS AND THEIR OWNER-MANAGED CLIENTS

The insurance and pension side of corporate planning, done alongside you

You see the retained earnings. We help put them to work through pension, insurance and estate-liquidity structures, with you leading the tax side.

What we bring to your clients

- **Individual Pension Plans (IPP):** corporate-funded pensions beyond RRSP limits
- **Retirement Compensation Arrangements** for higher-income owners
- **Corporate-owned life insurance:** sheltered growth, CDA planning, estate liquidity
- **Buy-sell and key person funding** for partners and shareholders
- **Split-dollar critical illness, IFA & IRP** strategies
- **Group benefits:** carrier-neutral reviews at renewal

Clients worth introducing

- Owners with **\$250K+ in retained earnings**, or surplus income they don't draw
- Incorporated **physicians, dentists** and other professionals
- Owners **40+** on salary who max out their RRSP
- Passive income approaching the **\$50K** threshold
- Partners with **no funded buy-sell** agreement
- Owners thinking about **succession or estate** planning

How we work together

STEP 1

Introduction

A short call with your client, or with you first if you prefer.

STEP 2

Analysis

We model the options and share the numbers and illustrations with you.

STEP 3

Your review

You confirm the tax treatment and fit before anything is recommended.

STEP 4

Implementation

We handle carriers, actuaries and paperwork, and keep you updated.

Our commitment to you: we don't prepare tax returns or give accounting advice, and we never move your clients. You stay their trusted advisor; we add depth on insurance and pension planning. When our clients need an accountant, we refer them to the accountants we work with.