

The Business Owner's Pension Plan

Finally, Business Owners Can Have a Real Pension.

Why The Business Owner's Pension Plan is tailor-made for business-minded people, their families and partners.

SAVE

With a Personal Pension Plan (PPP), we help business owners save for retirement and generate significant corporate tax deductions. That's right, Canadian business owners, their families and business partners can now benefit from a full-service, low-cost retirement savings and investment plan, The Business Owner's Pension Plan.



INVEST

Business owners who save for retirement with a PPP can invest in the same diversified asset classes available to very large public pension plans. The PPP is designed to keep your retirement savings plan on track and give you flexibility on your contributions & your investments.

REDUCE TAXES

Contribute to a PPP and receive larger tax deductions compared to an RRSP. In addition, recall that in 2014, the tax rate on non-eligible dividends increased across Canada. As a result, the PPP may be one of the best options to provide you with a more tax-smart way of reducing overall taxes.

Information provided by Integris Pension Management.

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What is The Business Owner's Pension Plan Advantage?

✔ TAX-ADVANTAGED TRANSFER

Move assets into your personal hands and pass wealth to the next generation tax-free.

✔ PAY YOURSELF FIRST

Contribute to a separate retirement fund that will diversify your assets and balance your overall investments.

✔ PROTECT

Pension assets are bankruptcy & creditor protected.

✔ GROW

A **45 year-old business owner** who makes maximum RRSP contributions to age 65 will save **\$2.8 million** if the assets return 7.5%.

A **45 year-old incorporated business owner** who establishes a Business Owner's Pension Plan will save over **\$4 million**.



UNDER 40?

You can still qualify for a PPP and start saving for retirement while receiving larger corporate tax deductions in a Business Owner's Pension Plan. In fact, you can receive over \$48,000 in tax deductions if your T4 salary is \$144,500.

The Business Owner's Pension Plan:
Less Taxes.
More Control.
Full Protection.

PI FINANCIAL
experience. driven.



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