

Discover the Executive Pension Plan™

AN UNKNOWN FINANCIAL VEHICLE

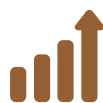
As a business owner or incorporated professional, are you looking for a financial vehicle that can outperform the RRSP to provide security for your golden years? Consider the E-PP™ pension fund: the Executive Pension Plan™ designed specifically for business owners and incorporated professionals. At last, a pension fund for small businesses!

The Morneau tax reform of 2018 changed the rules and led to a scarcity of income accumulation and splitting strategies. Now picture your company sponsoring your RRSPs, making contributions that are fully deductible and exempt from payroll taxes.



Key benefits

- Employer contributions not subject to payroll tax
- Management fees can be deducted by the company
- Plan fees exempt from GST/QST
- Institutional investment platform
- Protection from creditors



Higher contribution levels than RRSPs

- Current service contributions higher than RRSP limits
- Amortization payments (trajectory adjustment):
- Recognize past service
- In case of an actuarial deficit (e.g. return < 7.5%)
- Terminal funding at retirement



Additional tax advantages

- Intergenerational transfer of wealth
- Helps maintain lower tax rate
- Tax planning tool when selling your business
- Retirement income splitting with eligible spouse
- Pension income tax credit

THE E-PP™ AT A GLANCE

Type of investment vehicle

Combination individual pension plan

Contributions

Under age 40: Defined contribution component

Age 40 and up: Defined benefit component

Can switch from one type to the other

Management and administration fees

Deductible

Options at retirement

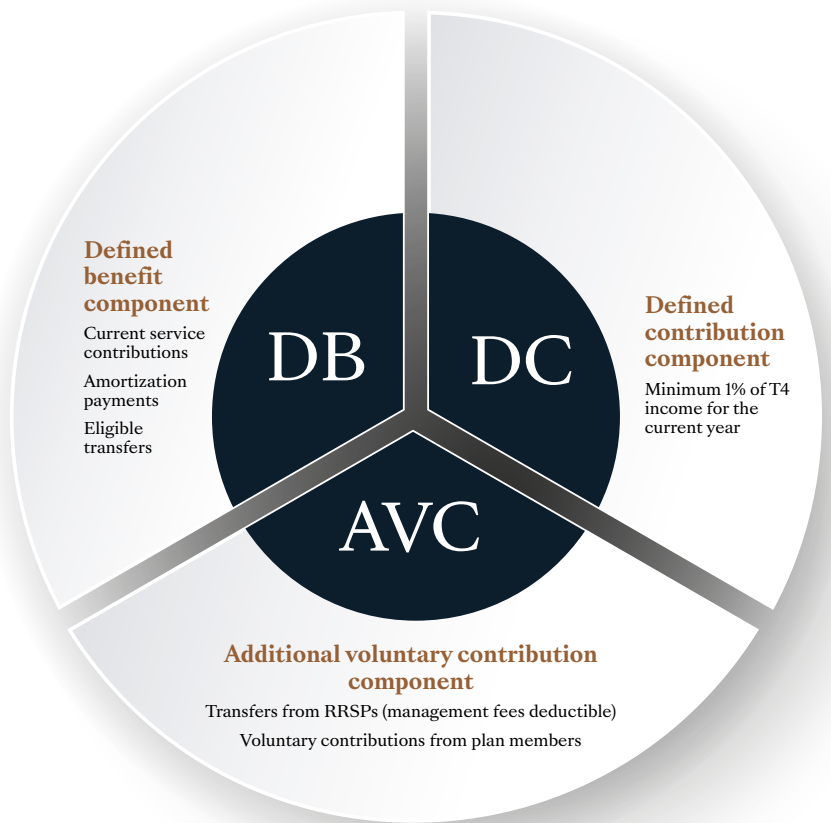
Maintain plan

Transfer to RRSP/RRIF

Purchase annuity

Tax advantages

Ability to accumulate up to \$1 million more than an RRSP over 20 years



RRSP OR E-PP™?

