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# Maximize Your Wealth — The Business Owner's Advantage

An Individual Pension Plan (IPP) is a CRA-registered defined benefit plan designed for business owners and incorporated professionals. Contributions are tax-deductible and made directly from the corporation. Like an RRSP, the assets inside an IPP grow tax-sheltered and are tax-deferred until withdrawal. Unlike an RRSP, IPPs allow for significantly higher contribution limits, predictable retirement income, and the highest level of creditor protection — all funded by your corporation.

Recognized as one of Western Canada's leading IPP providers, our advisory team has been successfully implementing them for business owners and incorporated professionals for over 25 years.

## Who Can Open an IPP?

Eligible plan members include business owners, incorporated professionals (physicians, lawyers, dentists, accountants), key employees, and “connected” family members (spouses, adult children) who own at least 10% of company shares and receive T4 income.

## The Ideal Candidate

An IPP is best suited for business owners or incorporated professionals aged 40-71 earning at least \$100,000 in T4 income. Those who have maximized RRSP and pension contributions will benefit from higher tax-deductible limits.

An IPP may not be ideal for sole proprietors, partners in partnerships, or business owners who rely solely on dividend income.

For those who qualify, adding an IPP to an existing retirement plan can significantly enhance net worth and financial security.



**Maurice Walch, CFP®, CLU**

Senior Wealth Advisor

Assante Capital Management Ltd.



**Ben Walch, CIM®**

Wealth Advisor

Assante Capital Management Ltd.



The pension plan  
that works as hard  
as you do

## Benefits of an IPP

### **Greater accumulation of capital**

An IPP allows for annual contributions up to 67% higher than an RRSP, provides past service lump-sum contributions to catch up on missed savings since 1991, and offers additional funding opportunities at retirement to maximize your wealth.

### **Predictable Retirement Income**

Unlike an RRSP, an IPP offers pre-determined pension income based on the CRA's 7.5% growth rate — like a defined benefit plan (e.g., LAPP, Alberta Teachers), but tailored for you and your family.

### **Tax-efficiency**

All IPP contributions and related fees are fully tax-deductible to the corporation, while for the individual, contributions are non-taxable and grow tax-deferred until retirement. Unlike RRSPs, IPPs permit the deduction of investment management fees.

### **Preservation of the Small Business Tax Rate**

Deductions from an IPP help lower business income, allowing you to maximize your small business deduction (lower tax rate) on the first \$500,000 of active business income.

### **Security**

Assets held in an IPP are creditor-protected.

### **Retirement options**

If the company is sold, the IPP can transfer to a LIF, LIRA, or annuity. If not, it can remain intact, providing lifelong income starting as early as 50 or as late as 71.

### **Simplicity**

Rather than paying yourself income, making RRSP contributions, and calculating deductions on your personal tax return. The corporation funds the IPP directly, eliminating extra steps and ensuring maximum tax-efficient contributions.

### **Intergenerational Tax-Free Transfer**

Unlike RRSPs, IPP assets may pass to children upon both spouses' deaths.

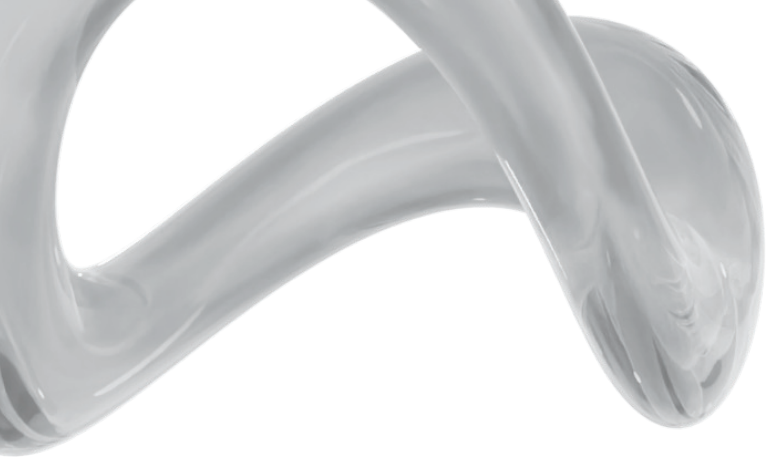
### **Flexible Retirement**

Retire early without selling your business. Many owners have wealth tied up in their companies, limiting access to funds. With an IPP, you can retire as early as 50 and draw lifelong pension income while keeping your business running until you're ready to sell.



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We manage the entire process — from plan setup and investment selection to ongoing compliance

## Implementation of an IPP

The IPP setup process begins with a meeting between the advisor and business owner to assess suitability and projected benefits. The advisor then works with an actuary to design the plan based on the owner's age, earnings, and years of service. Once finalized, the plan is registered with the Canada Revenue Agency (CRA), and a dedicated IPP investment account is created.

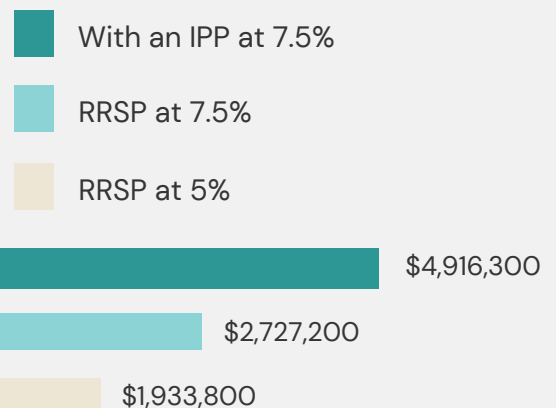
The corporation funds the IPP, with investments selected to match the owner's risk tolerance, time horizon, and financial goals. All investment income, dividends, and growth remain tax-sheltered within the plan, allowing it to compound over time.

At retirement, the IPP provides predictable and stable lifetime income for the business owner. Additionally, estate planning benefits allow surplus funds to be passed to a spouse or heirs, ensuring long-term financial security beyond retirement.

## Case Study

Contributions to an Individual Pension Plan (IPP) are guaranteed to grow at a CRA-prescribed 7.5% rate of return. In this example, a 55-year-old business owner with 25 years of service and a salary of \$145,000 saves until age 71. Then they take income.

They can compare their projected retirement income from an IPP versus an RRSP, assuming the same or a lower rate of return.



First Year Past Service Contribution **\$512,500**

Additional Retirement Income **\$2,189,100**

Source: GBL Inc. For demonstration purposes only.



To find out if an IPP is right for you, contact us and get a **complimentary benefit analysis**

## The Alexandria Advantage

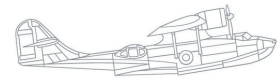
With over 25 years of experience and recognition as one of Western Canada's leading providers of Individual Pension Plans (IPPs), our founder, Maurice Walch, has successfully implemented IPPs for business owners and incorporated professionals, helping them optimize their retirement savings through tax-efficient strategies.

We understand that navigating pension structures, compliance requirements, and investment decisions can feel overwhelming, but our guidance makes the process seamless and stress-free.

Through our access to world-class pension managers, we help secure stability, security, and superior wealth accumulation—ensuring your retirement savings work harder for you.

**Brookfield**

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**Canso**



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