



Planning Opportunities with Life Insurance and the Personal Pension Plan

Thursday, January 25, 2018

3:00 PM - 5:00 PM

Edward Village Hotel

Overview

As the tax rules continue to limit planning opportunities, there are two products insurance and pensions that require your attention in this new tax era.

With the new tax rules impairing income splitting opportunities, future risk to capital gains exemptions and restrictive passive income rules it's time to look at alternative strategies. The new tax regime is going to materially impact businesses, their owners and families. While the new tax on split income and other rules are being sorted out, you need to learn and implement alternate planning strategies. Personal Pension Plans (some might think of it as Individual Pension Plans) and Life Insurance strategies need to be understood and utilized.

This will be an interesting session as they are potentially two competing strategies and you will hear the arguments as to why they should be chosen.



But why?

The questions we think that need answering or that you should answer are as follows:

Pensions

Do you know anyone that has a government pension that said, I wish I never had one? or to anyone retiring with a pension that says gee, why did I bother getting a pension? Ask yourself, if I could set up a pension that was simple, flexible and helped with both my retirement and estate planning, would I do it? Do the concepts of flexibility and ease of administration interest you? If so, listen to why this might be of benefit to you and how it can be set up. Let CEO Jean-Pierre Laporte of Integris Pension Management show you how.

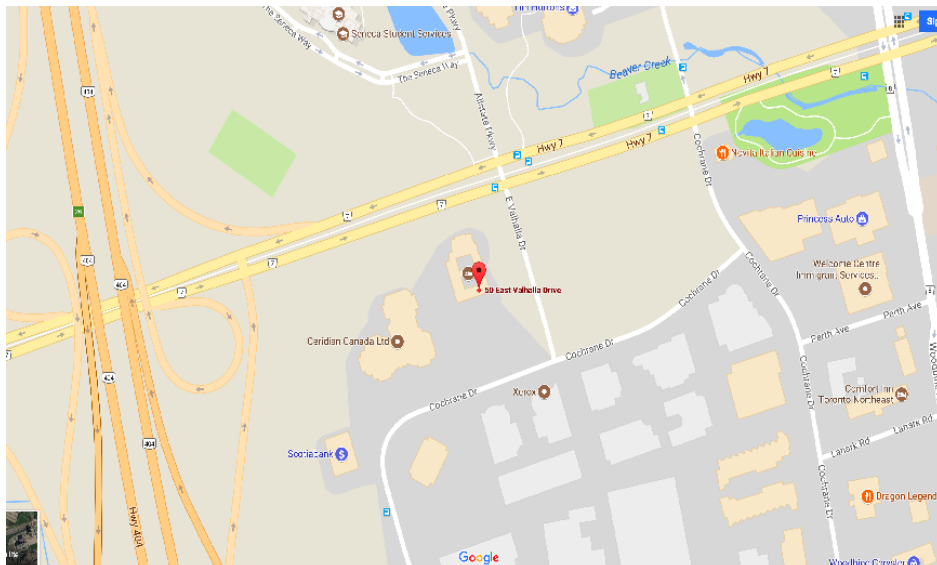
Life Insurance

Individuals, professionals, business owners, and businesses allocate dollars to their lifestyle, business, future, family and retirement. David considers all these factors as he walks you through a process of understanding where you are today and where you would like to be in the future and how life insurance can accomplish those desires.

Location

Edward Hotel Markham

50 East Valhalla Drive | Markham | ON | L3R 0A3



Speakers



Pensions - Jean-Pierre A Laporte

Jean-Pierre founded INTEGRIS Pension Management with the intent of providing better solutions for investors looking to minimize taxes while protecting their assets. He worked over the past decade as a pension lawyer for a number of prestigious firms in Toronto such as Osler, Hoskin & Harcourt LLP, Bennett Jones LLP and Fasken Martineau LLP. He has dedicated himself to improving pension legislation and is often called as an expert witness on pension matters before the House of Commons Standing Committee on Finance. He has written a number of seminal articles on pension reform, most notably, on expanding the Canada Pension Plan. He was educated at the University of Toronto, Osgoode Hall Law School and the Institut d'Etudes Politiques de Paris.

In recognition of his various contributions to the development of new forms of retirement savings plans, Jean-Pierre was awarded the Queen Elizabeth II Diamond Jubilee Medal in October 2012.

Insurance - David Cooke

David Cooke is a 17 year veteran of the insurance and financial planning field. David specializes in life insurance planning for company owners and self-employed legal professionals. Key to David's methodology is an intrinsic understanding of the role permanent life insurance plays in the personal economics of his clients. Combining life long benefits, contractual guarantees, institutional management, and tax efficiency all at once, permanent life insurance is a success tool for anyone with income or assets, regardless of income or asset size.

In today's session, David will show how permanent life insurance provides the opportunity for a doubling of enjoyable retirement income for his clients, plus 1-2 planning ideas for every business owner.

