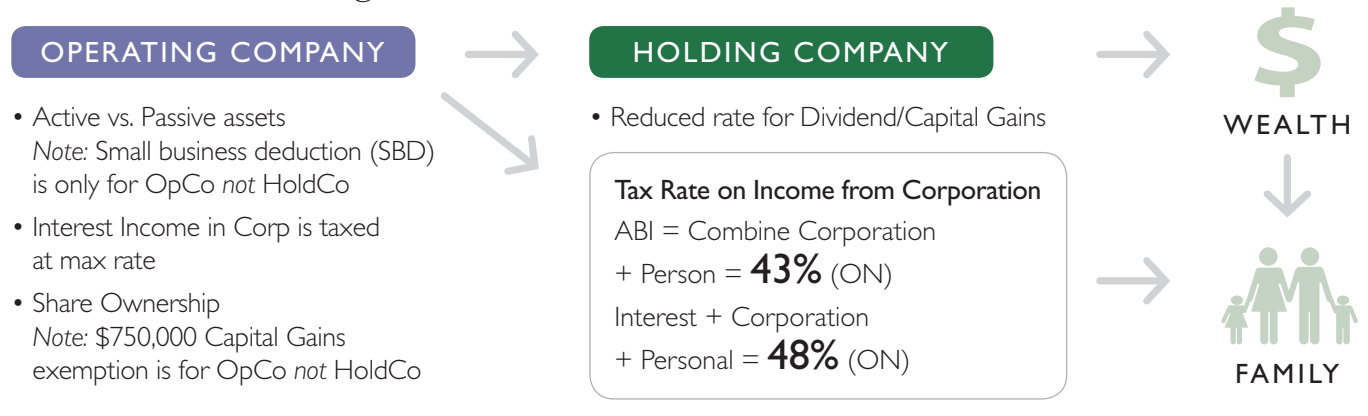


# The Business Game Plan

## Two Reasons to go into business for yourself:

	QUESTIONS	REALITIES
<p><b>1</b></p> <p><b>Build to Sell</b></p>	<ul style="list-style-type: none"> <li>• How do I maximize value for sale?</li> <li>• How do I minimize operational disruptions?</li> <li>• How do I maintain family harmony?</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of business owners have NO transition plan</li> <li>• 30% of business owners have NO estate plan</li> </ul>
<p><b>2</b></p> <p><b>Build to pass onto family</b></p>	<ul style="list-style-type: none"> <li>• How do I create a legacy?</li> <li>• How do I protect the value of the business so it can fund my retirement?</li> </ul>	<ul style="list-style-type: none"> <li>• 30% of businesses survive to 2nd generation</li> <li>• Only 10% of businesses survive to 3rd generation</li> </ul>

## Structure: Challenges



## 2 Key Questions:

- 1 How much do I need to retire?
- 2 How do I move assets from OpCo to my family tax effectively to unlock wealth?

## Areas our process addresses:

### OPCO/HOLDCO

- Payment of salary and/or dividends
- Income Splitting
- Trusts
- Creditor Proof Assets
- Tax Effective Corp Investments
- Flex Benefits
  - Health Spending (HSA)
- Funding of Shareholder agreements

### RETIREMENT PLAN

- RRSP or HoldCo?
- Redemption of shares over time
- Tax Free Universal Life Insurance
- Ongoing dividends and salary
- Portfolio Management Services

### ESTATE PLAN

- Estate Freeze
- Use of trusts
- Funding of potential Capital Gains
- Probate avoidance