

CREATING PEACE OF MIND FOR BUSINESS OWNERS



Whether you have a sole proprietorship or a corporation, protecting your business from a number of key risks is critical to your continued success. Let us help you to build the strategies that will ensure that success.

TAX-EFFICIENT BASED SOLUTIONS PLANNING

Corporately structured insurance strategies have an important role to play in mitigating the financial impact of several of these risks, such as the loss of a key employee or shareholder, the loss of personal income and the high taxation of corporate investments.

MINIMIZING TAXATION

Business owners rely on the equity in their business to provide income during retirement and build their personal wealth. Often times, this capital is effectively “trapped” in the holding company due to the high tax cost to the shareholder of receiving it as salary or a dividend. Lastly, when the holding company assets are liquidated, the dividends paid out will be taxable to your heirs or estate.

Tax-exempt life insurance is a financial planning tool which allows for the sheltering of these otherwise taxable corporate investments. It's eventual payout will be predominantly tax-free to the estate or your surviving shareholders.

EVERYTHING WE DO IS ABOUT YOU

“41% of business owners and individuals do not have life insurance.”

- LIMRA's Life Insurance Barometer study

WHAT ARE THE BENEFITS OF CORPORATELY OWNED LIFE INSURANCE?

- Corporate capital can be used to pay premiums which is cheaper and more efficient than using personal capital.
- The utilization of the Capital Dividend Account allows for tax-efficient disbursement to your estate
- Your estate value is enhanced by ensuring liquidity to pay estate tax.
- Your income and/or business are protected in the event of a disability or critical illness.
- It is the most cost-efficient way to fund your shareholders' agreement which ensures liquidity in the event there is a need to buy-back shares from a deceased's estate.

We're here to answer questions when you're ready. Call or email any time:

403-262-7278 or brentw@fairfieldwatson.com

COMMITTED TO PEOPLE



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