



YOUR

Wealth

STAYING INFORMED WITH WEALTHCO RESOURCES

Would you like to leave more to your loved ones and less to the government ?

Your situation....



Is there a better option?

A financial planning strategy called the Corporate Estate Bond can multiply the after-tax dollars received by your heirs two, three and sometimes four or five times so that you can provide a larger legacy to those you care about most.

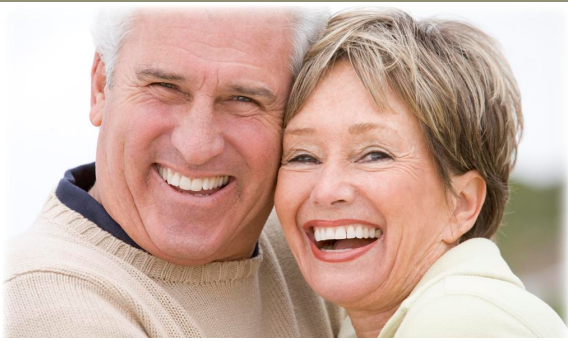
Like many business owners you have accumulated surplus cash in your company which you have invested in GICs or other taxable investments. You do not have a need for the investment income from these funds to supplement your personal income. These funds have been earmarked for your heirs or favourite charity.

You are frustrated by the fact that you are losing almost half of the investment income being generated to income tax. You want a financial planning strategy that will increase the funds available when you die.

HOW DOES A CORPORATE ESTATE BOND WORK?

You start by replacing the taxable investments currently held in your company with a tax-exempt life insurance policy. Your company is the owner and the beneficiary of the life insurance plan. When you die the corporation receives the proceeds of the policy tax free, plus a credit to its capital dividend account. Capital dividends may then be paid out to your estate tax-free. The Corporate Estate Bond, allows you to move corporate investment dollars from a tax-exposed environment to a tax-deferred one, maximizing the amount that is available to your estate.

Protecting, Preserving and Increasing Your Wealth



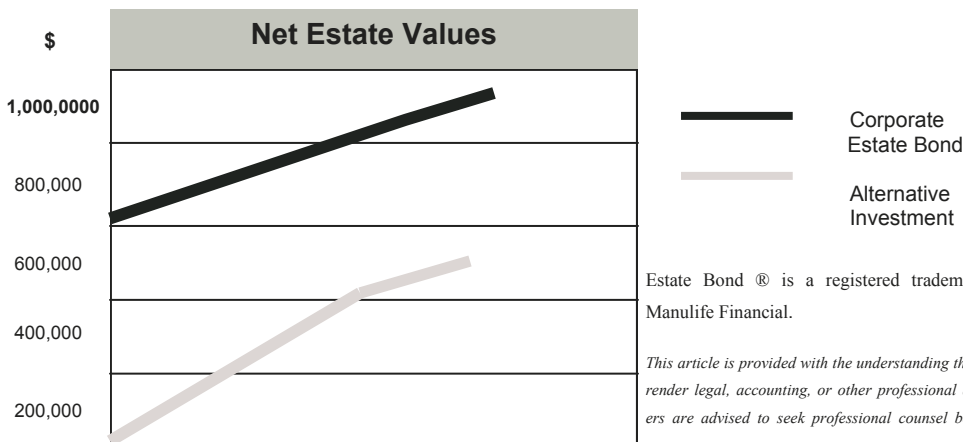
Corporate Estate Bond Example:

Personal information	Male, 60, non-smoker
Interest rate	4.00%
Initial death benefit	\$500,000
Deposits	\$30,000 x 15 years
Personal Marginal Tax Rate	39.00%*
Assumed Life Expectancy	Age 83

*Based on 2009 combined Federal and Alberta top marginal tax rates.

Corporate Estate Bond		Versus		Alternative Investment	
Annual Deposit	Net estate value	Year	Age	Annual deposit	Net estate value
\$30,000	\$512,609	1	61	\$30,000	\$22,899
\$30,000	\$674,805	10	70	\$30,000	\$262,923
\$0	\$880,675	20	80	\$0	\$490,200
\$0	\$933,782	23	83 LE*	\$0	\$532,309

*Life Expectancy



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For more information or to book a no cost consultation
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