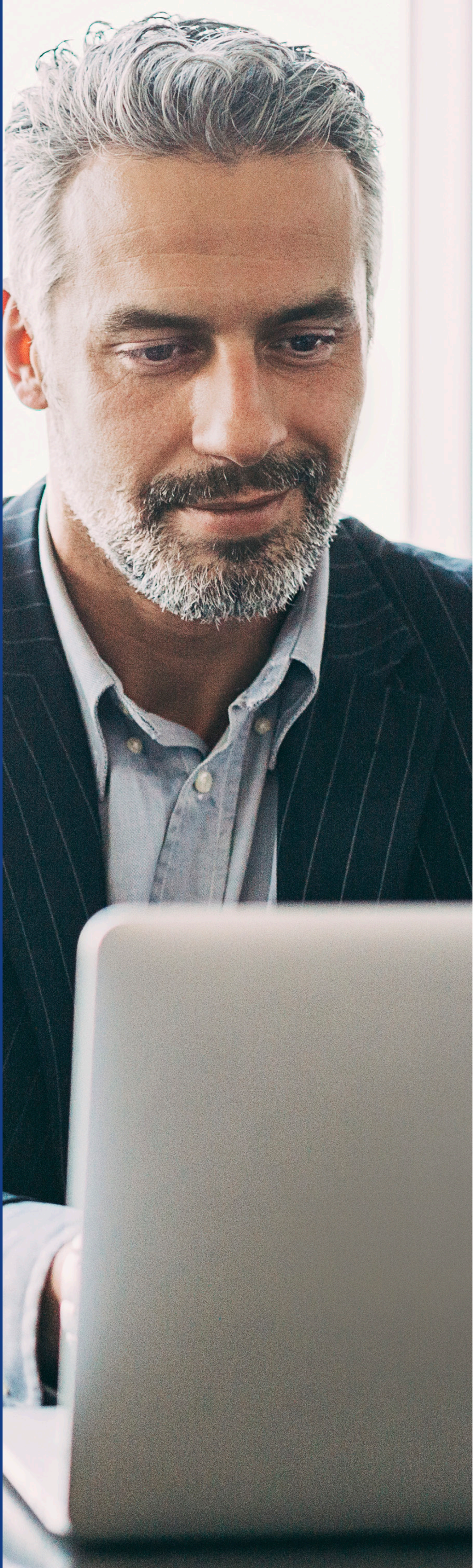
IG PRIVATE WEALTH MANAGEMENT

SCHILLER, SPENCE & ASSOCIATES

Financial planning for professionals and business owners



If you own a business or professional practice, you have unique financial planning needs that require specialized expertise.

- Are you taking advantage of tax minimization strategies?
- How does your business or practice fit into your retirement plan?
- Are you comfortable that your interests, your family and your business are protected?
- Even if you are years away from slowing down, do you have a succession plan that works for you and your stakeholders?

By working with an IG Consultant, you benefit from a synchronized plan that looks at the key areas of your personal and professional financial life. The result is a holistic strategy that brings clarity to your financial situation and prepares you for both the near and distant future.

Our approach

We will begin with an in-depth discussion to explore your goals and objectives, your current financial picture, your comfort level with risk and the timeframe for reaching your objectives. As needed, we will tap into the expert knowledge of our specialists in investments, tax, risk management, succession and estate planning. Together, we will build a customized plan for your business or practice that addresses each of the following areas.

Minimize tax

Do you have a tax strategy designed to improve your long-term financial situation? We will incorporate tax efficient strategies into your overall plan – based on your current income structure, eligible tax credits, capital gains timing and available investment planning options.

Protect your interests

It makes good business sense to protect your greatest assets – your business assets, your employees, a key business partner, your family, yourself and your ability to generate an income. We will complete a thorough needs analysis and build a plan that minimizes your exposure to business and personal risk, puts protection in place to strengthen your business or practice if you cannot be there, and helps everyone to benefit when it's time for you to pass the torch.

Plan for succession

No matter when you plan to wind down your involvement in your business or practice, it's smart to think about what your income will be once you move on. The decisions you make now could have lasting impacts. For example, should you take salary or dividends? What about group RRSPs or IPPs? We'll carefully review the options with you and recommend strategies to secure your retirement lifestyle.

Invest wisely

We will review your investment portfolio to ensure it has the right blend of assets most likely to achieve your objectives. With state-of-the art tools to assess your time horizon, performance expectations and risk tolerance, we will project your requirements and determine any gaps.

Borrow effectively

Almost everyone goes through a stage in their lives when they use debt to help meet their needs. One of those needs may be to help reduce taxes. How does borrowing affect your taxes? We can discuss the potential impacts to your financial well-being.

Group benefits

Group plans – group insurance, group RRSP, and group TFSA – are good for a company and its employees. Your business is more appealing with a versatile benefits package that helps attract and retain good people. Our group benefit plans come with a complete range of plan services designed to assist you every step of the way.

The plan is just the beginning

We will stay in touch with you regularly to review your financial situation and respond to changes in your personal and professional life. You have peace of mind knowing your plan can adapt as your plans and goals change.

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