



Is Your **Business Wealth** *Protected?*

Discover How Smart
Business Owners Retain
Their Wealth Utilizing This
*Advanced Tax Deferral
Strategy* ►►

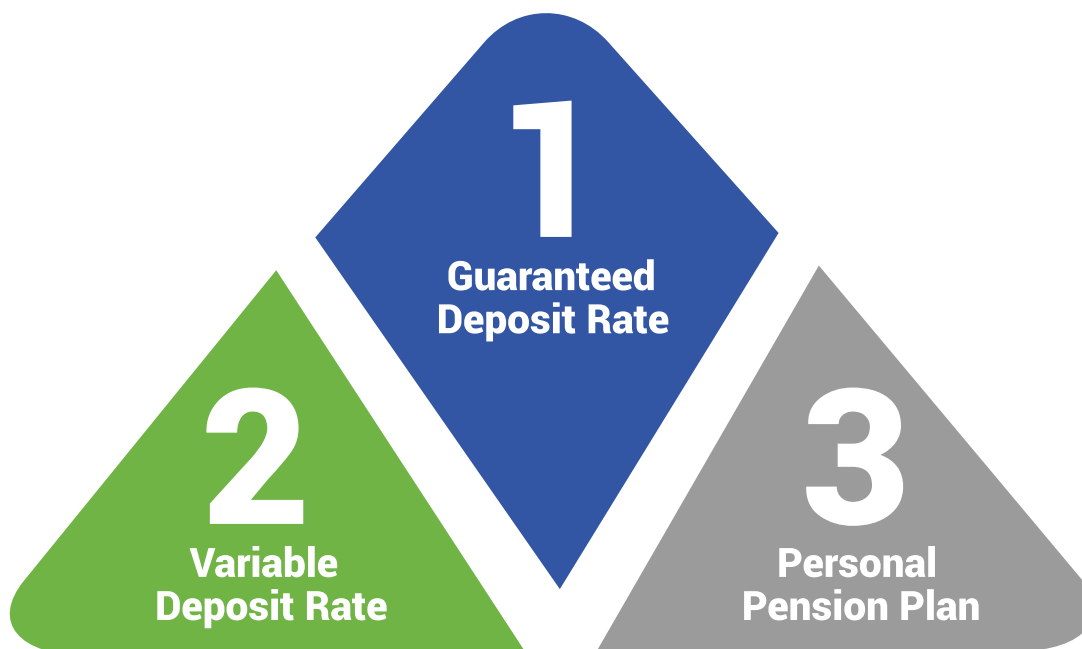
Protect 
Your Wealth.

For Business Owners

✓ Tax Deferred ✓ Creditor Proof ✓ Retirement Fund

Why Pay Over 50% of Your Corporate Investment Income to Tax?

Utilize Any or All of our
3 Point Strategies



Three Key Ingredients:

1. Tax Efficient Corporate Structure
2. Tax Deferred Investment Vehicles
3. Tax Advantaged or Tax Free Distributions

Utilize These Strategies to:

1. Protect your Company
2. Shelter your Earnings
3. Leave a Lasting Legacy

Guaranteed Deposit Rate Strategy

Tax Deferred Scheduled Deposit - Estate Transfer with Cash Withdrawal (age 35-45)

A stable investment option for corporate earnings that builds tax-deferred cash value. Consistent vested dividends that require no personal supervision and have paid without fail for over 168 years. One of the best kept tax strategy secrets of the wealthy. Rest assured that your investment will provide for your loved ones, build wealth that you can access over time, and meet your corporate protection goals.

Key Benefits:

- ✓ Tax Deferred Growth - Portfolio Professionally Managed
- ✓ Guaranteed Fixed Deposit Rates - Consistent Dividends
- ✓ Ability To Borrow against the Asset with No Qualification
- ✓ Tax Advantaged Withdrawals - Tax Free Estate Transfer



Sarah is a dentist with a mature practice. She is a 40 year old non-smoker in good health.

After lifestyle and operational expenses, her professional corporation still retains over \$30,000.00 per year in profit. If she invests those retained earnings in the Guaranteed Deposit Rate Strategy she will have tax sheltered growth plus retain access to the cash value at anytime without qualification. (E.g. in the 10th year of the contract she needs new equipment. The cash value portion will be approx. \$200,000.00 and she can borrow up to 90% with no qualification and treat it like a business loan). The plan is set up to fully fund in 20 years so at age 60, Sarah no longer has to contribute to the plan. Plus when she retires at age 66 the plan will payout to her corporation a retirement income of approx. \$91,749.00 to age 86. If she should pass away at age 79, the corporation would receive a tax free benefit (over \$1,000,000.00) that can now be paid out to the shareholders (son, daughter, and spouse) in the form of a tax free dividend.¹

CaseStudy

Meet Sarah

Guaranteed Deposit Rate Strategy

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Variable Deposit Rate Strategy

Lump Sum or Variable Deposits to a Tax Shelter (until Jan. 2017) (age 35 - 60)

A tax-efficient and cost-effective way to meet your wealth protection goal while building a tax-deferred corporate investment portfolio. Deposits are variable to provide maximum investment flexibility. Perfect for sheltering large cash sums in Holding Companies. With hundreds of investment options, you can be sure that your deposits will be diversified in carefully chosen asset classes for the perfect combination of risk and reward.

Key Benefits:

- ✓ Tax Deferred Actively Managed Portfolio Combined With Wealth Protection
- ✓ Tax-Advantaged Withdrawals - Tax Free Estate Transfer
- ✓ Variable Deposit Options - Access to Cash Value - Liquidity
- ✓ Deposit Options - Annual, Quarterly, Monthly

Danny is 50 years old, owns a roofing and exteriors company and wants to retire in 10 years.

His accountant convinced him to set up a Holding Company many years ago to help creditor proof his earnings. He now has just over \$50,000/yr to transfer to the Holding Company but he is a very conservative investor and has only purchased GIC's with the retained earnings. The Holding Company is being taxed at 50.67% on the passive income. He discovers the Variable Deposit Rate Strategy option and can now invest the majority of his Holding Company assets in tax deferred market based investments with no upside limit to returns, but with a downside guarantee of capital - the perfect solution for Danny's risk profile. He can still borrow against the asset if his company needs cash and he can create a tax efficient retirement income in the future. ²

CaseStudy

Meet Danny

Variable Deposit Rate Strategy



Personal Pension Plan Strategy

Individual Pension Plan (IPP) - (age 45-65)

An Individual Pension Plan provides Company Owners with greater tax-deferred contribution room than an RRSP, plus deposits and fees are **tax deductible** to the business. Investment options are similar to RRSP but are Creditor Protected and Tax Deferred. Jealous of those fat Government pensions? Why not create your own.

Key Benefits:

- ✓ Employees (OWNERS) are not taxed until withdrawals are made
- ✓ IPP contribution room increases as an employee (OWNER) nears retirement
- ✓ Pension income can be split up to 50% with one's spouse (pension splitting)
- ✓ Creditor Proof - Top Ups Allowed if Market Underperforms



A 55-year-old professional, who has been incorporated for 10 years.

He establishes a Personal Pension Plan Strategy and contributes \$33,789 to the plan in year one (increasing annually) compared to the maximum \$24,270 RRSP contribution. In addition, because the business was incorporated 10 years ago, a one-time, tax-deductible contribution of \$85,965* may be made to the Personal Pension Plan Strategy. Based on an annual return of 7.5% for both plans, at age 71, the personal pension plan would be worth \$2,272,001 compared to an RRSP value of \$1,570,905 – a benefit of \$701,096. ³

*An actuarial calculation based on age, years of service and income level of plan holder.

CaseStudy

Meet Sam

Personal Pension Plan Strategy

Randy McCord, B.A.

Executive Business Director, National Best Financial Network



- ✓ Randy and his National Best Team are specialists at protection and investment strategies for Canadians.
- ✓ Randy's personal focus is **corporate clients**.
- ✓ He has a team dedicated to assisting business owners, at every stage of growth.

Business Solutions that Work

- Key Person Insurance
- Tax Sheltered Earnings
- Buy/Sell Agreements
- Tax Advantaged Retirement Income
- Tax Free Estate Transfer

His team of experienced professionals provide these valuable strategies:

- Tax Efficient Corporate Structure
- Retained Earnings Tax Shelter
- Creditor Proof Corporate Structure
- Key Person Insurance
- Buy/Sell Agreements
- Guaranteed Retirement Income Plans
- Tax Effective Succession & Estate Transfer
- Employee Retention - Health Benefit Plans

Randy is a big believer in education. Over the last 20 years, he has facilitated over 500 educational workshops for Canadians and has taught courses at Mount Royal University including "Investing in Real Estate".

He has been an investor himself for over 35 years and has been licensed in Financial Services since 2007. Randy is an alumnus of the University of Calgary.

He is also a **co-founder** of National Best Financial Network, one of the most innovative Life Insurance brokerages in Canada.

In addition, he is a Private Equity Specialist with Pinnacle Wealth Brokers.

He loves to sing and play the guitar so if you want to jam with him (or get help with your finances) contact him at randy.mccord@nbbn.ca




Testimonials

Randy has been instrumental in helping me fashion a guaranteed deposit strategy for my succession plan. When it comes to unwinding a professional corporation there are a number of factors to consider and we worked together to make sure all the bases were covered. I am happy to work with Randy and be a part of his Corporate Strategy Team.

--**Tun Myo , CA, CPA (WA, USA), Tun Myo Professional Corp**

When Prestige shareholders had questions about Key Person insurance and Buy Sell agreement funding, Randy was a valuable resource to make sure we understood the strategies and put the right plan in place. He was patient and never pushed us or rushed us to a decision. His follow up was excellent. We value his ongoing service and advice. Highly recommended.

--**Kyle Brost, Prestige Pop-Up Sprinklers**



As a sales trainer, I see professionals everyday who are great at what they do, but not so great at communication and getting the message across clearly. Randy knows his stuff, but more important, he knows how to make complex financial protection strategies understandable to his customers. We found his advice sound and his approach very consultative, certainly not the sales stereotype that characterizes many in his industry. We would recommend him to any business owner as a valuable advisor.

--**Phalan Grof Rich Grof Performance Sales Coaching**



Call National Best
Financial Network
and
Protect Your Wealth.

Contact Us Today.

Call us at **(403) 470-5254** to learn more about this strategy.

Randy McCord

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1. Based on Equitable Life - Equimax Estate Builder - 20 Pay with scheduled Additional Deposit Option and pre-tax annual withdrawal at age 65. Based on current dividend rate as of Nov 28, 2016, Illustration available upon request.
2. Based on BMO Insurance Universal Life strategy. Example dependent on qualification of the annuitant and the underwriting determination of insurable interest. Based on the Guaranteed Market Indexed Account product. For details Visit: <https://www.bmo.com/insurance>
3. Based on Lonsdale Wealth Brokers White Paper entitled - Individual Pension Plan Save taxes. Build more wealth. Available Upon Request

Disclaimer

The information herein is for informational and illustrative purposes only. It does not in any way represent an offer to purchase insurance products or securities. There are risks associated with every investment. In general, investment products that have lower risk also have lower potential returns, and investors who seek higher returns must accept higher risk. Past performance of an investment is not necessarily an indication of future performance and rates of return are not guaranteed. Some investments are only appropriate for investors who are prepared to leave their money invested for a long period of time and some are highly speculative in nature and the investor should have the capacity to absorb a loss of some or all of their investments. Suitability of an investment will be determined by the information provided in your KYC (Know Your Client) form, so it is important that all the questions are answered completely and accurately.

Protect Your Wealth.
For Business Owners