



Serre Financial

Mastering Complex Benefits Within The Income Tax Act

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About Us ...

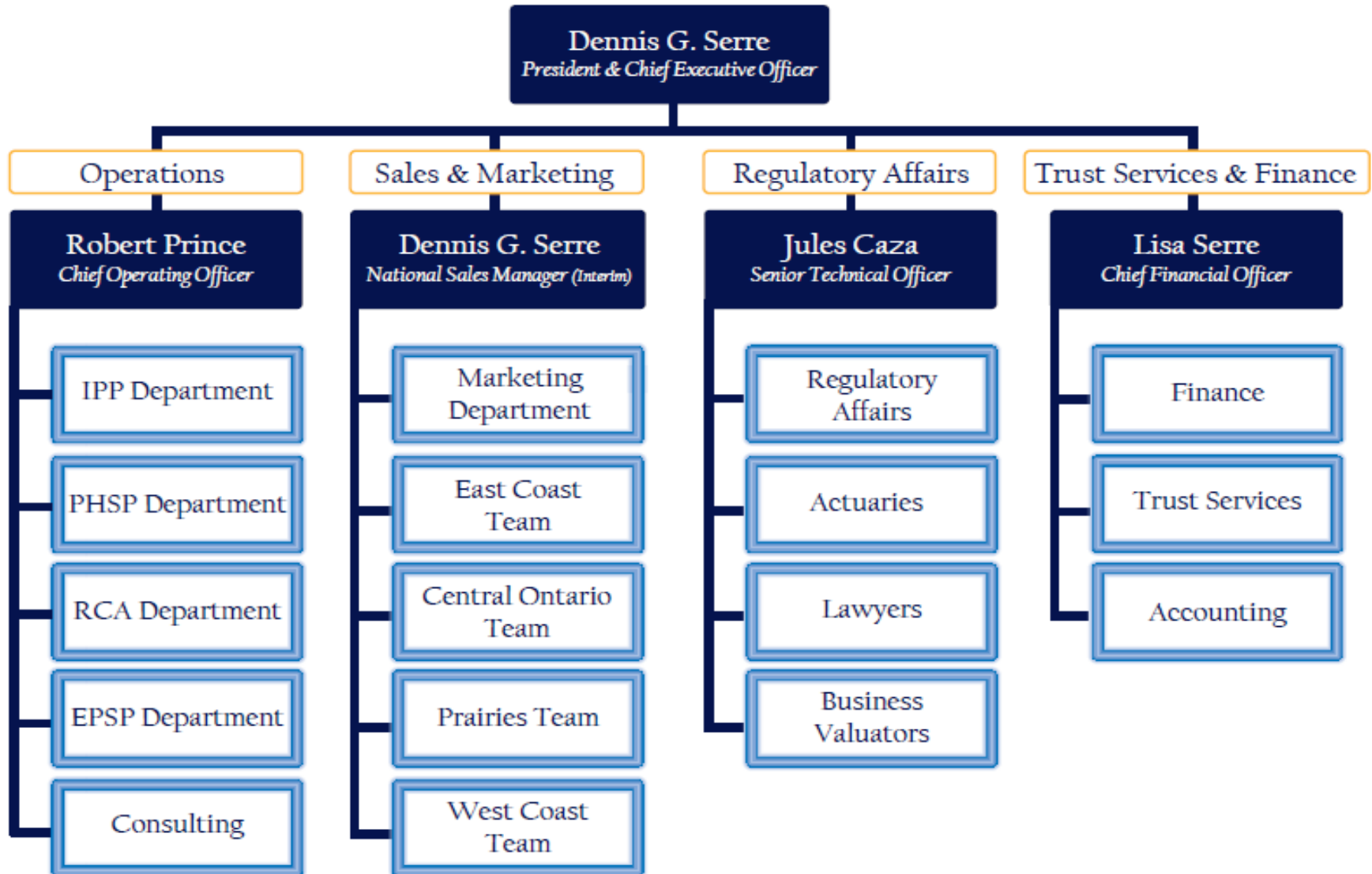
We are a Financial Services Company that focuses our expertise in aiding business owners / professionals (new and existing) and executives by mastering complex benefits and utilizing various **proven strategies** within the Income Tax Act.

We work with Advisors and their business owner clients in three main areas:

1. Increasing their Cash Flow
2. Decreasing their Tax Liabilities
3. Increasing their Retirement Benefits

We achieve this by using a number of **PROVEN** Canada Revenue Agency strategies.

Our Team ...



Key Strategies and Solutions

- Incorporation
- Family Trust
- Individual Pension Plan
- Medical Trust (formerly Health and Welfare Trust)
- Private Health Services Plan and Stop Loss Program
- Corporate Reorganization and Restructuring
- Employee Profit Sharing Plan
- Retirement Compensation Arrangement

How does Serre Financial ADD VALUE?

- Save your Clients money through tax reduction strategies and solutions
- Review both business and personal situations of the Client for maximum benefit
- Provide flexible and forward thinking solutions for tax minimization, wealth accumulation, and estate planning purposes
- Fully service filing, compliance and regulatory body requirements for solutions so that both the Client and the Advisor can focus on their businesses and what they actually get paid for

How does Serre Financial ADD VALUE?

- As fees are paid by Client directly, there is no cost to the Advisor. We work as part of the Advisor's Team for free
- Provide Advisors with current and relevant marketing pieces and documents
- Host / present at educational seminars, workshops and conference calls to introduce and review strategies and solutions
- Create WIN – WIN – WIN situations for the Client, the Advisor and Serre Financial

How do I utilize Serre Financial to benefit my client?

1. Understand the Role of Serre Financial
2. Identify Client Opportunity / Situation
3. Invite Serre Financial to the Table

1. Understand the role of Serre Financial

- Serre Financial is here to add value to you and your Team. We are part of your Team ... a “tool” in your “tool belt”
- Serre Financial aids in identifying strategies and solutions to help you meet the needs of your client
- Serre Financial can provide a client analysis to demonstrate the current situation, as well as identified strategy implementation scenarios, quantifying the benefits to the client.
- Serre Financial provides implementation, administration, compliance and maintenance for most identified strategies, allowing you to do what you are good at and what you get paid for (meeting Clients insurance needs, fund management, etc)

2. Identify Client Opportunity / Situation

- Do we have the appropriate client?
- What are the client's "care - abouts" and goals (business and family)?
- What are the client's situational factors (business and family)?
- What potential strategies may be a good fit?

3. Invite Serre Financial to the Table

Bring Serre Financial to your Client's table as part of your Team as experts in:

- Reducing tax liabilities
- Maximizing tax deferrals
- Increasing cash flow
- Increasing / maximizing retirement contributions and savings

Our focus is to obtain the best benefit for your Client by integrating both corporate and personal / family aspects of their situation.

Ask Yourself



... can Serre Financial aid in achieving what I am trying to accomplish for my Client?

Sometimes our strategies may not be the solution in itself, but rather an 'enabler' to the solution.

Case Scenario

An Advisor has contacted Serre Financial as to what opportunities there may be for a new Client they have met.

The Client's current situation is as follows:

The Client's (age 45) annual income has been \$225K, and the Client's spouse (also age 45) \$50K since incorporating their business in the year 2000. They have two children, 18 and 16 with no income and estimate their children's expenses at approximately \$30K annually. \$5K family health, medical and dental expenses are paid personally each year. The Client and spouse currently have \$375K in RRSP assets through their bank.

The Advisor has recommended Critical Illness insurance for both the couple with annual premiums of \$9.5K, as well as explained the benefits of a Universal Life policy.

The Client understands the needs and benefits for the insurance, however as they are comfortable with their current disposable income, they would like to know the most efficient way to do this. The Client has also expressed interest in saving more for retirement, but in their current situation, does not think this possible.

Case Scenario

Strategies to implement:

Employee Profit Sharing Plan (EPSP):

- Income split among all family members reducing family personal taxation

Medical Trust (MT):

- Pay for CI premiums and family health, medical, and dental expenses with corporate pre-tax dollars instead of personal after-tax dollars

Individual Pension Plan (IPP):

- Pay for increased retirement contributions and available earned IPP past service with corporate pre-tax dollars
- Portion of current RRSP assets are required to be transferred to the IPP
- Remaining portion of RRSP assets are rolled into the IPP as additional voluntary contributions permitting the business the option to expense the RRSP management fees

Insurance:

- Critical Illness
- Universal Life

Case Scenario

Creating the **WIN - WIN - WIN** scenario !

Serre Financial

Item	Fees Received From Client For
Employee Profit Sharing Plan (EPSP)	Plan Establishment, Annual Administration & Filing
Medical Trust (MT)	Plan Establishment, Annual Administration & Filing, Claims Adjudication & Processing
Individual Pension Plan (IPP)	Plan Establishment, Actuarial Services, Annual Administration & Filing
Other	Advisor becomes source for future business

Note: Serre Financial does not receive any commission split on insurance policy premiums or funds management that are a result of implementing the strategies or solutions

Case Scenario

Creating the **WIN - WIN - WIN** scenario !

The Client

Item	% Increase	\$ Benefit
Cash Flow for Year	15.3%	\$17,790
Retirement Contribution for Year	52.7%	\$16,351
Total		\$34,141
Other	- Strategy / solution costs are fully deductible by the Client's business	

Case Scenario

Creating the **WIN - WIN - WIN** scenario !

The Advisor

Item	Remuneration Type	Estimated Commission
CI Coverage Premiums	Commission	\$13,300
Family Medical Expenses	Commission	\$350
Total Retirement Savings	Asset Management	\$9,010
Universal Life Policy	Commission	\$22,500
Total		\$45,160
Other	<ul style="list-style-type: none">- Client becomes source for future business as business, personal and family needs arise- Client becomes source for referrals- Client's Accountant becomes source for referrals	

Next Steps

1. Identify Business Owner / Professional Clients

2. Call Serre Financial for Marketing Materials, Specific Strategy Education and other available tools

3. Meet as Team with Client

4. Information Gathering & Proposal

5. Presentation & Implementation



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