



Individual Pension Plan/Family Pension Plan (IPP)/(FPP)

Customized, CRA-approved solutions to plan for your unique retirement needs

What is an IPP?

An Individual Pension Plan (IPP) is a defined benefit pension plan registered with the Canada Revenue Agency (CRA), and the provincial regulator if applicable. It allows individuals between the ages of 40-71 to substantially increase their retirement savings compared to an RRSP. Expenses incurred in plan administration and asset management are deductible to the corporation, maximizing the assets available for tax-sheltered growth. Why a PHSP Solution with Serre Financial?

What is an FPP?

An Family Pension Plan (FPP) is a defined benefit plan with all the features of an IPP with one added bonus — residual assets are not deemed taxable upon death of the last surviving spouse. Rather, assets stay in the plan for the benefit of the remaining active family plan members.

Why an IPP/FPP Solution with Serre Financial?

We're big believers in IPPs (and FPPs) as vehicles to save for retirement, but they have to be the right fit. We know the best plans are customized top to bottom. Unlike the assembly-line products of our competitors, our CRA-approved solutions integrate all factors — retirement goals, business exit strategies, specific family member needs and more. We know family is everything — that's why we take the time to help you identify these personal priorities and incorporate them into your longterm goals. In short, we work with you to understand your unique circumstances then develop an IPP or FPP solution that best answers these needs with the highest net benefit. Find out how a Serre Financial IPP or FPP could benefit you with a free quotation. (over)

Consider the Highlights:

- Customized RCA review and planning by one of Canada's most trusted RCA solutions providers
- Free quotation
- Free quotation to assess how we can meet your unique needs, set out costs and pinpoint the net benefit of our IPP/FPP solution
- Plan customization integrating all unique circumstances and goals of each client, up to and including your ideal business exit strategy
- Larger regular contributions than an RRSP (up to 70% more)
- Contributions available for prior years of employment
- Assets secured from creditors
- Multiple corporations may participate in making tax deductible contributions
- Multiple individuals may participate in one plan
- All administration and management fees are fully deductible

For more information, contact us at 1-866-927-0111 or at services@serre.ca