



INTEGRIS

A Smarter Way
To Save For
Your Future®



Understanding the Personal Pension Plan™



What is a Personal Pension Plan™?

It is a Canadian tax-savings solution for business owners and incorporated professionals looking for a better way of saving for their retirement. As compared to an RRSP, the pension solution allows up to 60% greater tax-deferred compounding until the individual retires.

Why own this solution?

Shelter More Income - The ability to build a larger retirement nest-egg by increased contribution levels on an annual basis.

Safety of Your Assets - Your savings within a pension plan are protected from the claims of trade creditors and furthermore, we offer tax-exempt roll-over of existing RRSP assets which will provide further protection of all registered assets.

Tax Deduction of Fees - The ability to deduct all investment, actuarial, administration and trustee fees related to your account from corporate income.

Mitigating Market Losses - The Pension Plan allows the sponsor to make additional tax-deductible contributions each year to top up your account if investments return less than 7.5% to ensure full funding of your pension plan.

Contribution Flexibility - We offer a combination plan that allows you to switch between Defined Benefit and Defined Contribution components to allow for changes in the economic climate of the business.

Greater Scope for Investments - INTEGRIS provides the flexibility to invest in a wide range of non-traditional investment vehicles that are otherwise not available inside of an RRSP.

Features	INTEGRIS™ PPP®	IPP	RRSP
Maximum Annual Contribution Limit	\$ 27,230 - \$ 44,731*	\$ 18,855 - \$ 44,731	\$ 26,500
Flexibility to Choose Contribution Options (Defined Benefit or Defined Contribution)	Yes	No	No
Fiduciary Oversight	Yes	No	No
Broader Investment Options	Yes	Yes	No
Robust Creditor Protection	Yes	Yes	No**
Tax Deductible Administration & Investment Management Fees	Yes	Yes	No
HST 33% Credit Refund	Yes	Yes	No
Deduction of Interest on Borrowing	Yes	Yes	No
Full Service Administration	Yes	Yes	No
Ability to Make Additional Tax Deductible Contributions During Market Volatility	Yes	Yes	No

*Increased contribution levels are dependent on age of plan member.

**RRSP may be protected by Provincial legislation.

For more information,
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“For us, acting in the best interest of our pension clients is at the heart of what we do. This is in fact a legal obligation set out in the Pension Benefits Act. We are the private sector equivalent to the Ontario Teachers’ Pension Plan Board - a fiduciary of our clients.”

Jean-Pierre A. Laporte, B.A. M.A. J.D.
Chief Executive Officer

How much more can be saved in a PPP®?

This table show permissible contributions by age in the Personal Pension Plan™ (where salary is \$151,278 or more):

Age	INTEGRIS™ PPP®	RRSP	‡ Extra Contribution
40	\$ 28,501	↑ \$ 26,500 ↓	\$ 2,001
45	\$ 31,307		\$ 4,807
50	\$ 34,389		\$ 7,889
55	\$ 37,775		\$ 11,275
60	\$ 41,494		\$ 14,994
64	\$ 44,731		\$ 18,231

‡ Legal Notice: Figures are based on tax laws and actuarial standards in effect as of January 1, 2019, and are for illustrative purposes only. Individuals should consult their professional advisors as to their own circumstances.

These examples illustrate potential additional deductions from corporate income tax:

Fee example:

A 1% fee on assets under management of \$200,000 would generate an annual \$2,000 corporate tax deduction.

Market loss example:

If assets in a plan do not grow as expected additional corporate deductions are permissible.

Who is INTEGRIS Pension Management?

INTEGRIS Pension Management Corp. is a private Canadian based company that offers peace of mind by providing access to highly experienced actuaries, pension and compliance officers. We have built strong strategic alliances with some of Canada’s highly regulated and well-capitalized companies to offer you the best-in-class service providers.



For more information,
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