



## Attract High-End Clients to Your Financial Consulting Business!

Dear Professional,

***“Businesspeople are looking for financial professionals who are positioned in the role of wealth manager—someone who can see and understand the affluent and wealthy business owner’s big-picture needs by constructing customized strategies”***

—From the foreword

Do you examine your clients’ long-term goals? Tailor strategies that preserve their assets, avoid unnecessary tax burdens, and protect against creditors? Ensure that their accumulated wealth is distributed to themselves, their family, their estate, and charities?

*If not, are you ready to?*

### **The Smartest Tax Solution You Can Offer to Business Owners and Senior Executives**

Individual Pension Plans (IPPs) are a successful person’s answer to registered retirement savings plans. These “super-sized RRSPs” offer the very best tax and retirement savings solution for individuals aged 40 years and older who have a T4 income over \$105,600 and work for an incorporated business. IPPs can also be combined with other sophisticated tax-saving solutions, such as employee profit-sharing plans.

With baby boomers approaching retirement, IPPs will become a cornerstone of pension planning for affluent and semi-affluent individuals. Experts predict that registered IPPs will grow to more than 300,000, representing \$200 billion in assets by 2020.

**This boom is expected to generate up to \$6 billion in new annual revenue for Canadian financial firms, public accountants, financial advisors, and actuaries.**

*The Essential Individual Pension Plan Handbook*, new from Butterworths, gives you a solid foundation in IPP theory and practice. While competitors continue to focus on outdated financial products that don’t serve clients’ long-term needs, you can begin to offer customized, holistic pension solutions to high-end clients, today.

Together with expert contributors from Canada and the United States, lead author **Peter J. Merrick, BA, FMA, CFP, FCSI**, explains:

- Why market forces are transforming IPPs from a little-known strategy into a critical retirement planning tool
- Why IPP’s are an RRSP Upgrade - how hundreds of thousands of additional tax-deferred income dollars can be invested into an IPP structure—far above the contribution limits of a traditional RRSP
- How to manage the life cycle of an IPP, from setting it up through to winding it down
- How to comply with the tax and pension laws and industry standards governing IPPs—avoiding financial loss and liability for your clients and yourself

Over, please

- Options in the event of death, disability, or divorce
- The most advanced investment strategies available today for IPP portfolios—allowing your clients to further maximize their retirement savings while balancing healthcare costs and other business expenses
- Pension terminology you need to know to enter the IPP market, found in the Pension Glossary (Appendix D)

### Start Leading the Financial Consulting Pack

Also included is **The 21<sup>st</sup> Century Advisor's IPP Concept Presentation Kit**. This kit covers what it will take to be a successful financial consultant in the years to come and give you the tools to do it.

Learn how to:

- Sell the value of the IPP solution to prospective clients so they will take action immediately
- Become an effective IPP seminar presenter and turn public speaking engagements into lucrative consulting opportunities
- Build credibility through writing articles and books and gaining court media attention to grow your consulting business

Get your share of the billion-dollar boom in new annual revenue for financial consultants in the 21<sup>st</sup> century—before your competitors jump on the bandwagon. *The Essential Individual Pension Plan Handbook* shows you how!

To order your copy(ies) today, visit us online at [www.lexisnexis.ca/bookstore](http://www.lexisnexis.ca/bookstore), email [customerservice@lexisnexis.ca](mailto:customerservice@lexisnexis.ca), call toll-free at **1-800-668-6481** or fax **1-800-461-3275**.

Sincerely,



Vivianne Rankin  
Marketing Manager, Offline Product

P.S. Review *The Essential Individual Pension Plan Handbook* for 30 days without obligation<sup>†</sup> and return it if you are not completely satisfied. Order today at [www.lexisnexis.ca/bookstore](http://www.lexisnexis.ca/bookstore).

<sup>†</sup> Pre-payment required for first-time purchasers.

New!

# The Essential Individual Pension Plan Handbook

Lead Author: Peter J. Merrick, BA, FMA, CFP, FCSI

Foreword by Mort Shapiro

## Attract High-End Clients to Your Financial Consulting Business!

Individual Pension Plans (IPPs) will become a major component of Canadian pensions practice as baby boomers approach retirement. IPPs offer the very best tax and retirement savings solution for individuals 40 years and older who have a T4 income over \$105,600 and work for an incorporated business.

## RRSP Upgrade!

Hundreds of thousands of additional tax-deferred income dollars can be invested into an IPP structure—far above the contribution limits of a traditional RRSP. **Thanks to these advantages, experts predict that IPPs will create up to \$6 billion in new annual revenue for financial firms, public accountants, financial advisors, and actuaries.**

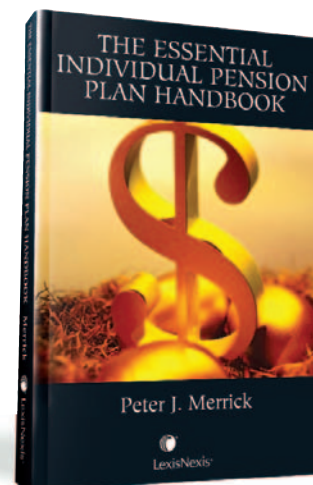
*The Essential Individual Pension Plan Handbook* provides the foundation you need to offer IPPs to affluent and semi-affluent clients nearing retirement. You'll also learn how to pair IPPs with the most advanced tax solutions available today—giving you the edge over consultants who focus on outdated financial products that don't meet clients' long-term needs.

In this book you'll discover:

- Why IPPs are the best retirement planning vehicle for business owners and senior executives
- How IPPs developed and the market forces behind their growing importance
- How to set up, maintain, and wind up an IPP
- How to meet the stringent compliance requirements of IPPs to avoid financial loss and personal liability
- Complementary solutions that help your clients save even more for retirement—including employee profit-sharing plans, retirement compensation arrangements, and life insurance

\$65 + GST

Approx. 256 pages • March 2007 • Softcover  
ISBN: 9780433454007



## PLUS, The 21<sup>st</sup> Century Advisor's IPP Concept Presentation Kit

Use these expert tools and insights to ensure your financial consulting practice thrives in today's challenging marketplace:

- Criteria for identifying IPP candidates
- Actuarial calculations that reveal the savings and compound interest advantages of IPPs over RRSPs
- Answers to clients' possible objections to IPPs
- Public speaking techniques for delivering effective IPP seminars
- In-depth advice on marketing your practice through article writing, networking, and referrals

## An Ideal How-To Resource for:

- **Accountants** who need to understand the broad range of products and strategies available to their clients in order to stay competitive.
- **Financial and Investment Advisors** looking for new, holistic strategies to help their clients preserve and grow their wealth.
- **Insurance Companies** who act as custodians of the assets inside an IPP.
- **Academic Institutions** who teach courses on IPPs, executive compensation, and benefits.
- **Chief Financial Officers and Human Resources Officers** of incorporated businesses who must manage pensions and benefits for all employees.

## About the Author

**Peter J. Merrick, BA, FMA, CFP, FCSI** is the President of Merrick Wealth Management Inc. He specializes in financial planning, investment, risk management, estate planning, and executive benefit and pension fields. He is regularly retained by some of Canada's largest financial institutions, accounting, and legal firms to provide executive benefit consulting, succession, and estate planning solutions to owner-managed businesses. A frequent speaker and writer, he is the author of the Canadian Securities Institutes course on individual pension plans.