



The IG Private Wealth
Planning Experience



Table of contents

3	Introduction
5	Your IG Consultant
6	Access to specialists
7	Advanced support
10	Getting to know you
13	Creating your plan





A specialized team working towards a common goal: **Your financial well-being.**

At IG, we believe that wealth is about more than investing – it's about all aspects of your family's financial well-being, future and legacy.

That's why our valued clients can expect an exceptional level of personalized service and comprehensive financial planning expertise that proactively responds to their full family picture today and for years to come.

Whether you require highly specialized tax and estate advice, business succession planning, or tailored investment solutions – the **IG Private Wealth Planning Experience** is uniquely designed to bring our dedicated team of IG financial experts to you.



Expertise. Teamwork. Trust.

The **IG Private Wealth Planning Experience** is a deeply collaborative, streamlined process that will bring together an integrated team of financial professionals best suited to your needs. As a client, you can expect:

- Individualized plans that consider all areas of financial planning and multigenerational goals.
- Access to a network of highly specialized regional and head office experts.
- A disciplined, yet flexible approach that proactively adapts to your needs and today's ever-changing world.
- Clarity and confidence for even the most complex financial planning decisions.

The depth and expertise of our team will adapt to the complexity of your needs and will always be coordinated by your IG Consultant.

We are also committed to working with clients' existing personal advisors and other professional partners, to evaluate every opportunity to help grow and preserve your wealth.





Your IG Consultant

The IG Private Wealth Planning Experience starts with you and your IG Consultant. We will clarify your financial planning needs and tailor a service offering that best suits you.

Your IG Consultant will:

- Through initial discussions, confirm your investment objectives and time horizon, identify your cash flow needs and wants, and ask you about your financial goals.
- Work with you to create a personalized IG Living Plan™ – a comprehensive financial plan that can be adjusted as life and family circumstances change.
- Determine details of potential sources of retirement income and estimated retirement expenses.
- Identify optimal income and withdrawal strategies for retirement.
- Consider the tax position for you and your spouse (if applicable), relative to the types of investment income you earn.
- Coordinate personal investing to ensure appropriate overall asset allocation and maximum tax efficiency.
- Recommend managed investment solutions that complement your financial plan.
- Explore a “what if” analysis to test different scenarios based on your lifestyle choices, new goals, economic shifts or life-changing events.
- Assess your estate planning needs to help identify any gaps or need for further analysis.

Depending on your specific financial planning considerations, your IG Consultant may also engage additional specialists and advanced support for more complex situations.



Access to specialists

Working closely with IG Consultants in their region office, IG's extended team of specialists is dedicated to an enhanced client experience and further strengthening of each Consultant's service offering.

Wealth planning specialists

Our wealth planning specialists offer an additional dimension through synchronized portfolio and individual securities advisory services. They can:

- Provide comprehensive investment analysis for our clients, in accordance with their individual financial plan and unique needs.
- Provide expert insight and analysis by applying the principles of diversification and portfolio construction aligned to both your investment time frame and risk tolerance.

For more complex portfolios, wealth planning specialists work in collaboration with a team of **portfolio strategists** to analyze and customize investments. All portfolio strategists have their Chartered Financial Analyst (CFA®) designation.

Mortgage advisors

Flexible lending and cash flow management solutions are available to address your current needs, while you work towards building wealth for your future.

Our mortgage advisors can help you:

- Optimize your cashflow to get the most out of your money
- Implement advanced borrowing strategies to build your wealth
- Analyze and restructure your debt to reduce interest costs and put more money in your pocket
- Create liquidity to ensure easy access to funds as needed
- Take full advantage of your home equity

From reducing interest costs by restructuring debt, to minimizing tax obligations with the right planning strategy – we can help build personalized solutions to help you achieve your financial goals.

Insurance & estate planning specialists

Our insurance and estate planning specialists will work with your IG Consultant to create an insurance plan that can meet all of your needs, leveraging solutions

from the country's largest insurance companies. Our insurance and estate planning specialists can help you:

Risk management

- Maintain your family's standard of living in the event of a premature death
- Replace your income if you cannot work due to illness or disability
- Provide funds in the event of a sudden critical illness

Business owners/professionals

- Analyze funding requirements for a shareholders' agreement or corporate debt
- Design unique benefit solutions for key employees and executives
- Examine the use of tax-sheltered life insurance as an alternate asset class to manage a portion of your passive investment portfolio, while maximizing the use of your corporation's capital dividend account

Estate planning

- Implement inheritance and legacy planning strategies
- Preserve your wealth for your family while minimizing tax effects
- Provide liquidity to allow for a fair distribution of assets
- Fulfill philanthropic and charitable giving wishes



Advanced financial planning support

Advanced Financial Planning support to help clients make complicated decisions, more confidently.

If your situation is more complex, the IG Private Wealth Planning Experience offers advanced support provided by an industry-leading multidisciplinary team of head office experts.

Our Advanced Financial Planning team includes tax accountants, estate lawyers (and notaries in Québec), financial planning specialists, pension specialists and individuals with various types of advanced expertise.

Working collaboratively with IG Consultants and Regional Specialists, the Advanced Financial Planning team has helped guide Canadians across a range of situations and goals.

They have expertise in a number of areas, including personal, corporate and trust taxation, estate planning, family property matters, trusts and disability planning, charitable giving and farm taxation.

[!\[\]\(17413706fd4997a1a4bdf85c6864eee1_img.jpg\) Meet the members of IG's Advanced Financial Planning team](#)



Creating value in complex situations

The IG Private Wealth Planning Experience may be particularly valuable to individuals and families with more complex needs. Here are some examples of when advanced support may be required:

Business owners

Our team of accountants and lawyers has extensive experience in helping business owners identify tax efficient compensation strategies, as well as exit and succession strategies aligned with their short and longer-term objectives, both business and personal.

Retired business owners

If you previously owned a business and now have extensive assets in an investment holding corporation, your situation may require specialized advice. Retirement income planning and estate planning in these scenarios requires a team of experts who can navigate the complexities of corporate and personal

taxation to arrive at recommendations that improve tax efficiency and income longevity and, if important to you, maximize the transfer of wealth to the next generation or charitable organizations.

Professionals

Depending on your personal circumstances, objectives and the nature of your practice, professional corporations can provide opportunities for tax deferral, income splitting in retirement and enhanced retirement security. Our team of experts can provide a holistic analysis that will allow you to make informed decisions and have the confidence that you are taking advantage of every available opportunity.

Intergenerational wealth planning

If you will be leaving a large estate, we can assist in structuring your estate and/or provide an explanation as to when the use of a trust may be appropriate. We can help you plan for potential tax liabilities, review how to best structure any charitable gifts, and also assist in discussions regarding assets that are of particular importance to you, such as a vacation property.

Estate planning for non-traditional families

If you have a more complex family structure, including a former spouse, common-law spouse (otherwise known as a de facto spouse in Québec) or perhaps children from a previous relationship whom you wish to include as part of your estate plan, you may require more specialized advice.

Estate planning for beneficiaries with a disability

If you intend to leave part or all of your estate to a beneficiary with special needs, we can provide you with information on how to pass assets to them in the most effective manner.

Farmers and fishers

If you are in the agricultural or fishing industries, you may require more advanced tax and estate planning support, particularly if you would like to pass your agricultural/fishing business on to the next generation.




Pensions and executive compensation

If you are a member of a pension plan (including an individual pension plan or retirement compensation arrangement) or you have received other types of executive compensation (including employee stock options or restricted share units), we can answer your questions. From complex tax issues to the possible commutation of your pension plan, our experts can help.

Real property

If you own extensive real property assets (either personally or through a corporation) that may have accumulated significant capital gains, you may require specialized advice if you intend to pass those assets on to the next generation.

These are just some examples of when complex situations may require more advanced planning. Your IG Consultant will engage our Advanced Financial Planning team to ensure that the appropriate experts are involved when creating your IG Living Plan. For examples of how our planning approach has helped clients, please visit igprivatewealth.com.

A scenic mountain landscape with two hikers in the foreground and a quote overlay. The hikers are walking away from the camera on a grassy trail, carrying backpacks. The background features rugged, rocky mountains with patches of snow and dense evergreen forests. The sky is filled with soft, golden light, suggesting a sunrise or sunset. A dark blue rectangular box is overlaid on the lower right portion of the image, containing a quote in white text.

“Financial planning is not about the easy questions; it’s about building plans that answer the tough questions.”

Damon Murchison,
President and CEO of IG Wealth Management



Getting to know you

In order to create your comprehensive financial plan, we begin by getting to know your situation and gathering important information. We will ask you about:

Personal objectives

Questions to consider, may include:

- When would you like to retire? What are your current anticipated sources of retirement income? What sort of lifestyle would you like in retirement?
- Do you anticipate any large expenditures in the future, such as the purchase of a recreational property?
- If you are a business owner, do you have a business succession plan in place? Do you anticipate selling your business?
- Who would you like to benefit from your estate? Have you created a plan for transferring your wealth to the next generation? Do you have charitable objectives?
- What concerns do you have about any potential tax liabilities you may have now or at the time of death?

Family structure

The people who form part of your immediate family may dictate who may have legal rights to part or all of your estate.

Key questions may include:

- Do you intend to leave any of your estate to a beneficiary with a disability?
- Do you have a vacation property or other specific asset that you would like us to give special consideration to?
- Are you concerned about the ability of some of your heirs to manage large sums of money?
- Are you concerned about what may happen in the event of separation or divorce?

Assets and income

We will need a clear picture of what you own, and how you own it. For example: Do you own your assets personally? Through a corporation? Joint with someone else? In a trust?

It will also be important for us to understand all of your sources of income and projected cash flows.



Key documents

In addition to the questions we may discuss, we will also ask you to provide copies of certain documents to provide an accurate picture of your individual situation. These documents may include:

Individuals

- Investment statements (no more than three months old)
- Insurance policies and policy statements
- Mortgage, debt and credit statements
- Benefits/compensation package
- Will, power of attorney and health care directive (or protection mandate in Quebec)
- Federal and provincial tax returns (no more than 18 months old)
- Trust agreements
- Domestic contracts, such as: Cohabitation contract, marriage contract, separation agreement or divorce decree

Business owners, incorporated professionals, and farmers/fishers:

- Financial statements for any operating and holding companies (no more than 18 months old)
- Federal and provincial T2 corporate tax returns for each corporation (no more than 18 months old)
- A description of the classes of shares of your corporations
- Organizational chart of your corporate structure
- Shareholders' or partnership agreement

Protecting your privacy

All personal information you share with us is confidential and will be handled in accordance with the Collection, Use and Disclosure of Information provisions outlined in our account opening booklet. You can also find out more information about IG Wealth Management's practices regarding privacy by reviewing the comprehensive privacy notice on our website, [ig.ca](https://www.ig.ca).





“It’s not just about the destination. A great financial plan adapts along life’s journey.”



Creating your plan

Once we receive all the required background information and documentation, we will engage the appropriate types of professionals and core team to work on your plan.

01 Analyze and discuss internally

Our experts will analyze the information and documentation that you provide. They will then meet as a group to discuss which financial planning strategies would be most appropriate for your situation.

02 Assess which strategies will work best

Working collaboratively, we'll create a financial plan for you based on our combined skill set.

All your interactions with our specialists will be coordinated through your IG Consultant to ensure a streamlined experience.

In some cases, our Wealth Planning Specialists may confirm information you have previously provided to ensure accuracy and to complete our required "Know Your Client" obligations.

03 Present a holistic plan that clarifies your complete financial picture

Once we have determined which strategies may be most appropriate for you, we will schedule a meeting to present the plan (although in some cases we may need to meet with you on several occasions to discuss different components of the plan depending upon how many items we've identified for discussion).

Whatever timing and schedule work best for you, our aim is to ensure we have a complete picture before presenting a holistic, final plan to you.

- We generally book a follow-up meeting about four to six weeks after receiving all required information and documentation.
- In some cases, we may find that we require additional information before completing your plan.
- Timing will be determined in part by how long it takes to gather the required information, and how complex your personal situation may be.

04 Work collaboratively with your other advisors

Once you are comfortable with the strategies we have recommended, we will work with you to implement any required changes to your plan.

In some cases, our analysis may show that some of your legal documents, or perhaps your corporate structure, should be updated. Although we cannot provide legal or accounting services, we can help you find lawyers and/or accountants with the requisite expertise (if you do not already have advisors whom you work with).

If needed, with your consent, our experts may be available to participate in discussions with your external advisors to assess your situation in order to create a plan that is consistent with the advice you are receiving from your other professional advisors.



05 Proactively monitor, review and adjust your plan

After your plan has been updated, your IG Consultant will monitor its progress by meeting with you periodically to review your situation.

It will be important to advise your IG Consultant if there have been any changes to your personal situation that we should be aware of.

Lastly, although you would generally only meet with your IG Consultant on a go-forward basis, we can re-engage any of our specialists in the future to review additional documentation upon your request.

To learn more about the IG Private Wealth Planning Experience and accessing our complete suite of experts, please contact an IG Consultant.

Visit igprivatewealth.com to explore recent financial planning insights and ideas from our thought leaders.





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Note that 'mortgage advisors' are licensed professionals and equivalent to the following titles per province: Sub Mortgage Broker/Mortgage Broker in British Columbia, Mortgage Associate/Mortgage Broker in Alberta, Associate/Mortgage Broker in Saskatchewan, Salesperson/Authorized Official in Manitoba, Mortgage Agent/Mortgage Broker in Ontario, Mortgage Broker in Quebec, Mortgage Associate/Mortgage Broker in New Brunswick, Associate Mortgage Broker/Mortgage Broker in Nova Scotia, or Mortgage Broker in Newfoundland & Labrador.

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