

# The IG Private Wealth Planning Experience

## 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.

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

### 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 advanced financial planning specialists.
- 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.

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.



### Areas of expertise

Executive compensation | U.S. cross-border issues | Business succession | Family law questions  
Philanthropic planning | Corporate and personal taxation | Legacy planning | Retirement income planning

# Creating value in complex situations

The **IG Private Wealth Planning Experience** may be particularly valuable to individuals and families with more complex needs. For example:

## **Business owners**

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 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.

## **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.

## **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 to the next generation.

---

Contact your IG Consultant for more information.



[igprivatewealth.com](http://igprivatewealth.com) / [f](#) / [t](#) / [v](#) / [in](#)

Mutual funds and investment products and services are offered through Investors Group Financial Services Inc. (in Québec, a Financial Services firm). Additional investment products and brokerage services are offered through Investors Group Securities Inc. (in Québec, a firm in Financial Planning). Investors Group Securities Inc. is a member of the Canadian Investor Protection Fund. Insurance products and services distributed through I.G. Insurance Services Inc. (in Québec, a Financial Services Firm). Insurance license sponsored by The Canada Life Assurance Company (outside of Québec). Investors Group Trust Co. Ltd. is a federally regulated trust company and is the mortgagee. Mortgages are offered through I.G. Investment Management, Ltd.\* Inquiries will be referred to a Mortgage Planning Specialist (in Ontario, a Mortgage Agent, and in Quebec and New Brunswick, a Mortgage Broker). In NB & ON, registered as a Mortgage Brokerage (ON-License #10809) and Mortgage Administrator (ON-License #11256), and in QC, registered as a financial services firm (QC-License #2400376104). Trademarks, including IG Wealth Management and IG Private Wealth Management, are owned by IGM Financial Inc. and licensed to subsidiary corporations. © Investors Group Inc. 2021. CVP2171HNW\_E (06/2021)