



INTEGRIS

THE INTEGRIS PPP®

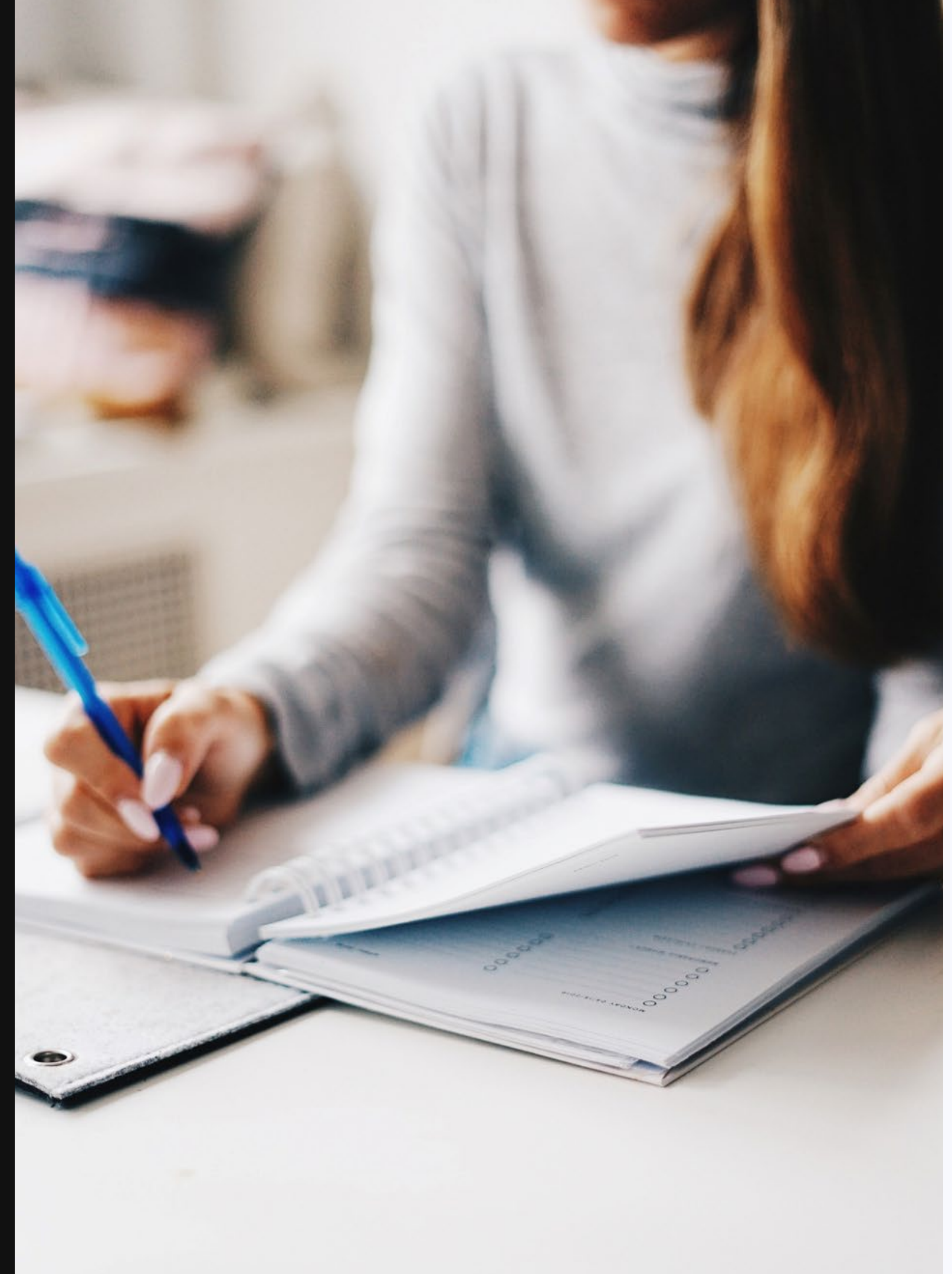
Frequently Asked Questions and Answers for Clients and Advisors





Agenda:

- Who are we?
- How can we work together?
- What is a Personal Pension Plan?
- Who is ideal client and when is best to start?
- Legal Framework? And why isn't everyone doing it?
- Next Steps



Who are we?

Secure Your Future with the Most Tax-Efficient Retirement Solution

INTEGRIS empowers incorporated professionals and C-suite executives with a high-caliber Personal Pension Plan (PPP®)—a smarter way to save for retirement. Acting as a fiduciary between the government and regulated companies in Canada, we design and implement customized pension strategies that maximize tax advantages and ensure lifelong compliance. While we don't invest assets, we provide the expertise to help you build and sustain a secure financial future.

A Proud Moment for a co-founder of INTEGRIS



In 2012, Jean-Pierre received the Queen Elizabeth II Diamond Jubilee Medal for his leadership in the development of new forms of retirement savings plans.

How we work together:

- INTEGRIS takes care of the non-investment related activities of the plan (administration, legal, compliance, actuarial, record keeping, structural recommendations, tax optimization reviews etc.)
- Advisors take care of the investment management duties
- Actuaries crunch the numbers and provide information reports (AVRs, Benefit Statements, communicate annual funding limits etc.)
- Accountants will code the corporate deductions (T2) and code the Pension Adjustment (worksheet provided)



What is a Personal Pension Plan?

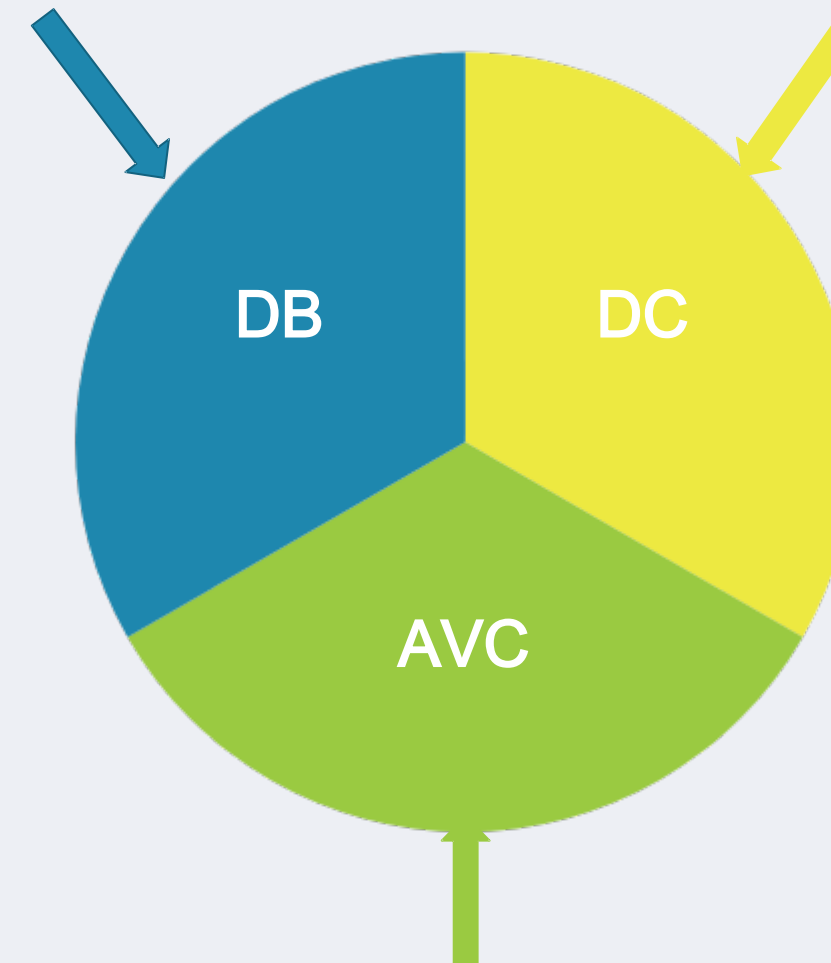


Defined Benefit Component:

- Current Service & Past Service (Including Qualifying Transfer)
- Locked-in

Defined Contribution Component:

- 1% of T4 Income
- Locked-in



Additional Voluntary Contributions:

- Not Locked-in
- Allows transfers-in of additional RRSP assets in order to tax deduct Investment Management Fees.
- 0% to 17% voluntary employee contributions

What is a Personal Pension Plan?

5 Tax Deductions

01 PPP® Contributions

02 Administration & Investment Management Fees

03 Special Payments

04 Buy Back of Past Service

05 Terminal Funding

What is a Personal Pension Plan?

A SMARTER
WAY TO SAVE
FOR YOUR
FUTURE

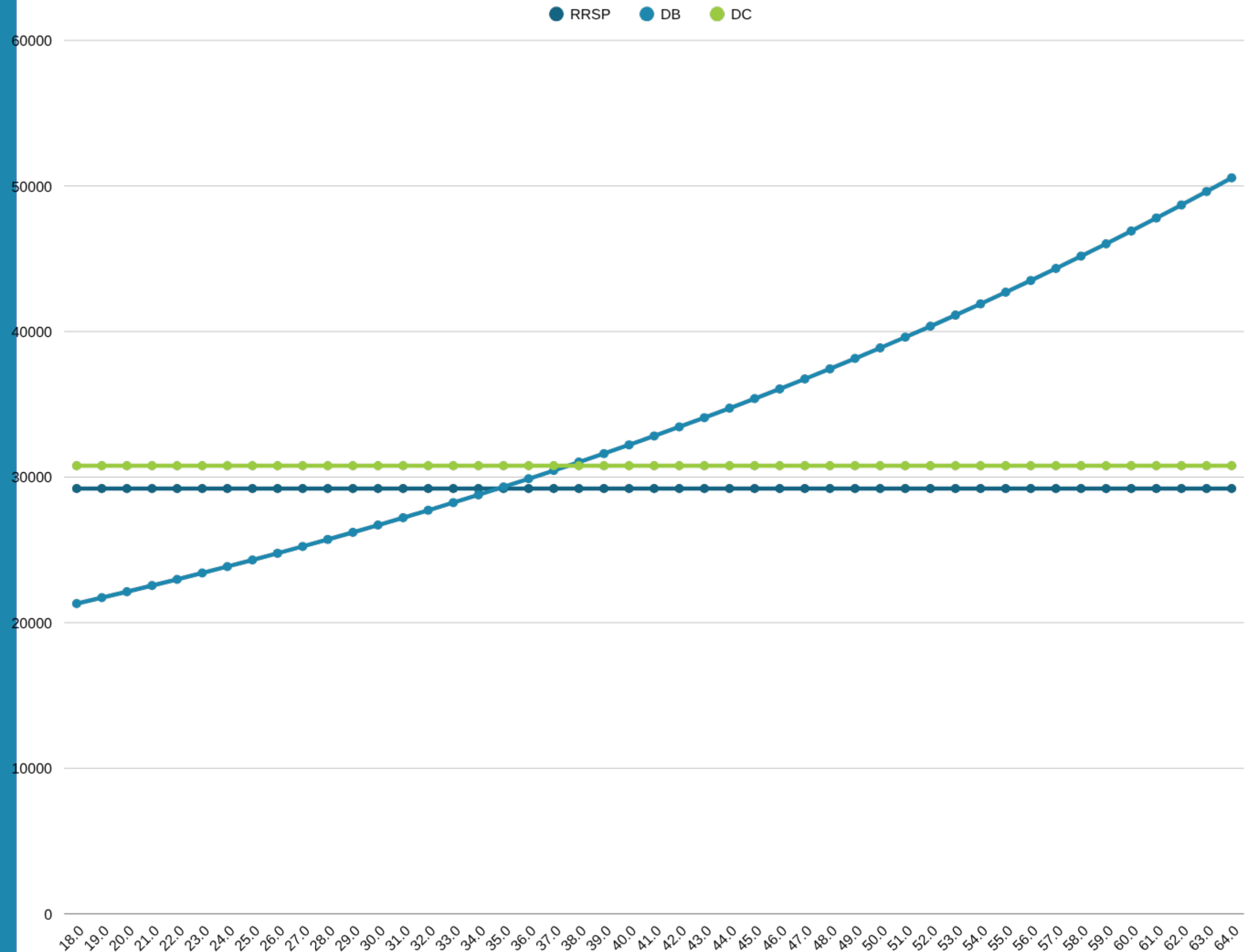
How much more can be saved in a PPP®?

This table show permissible contributions by age in the
Personal Pension Plan TM (where salary is \$187,657 or more):

Age	INTEGRIS PPP®	RRSP	+ Extra Contribution
		\$ 32,490	
45	\$ 38,361		\$ 5,871
55	\$ 46,286		\$ 13,796
64	\$ 54,809		\$ 22,319

Legal Notec: Figures are based on tax laws and actuarial standards in effect as of January 1, 2025, and are for illustrative purposes only, individuals should consult their professional advisors as to their own circumstances.

We use the highest contribution limits based on age or need.





Who is the ideal client?

- Canadian incorporated company
- Primary owner earning T4 income over \$75,000
- Positive cash flow with retained earnings for corporate savings
- Seeks strategic tax deductions
- Interested in tax-efficient wealth transfer to the next generation

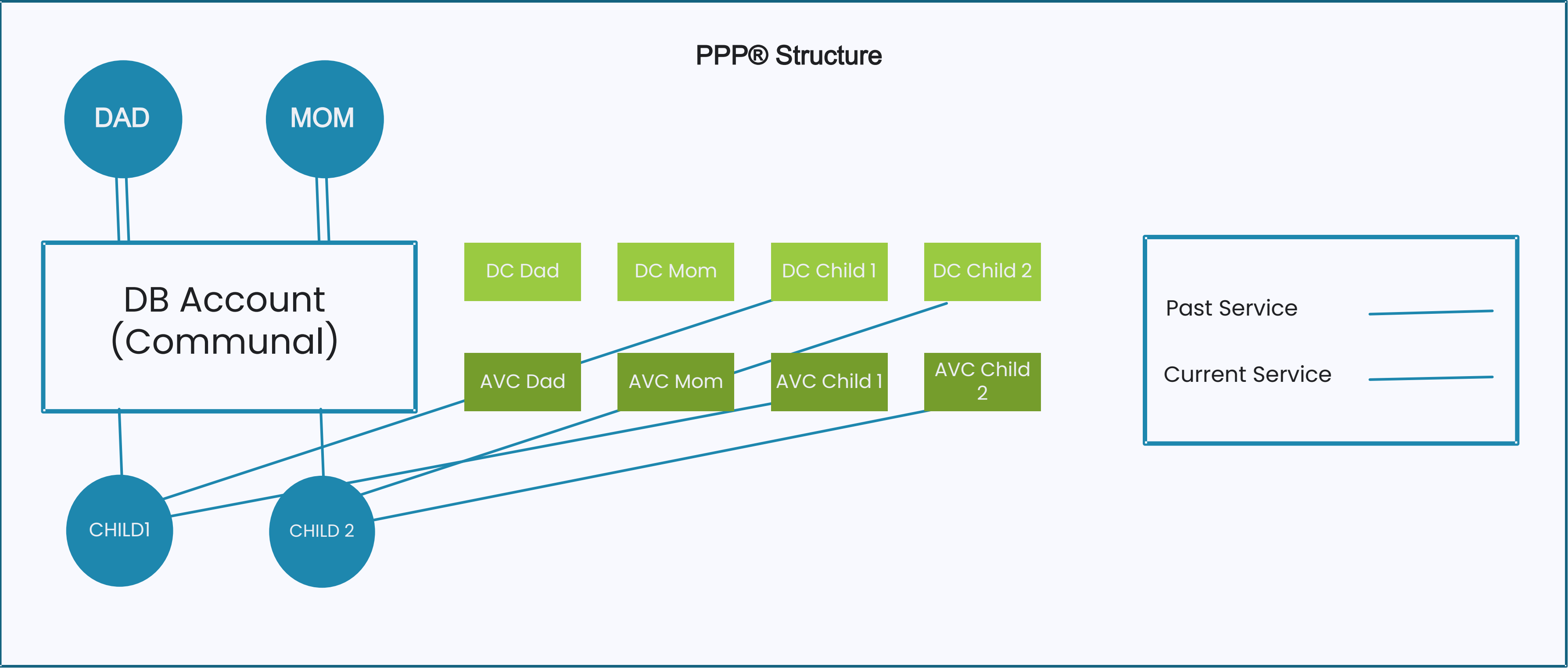
Ideal client #1

Family business

- Unlike RRSPs, on death of PPP® member in retirement, assets are considered surplus
- Surplus can be used to fund the future pension benefits of surviving plan members (children working for the corporation, part time or full time, reduces purchase price if taking over)
- No deemed disposition and no probate fees
- One PPP® per household



Example – Multi-generational PPP®



Ideal client #2 Professional

- Reduce taxes on passive income (TOPI)
- Lowers corporate taxes payable (additional write-offs)
- Highest level of credit protection in Canada
- Pension style investing (non-RRSP eligible asset classes)
- Preferential tax treatment when retiring in some places outside Canada (no departure tax, as low as 15% withholding)



Legal Framework

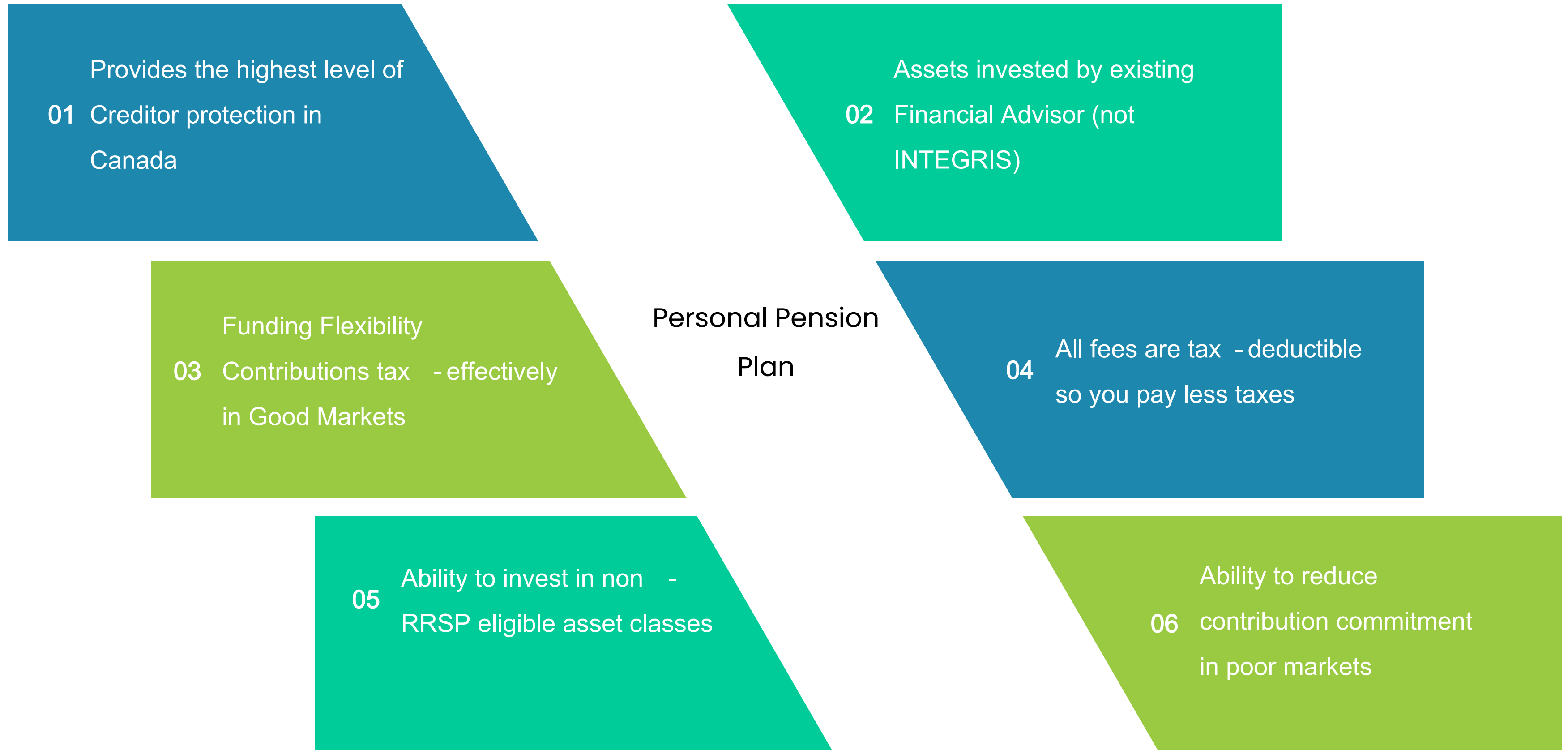
- These regulations originate from the first Income Tax Act of 1917.
- Intergenerational wealth transfer follows the same principles as other defined benefit plans.
- While the rules may change, they are often grandfathered to protect existing arrangements.
- The Canadian government generally avoids targeting pensions in its policy changes.

AMOUNT OF INCOME TAX PAYABLE		
Unmarried persons and widows without dependent children	Other Individuals	Corporations and Joint Stock Companies
\$	\$	\$
0	0	0
100	100	100
200	200	200
300	300	300
400	400	400
500	500	500
600	600	600
700	700	700
800	800	800
900	900	900
1,000	1,000	1,000
1,100	1,100	1,100
1,200	1,200	1,200
1,300	1,300	1,300
1,400	1,400	1,400
1,500	1,500	1,500
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32,400	32,400	32,400
32,500	32,500	32,500
32,600	32,600	32,600
32,700	32,700	32,700
32,800	32,800	32,800
32,900	32,900	32,900
33,000	33,000	33,000
33,100	33,100	33,100
33,200	33,200	33,200
33,300	33,300	33,300
33,400	33,400	33,400
33,500	33,500	33,500
33,600	33,600	33,600

Why isn't everyone doing it?

- Fear that the business MUST make all maximum contribution
- Absence of T4 income (Salary & Bonus vs Dividends)
- Accountants or Professional Financial Team are unaware of the benefits of Private Pension Plans.
- Preconceived notion it is too costly and/or too complicated
- We welcome you to [request an illustration](#) so we can walk through this enhanced wealth solution.

Key advantages



Key advantages

07

Ability to buy - back Past
Years of Service

08

Partial HST rebate on fees (if
eligible)

09

Ability to pass wealth to
the next generation
without triggering taxes

Personal Pension
Plan

10

Higher Annual Tax Deductible
Deductions (compared to RRSP)

11

Fiduciary Oversight
(Pension Committee)

12

Terminal Funding
Funding Flexibility

Next Steps:

Request an Illustration for a real or hypothetical example

[Get Started - INTEGRIS \(integris-mgt.com\)](https://integris-mgt.com) / [Démarrez - INTEGRIS \(integris-mgt.com\)](https://integris-mgt.com)

Information required:

- Date of birth
- Province of business operations
- Current statement balances for RRSP/LIRA/LRSP
- Unused RRSP contribution room (as per 2024 NOA)
- T4 income amount for the current year (2025)
- T4 income amounts for each year being bought back (from sponsor only, up to as far back as 1991)
- Company name
- Date of incorporation
- Employment start date with the company



Request an illustration on the website



Get Started with the INTEGRIS PPP®

Upon completion, you will receive a personalized PPP® Illustration based on the information provided.

1

Sponsor Company

2

Plan Member

Plan Sponsor Company

The company that will be making monetary contributions to the Personal Pension Plan. This company currently employs and provides T4 income to plan members.

Company name *

Company incorporation date *



dd-MMM-yyyy

Financial Year End *

Q&A??

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Thank You!