



CANADIAN PHYSICIANS' **PENSION PLAN**

By Physicians, For Physicians

CPPP

CANADIAN PHYSICIANS' PENSION PLAN

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Shared Values and Community:

Beyond the financial benefits, the Canadian Physician Pension Plan fosters a sense of community among its members. Designed with the values and goals of physicians in mind, it creates a shared purpose and a supportive network that understands the unique demands and rewards of a medical career.





INTRODUCING CPPP THE CANADIAN PHYSICIANS' PENSION PLAN: A PLAN BY PHYSICIAN FOR PHYSICIANS

Your Future, Secured and Enhanced

For Canadian physicians, planning for retirement has just become a lot more promising and customized. The Canadian Physician Pension Plan is not just another retirement savings vehicle—it's a meticulously crafted solution designed specifically to meet the sophisticated needs of medical professionals.

Imagine a retirement plan where every aspect is tailored to align with your unique financial situation and career trajectory. The Canadian Physician Pension Plan offers exactly that, providing a compelling alternative to traditional retirement solutions and setting a new standard for what a physician's retirement can look like.

Unparalleled Advantages For Medical Professionals:



Fiduciary Oversight:

At the heart of the Canadian Physician Pension Plan is a commitment to fiduciary responsibility. Expert advisors ensure that your retirement assets are not only safeguarded but are also strategically positioned for long-term performance and growth.



Actuarial Fees are Included:

Financial efficiency is crucial, and this plan delivers by waiving operational fees after just 4 years. This unique feature can lead to substantial savings over time, enhancing your investment returns and maximizing the growth potential of your retirement portfolio.



Increased Contribution Rates:

The plan allows for higher contribution limits than a traditional Registered Retirement Savings Plan (RRSP). This flexibility is particularly advantageous for physicians who wish to accelerate their retirement savings, taking full advantage of their earning potential and future financial security.



Access to Alternative Asset Classes:

Traditional retirement plans often offer a limited range of investment options, typically confined to stocks, bonds, mutual funds, and GICs. In contrast, the Canadian Physician Pension Plan opens the door to a broader spectrum of private investment opportunities. These options are crafted to provide robust returns with potentially lower volatility, offering a sophisticated investment approach.



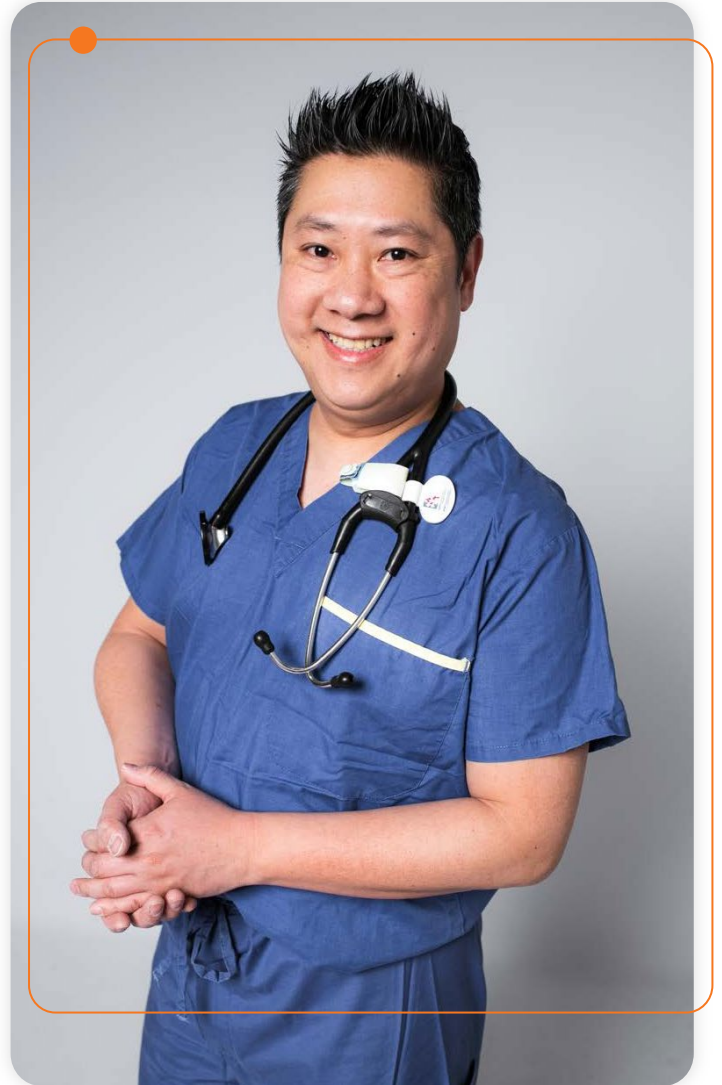

CANADIAN PHYSICIANS'
PENSION PLAN



CPPP FOUNDERS

Meet the President

Dr. Vu Kiet Tran, MD, MHSc, MBA, CHE, ICD.D is President of the Canadian Physicians' Pension Plan and emergency and family medicine physician in the Greater Toronto Area. He has over 20 years of clinical experience . He proclaims to be an extreme lifelong learner and an avid entrepreneur with a tremendous desire to better the quality of work and life of his colleagues . He holds a Master in Health Sciences (focus in Education) and a Master in Business Administration . He also holds the designation of Certified Health Executive (CHE) and ICD.D from the Institute of Corporate Directors .



In addition to his clinical work, he owns and operates medical clinics . He is a healthcare consultant for numerous healthcare companies in Canada. He is the founder and host of "How is my financial health, doc?", a popular podcast that has the sole aim to improve financial literacy among his peers. It goes without saying that his biggest pride is the creation of a pension plan for independent healthcare professionals in Canada.

Sincerely,

Dr. Vu Kiet Tran, MD, MHSc, MBA, CHE, ICD.D



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CPPP FOUNDERS



Jean-Pierre A. Laporte BA, MA, LL.B. Treasurer

CEO, INTEGRIS Pension
Management Corp.



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Drawing on over a decade of experience as a pension lawyer for several prestigious Toronto firms, including Bennett Jones LLP, Fasken Martineau LLP, Osler, and Hoskin 8 Harcourt LLP, Jean-Pierre Laporte has dedicated his career to improving pension legislation .

Frustrated that the significant benefits of pensions were not readily available to those outside of large companies, Jean-Pierre In 2004 , Jean-Pierre Laporte set out to create a better solution for investors that wanted improved asset protection while minimizing taxes . With an impressive academic background at the University of Toronto, Osgoode Hall Law School and the Institute d'Etudes Politiques de Paris, he is often called upon as an expert witness before the House of Commons Standing Committee on Finance, and he has written several seminal articles on pension reform, including an expansion of the Canada Pension Plan.



A LONG JOURNEY OF PENSIONS FOR PHYSICIANS...

CMA introduces
the first **RRSP** in
Canada

1957

Medical
professional
corporations
allowed

1991

Income Tax Act
allows Individual
Pension Plans (IPP)

2000's

Personal
Pension Plan
(PPP®)
is launched

2011


Canadian
Physicians'
Pension Plan
(CPPP)
is launched

2021





Based on CRA statistics,
98% of incorporated
professionals are in
RRSPs!!!!



6 TAXES AFFECTING YOUR RETIREMENTWEALTH



Active
Business Tax
(12.2%+)



Passive
Investment
Income
[up to 50%]



Tax On Passive
Income
(above
\$50,000)



(Maybe)
Departure Tax
if client
becomes non -
resident



Deemed
Disposition on
death of
shares of PC
have value



Personal Tax
on any
dividends paid
by CCPC to
owner



BENEFITS OF A CPPP REGISTERED PENSION PLAN



All contributions are tax - deductible to the corporation



Past-service contributions, allowing for more savings



Management Fees are tax - deductible



Pension income -splitting with spouse before age 65



Tax-deferred growth on all investments



Robust creditor protection



Top-up contributions, allowing for more savings



Terminal Funding



CPPP CASE STUDY



- 52 year old Family Physician
- Works in a private clinic as an associate in a FHO
- Corporate Income: \$450k annually
- RRSP valued at \$625,000
- Corporate investment totalling \$1.75M
- Plans to retire at 70
- 3 adult children, 2 grandchildren



CPPP CASE STUDY

Results of Implementation



RRSP Contributions to age 70

691,369



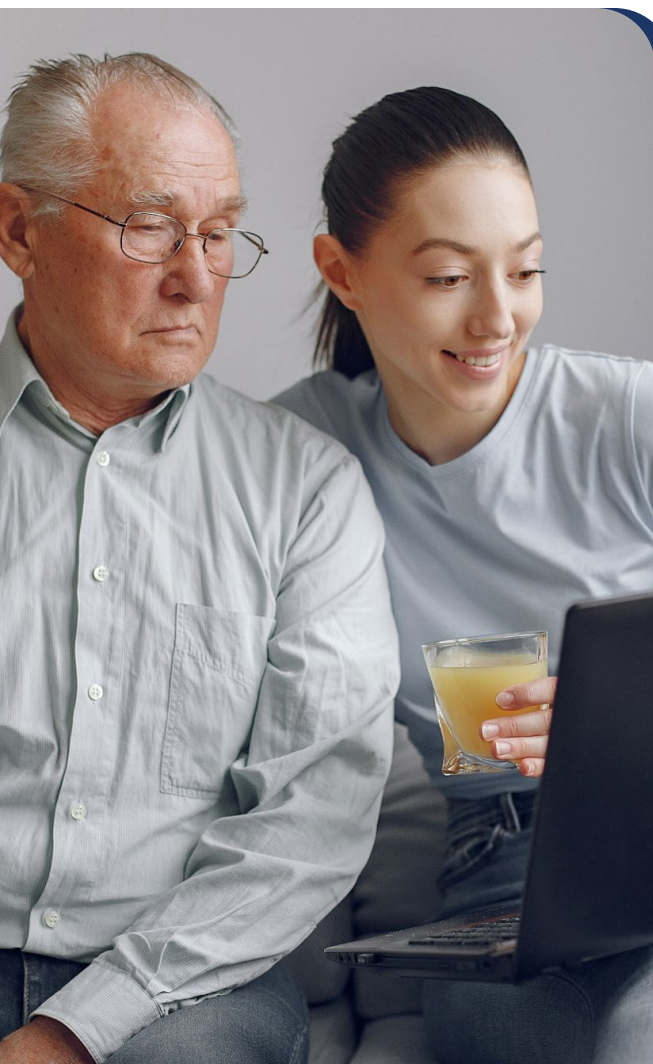
CPPP® Contributions to age 70

1,202,865



Contribution Increase

+511,496



Intergenerational Wealth Transfer

Registered Pension Assets can
rollover tax -free to children plan
members.

*additional planning required



BEST-IN-CLASS PARTNERS



We have aligned ourselves with Canada's most reputable financial services institutions to provide you with a first - class experience.

Pension Set -Up
and Advisory



Pension Insurance
Provider



Financial Planning &
Insurance Solutions



Custodian



Actuary



Portfolio
Manager





CPPP Pricing

By end of year:	% Reimbursed by CPPP	Net cost
1	25%	\$2,373
2	50%	\$1,582
3	75%	\$791
4	100%	\$0
5	-	\$0
6	-	\$0
7	-	\$0
8	-	\$0
9	-	\$0
10	-	\$0

**Subject to CPPP account over \$500,000.00*



Most Pension Plans have permanent perpetual annual fees.



The CPPP has established a payment schedule that eliminates the annual fees by year 4*, making the CPPP more cost effective than other plans.



ONBOARDING PROCESS FOR CPPP



Gather data



Review Cost/Benefits



Gather Documents



Filing of Plan documents
with CRA



Receive CRA approval



Contribute to the Plan and
invest



Reach your financial goals with
your Physician Pension Planner



WHAT TO EXPECT IN A FIRST MEETING



We will go through many of the strategies and benefits you've read in this booklet.



We also go over the next steps which include providing you with a custom pension calculation.



Work with our physician planner to determine:

- 1 How much you can contribute from your past income?
- 2 How much will your future contributions be?
- 3 Determine an investment strategy
- 4 Estimate your retirement income

To book an appointment, please email:

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Connect with us

