

FARM FAMILY FINANCES: SAVE, INVEST & REDUCE TAXES

# The Farm Pension Plan

## *Finally,* Farmers Can Have a Real Pension.

**Why The Farm Pension Plan is tailor-made for farmers and their families and business partners.**

### SAVE

With a Personal Pension Plan (PPP), we help incorporated farmers save for retirement and generate significant corporate tax deductions. That's right, Canadian farmers, their families and business partners can now benefit from a full-service, low-cost retirement savings and investment plan, The Farm Pension Plan.



### INVEST

Farmers who save for retirement with a PPP can invest in the same diversified asset classes available to very large public pension plans. The PPP is designed to keep your retirement savings plan on track and give you flexibility on your contributions & your investments.

### REDUCE TAXES

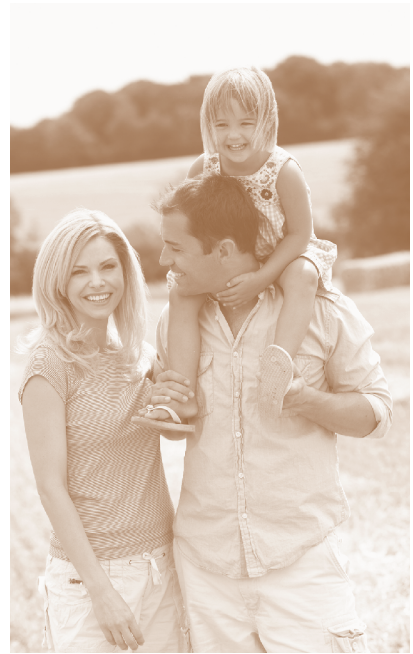
Contribute to a PPP and receive larger tax deductions compared to an RRSP. In addition, recall that in 2014, the tax rate on non-eligible dividends increased across Canada. As a result, the PPP may be one of the best options to provide you with a more tax-smart way of reducing overall taxes.

Information provided by Integris Pension Management.

# Finally, Farmers Can Have a Real Pension.

## What is The Farm Pension Plan Advantage?

- ✔ **TAX-ADVANTAGED TRANSFER**  
Move assets into your personal hands and pass wealth to the next generation tax-free.
- ✔ **PAY YOURSELF FIRST**  
Contribute to a separate retirement fund that will diversify your assets and balance your overall investments.
- ✔ **PROTECT**  
Pension assets are bankruptcy & creditor protected.
- ✔ **GROW**  
A **45 year-old farmer** who makes maximum RRSP contributions to age **65** will save **\$2.8 million** if the assets return 7.5%.  
A **45 year-old incorporated farmer** who establishes a Farm Pension Plan will save over **\$4 million**.



### UNDER 40?

You can still qualify for a PPP and start saving for retirement while receiving larger corporate tax deductions in a Farm Pension Plan. In fact, you can receive over \$48,000 in tax deductions if your T4 salary is \$144,500.

*The Farm Pension Plan:*  
**Less Taxes.**  
**More Control.**  
**Full Protection.**

**PI FINANCIAL**  
experience. driven.



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