

SOMETHING NEW FOR BUSINESS OWNERS  
AND COMPANY EXECUTIVES 50 YEARS OF AGE AND UP —

# THE PERSONAL PENSION PLAN\*

...a superior alternative to RRSP's.

If you don't like paying taxes (and who does), we would like to help you with deferring your exposure to them while planning your retirement. The PERSONAL PENSION PLAN will:

1. Shelter more income.
2. Accumulate more retirement assets than the traditional RRSP allows through higher on-going and (if possible) past service contributions.
3. Allow your company to deduct the management fees as an expense outside the plan.
4. Provide you with underlying professional management for a more disciplined approach to retirement planning.
5. Provide creditor protection NOT available with your traditional RRSP.

Sounds too good? For some people it is—you need to have the right qualifications: **You must be a business owner or an executive in a corporation and receive employment income in excess of \$86,111. These plans are most beneficial for people aged 50 or over.**

The table below illustrates the difference that contributions to a Personal Pension Plan can make over a period of 15 years, for an individual 50 years of age, with 11 years of past service and \$300,000 of accumulated RRSP assets. As you can see, the difference is remarkable! In this case, the PPP is expected to offer more than 2.5 times the tax sheltering of the RRSP.

Year	Age	PPP ANNUAL TAX DEFERRAL			RRSP
		Contribution	Enhancement	Total	Limit
2002	50	\$58,500	\$5,800	\$64,300	\$13,500
2003	51	21,200	6,600	27,800	13,500
2004	52	23,100	7,400	30,500	13,500
2005	53	25,100	8,400	33,500	14,500
2006	54	27,900	9,500	37,400	15,500
2007	55	25,700	10,600	36,300	16,000
2008	56	26,100	11,800	37,900	16,400
2009	57	27,600	13,100	40,700	16,900
2010	58	29,300	14,600	43,900	17,400
2011	59	31,000	16,200	47,200	18,000
2012	60	32,800	17,900	50,700	18,500
2013	61	34,800	19,800	54,600	19,100
2014	62	36,900	21,900	58,800	19,600
2015	63	39,100	24,200	63,300	20,200
2016	64	41,400	26,700	68,100	20,800
<b>Total</b>		<b>\$480,500</b>	<b>\$214,500</b>	<b>\$695,000</b>	<b>\$253,400</b>

Average Annual   \$46,300  \$16,900

**If you have the right qualifications we'd like to talk to you about how a Personal Pension Plan can provide outstanding benefits for *your* retirement.**

**FOR FURTHER INFORMATION** on this product please contact us at 416-863-4881 or e-mail: [main@richrotstein.com](mailto:main@richrotstein.com)

*\* Introduced to you by Rich Rotstein Chartered Accountants, in association with Thompson Actuarial Limited and Caldwell Securities Ltd.*