

The PTS™ report gives you:

- * A Comparison on both the accumulation and income stages of various investment choices.
- * A method of analyzing how tax erodes certain investment choices.
- * A method to fund your Estate's tax liabilities.
- * The ability to choose the correct investment to increase your income in retirement.
- * The confidence needed to make an educated decision.
- * A confidential, complete, personalized report on one of the most important decisions of your life.

*This service is exclusively for
IPC Financial Network Partners
and their clientele*

Resource Material Available:

PTS™ the book - "Concepts That Work"

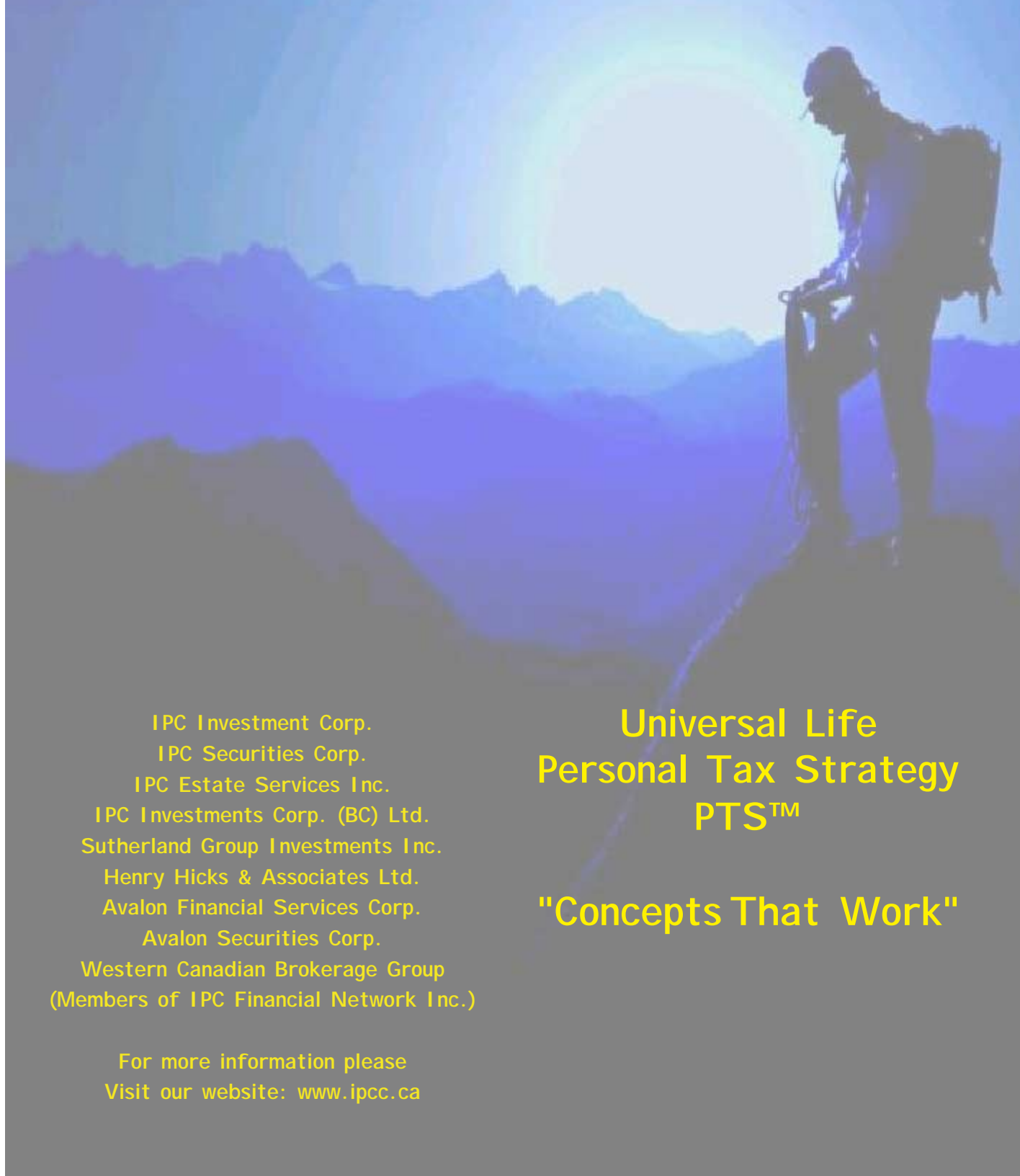
For full details, and to see if this exciting strategy would be suitable for you, contact your Financial Planner.

IPC Investment Corp.
IPC Securities Corp.
IPC Estate Services Inc.
IPC Investments Corp. (BC) Ltd.
Sutherland Group Investments Inc.
Henry Hicks & Associates Ltd.
Avalon Financial Services Corp.
Avalon Securities Corp.
Western Canadian Brokerage Group
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For more information please
Visit our website: www.ipcc.ca

**Universal Life
Personal Tax Strategy
PTS™**

"Concepts That Work"



Using the PERSONAL TAX STRATEGY PTS™ concept will help you accomplish more with your non-registered assets than you ever thought possible.

The idea of using insurance as an investment was frowned upon by many individuals in the past. This was due to the fact that the products available were simply not up to the task of competing with the returns offered by mutual funds and specialized investments.

Today the story has changed, and Universal Life is an essential tool that should be a part of your financial plan. There has never been a product that can solve so many problems in such a cost effective and efficient manner.

Even the large accounting firms have expressed their attention.

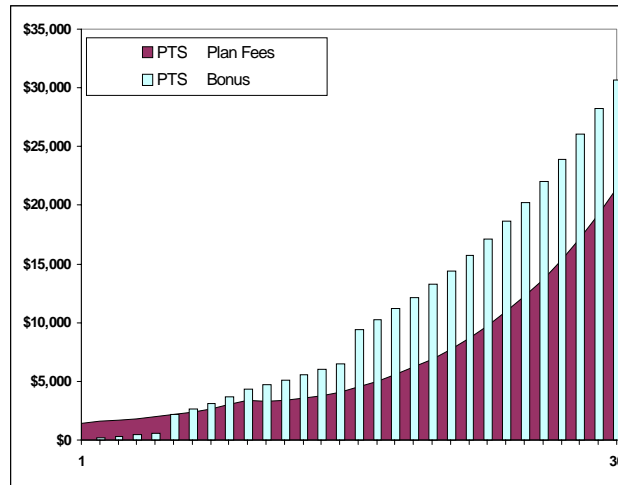
The PricewaterhouseCoopers Tax Planning Checklist, published by CCH Canadian Ltd., advises: "Those looking for tax shelters or deferral mechanisms may wish to explore the significant benefits that may be derived from an "exempt" life insurance policy. While professional advice may be needed, it is to be noted that a substantial portion of the income from such investment accumulates free of tax, that such income can be utilized before death, and the proceeds are not subject to tax on death . . . such policies may be a powerful tool in the tax planning arsenal."

Deloitte & Touche - How to Reduce the Taxes You Pay — Planning Throughout 1999 — Life Insurance plays an important role in estate planning. It can be used for a variety of purposes.

- To provide a base for generating investment income to replace earnings.
- As a tax-sheltered investment vehicle, if properly structured, for the accumulation of funds during your lifetime, with a tax-free pay out on your death to your beneficiaries.

RECEIVE ADDITIONAL RETURNS FOR YOUR CLIENTS.....

When structured properly, in addition to the regular rate of return on the savings inside the PTS™, you may qualify for an additional bonus. This bonus will outgrow the total fees, effectively resulting in free insurance.



TAKE ADVANTAGE OF DIVERSIFIED INVESTMENT OPPORTUNITIES AVAILABLE IN YOUR PTS™!

- GIC's
- Index Funds
- Counsel Wealth Management

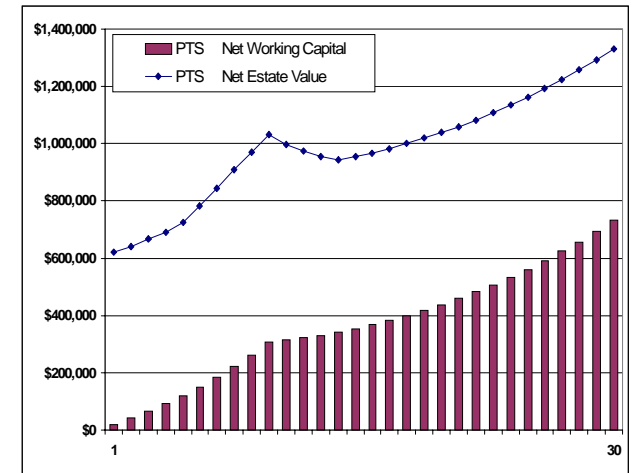
Consider the example below.

A couple age 55, investing \$20,000 per year for 10 years, then drawing a \$16,000 per year after-tax income until age 85.

With this deposit and income stream you would still have an estate of \$1,372,572* in your PTS™.

The PERSONAL TAX STRATEGY is the ideal way to have your savings grow tax deferred and give you the ability to receive the income, "tax free".

It is VITAL to Everyone's Financial Plan.



*Assumes 8% Annual Growth on Investment