

We will contact you for an appointment to discuss this concept & to determine whether or not there is a benefit to you.

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.
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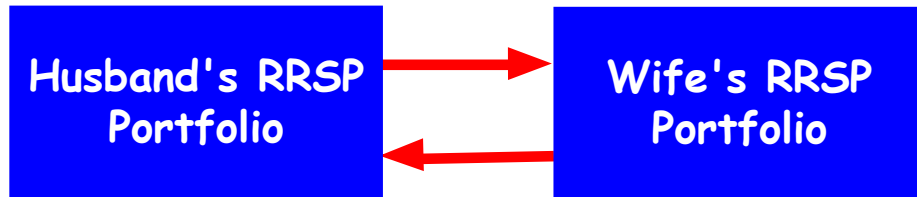
For more information please
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**Fund your RRSP
Tax Liability with the
Personal Tax Strategy
PTS™**



What Happens to your RRSP on your Death?

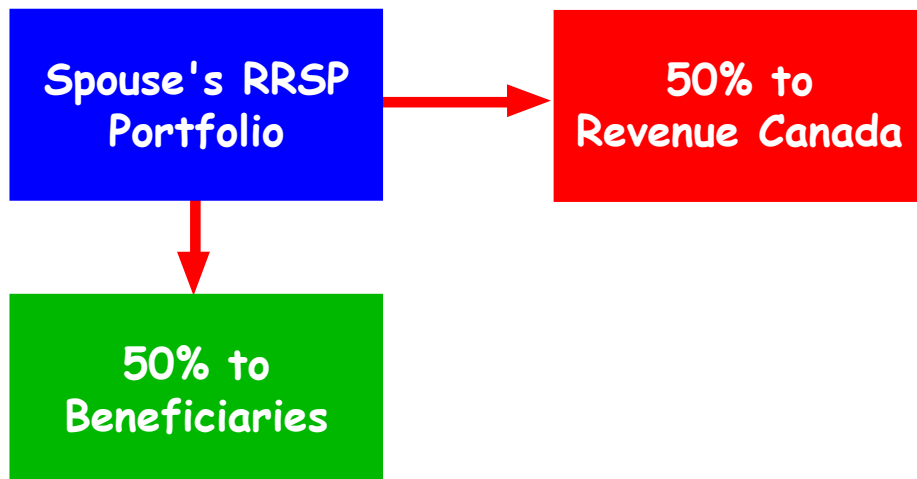
If you are married, your entire portfolio can move to your spouse completely tax free. It then forms part of their RRSP portfolio.



What Happens on the Second Death?

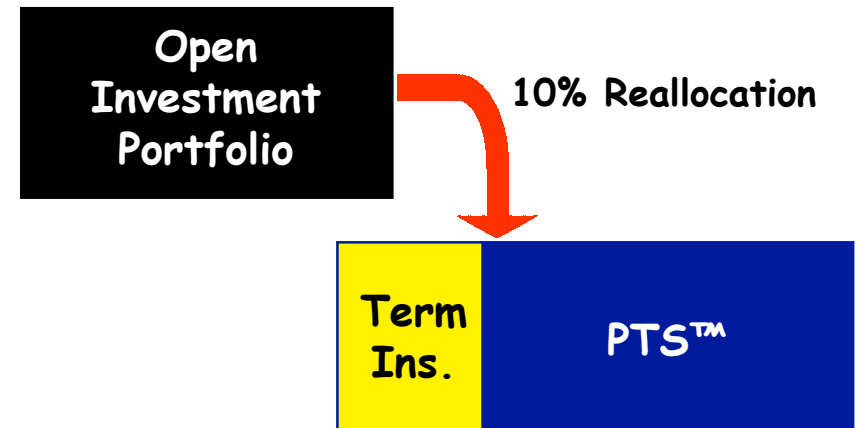
The tax is due on the full balance of the RRSP portfolio. Your children or beneficiaries will receive a tax slip showing the full taxable value of the account to be included in your final return.

The current marginal tax rates range from 45% to 52% in the highest tax bracket. This will substantially reduce the amount of money transferred to your children or beneficiaries.



How do you eliminate this loss?

By utilizing the PTS™ concepts of reallocating investment assets from your open investments to the tax sheltered environment inside the PTS™.



You receive the benefit of Term Insurance on your PTS™ to cover the tax liability on your RRSP's.

What is your typical net cost?

\$250,000 Coverage at 10% Growth

	Cost in 1st year	Cummulative cost by 10th year	Cost at Life Expectancy	Net Increase In Estate Value at Life Expectancy
* Age 50	\$492	\$533	\$ 0	\$622,669
* Age 60	\$710	\$1,281	\$ 0	\$382,660
* Age 70	\$1,130	\$7,803	\$ 9,624	\$275,277

* assumes \$50,000 in open assets for 50 year old couple, \$80,000 in open assets for 60 year old couple & \$120,000 in open assets for 70 year old couple.