

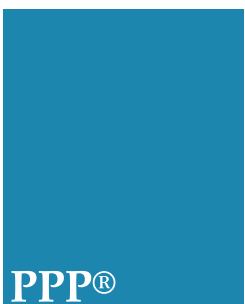


Understanding the Personal Pension Plan™



INTEGRIS

A Smarter Way
To Save For
Your Future®



What is a Personal Pension Plan™?

It is a Canadian tax-savings solution for business owners and incorporated professionals looking for a better way of saving for their retirement. As compared to an RRSP, the pension solution allows up to 60% greater tax-deferred compounding until the individual retires.

Why own this solution?

Shelter More Income - The ability to build a larger retirement nest-egg by increased contribution levels on an annual basis.

Safety of Your Assets - Your savings within a pension plan are protected from the claims of trade creditors and furthermore, we offer tax-exempt roll-over of existing RRSP assets which will provide further protection of all registered assets.

Tax Deduction of Fees - The ability to deduct all investment, actuarial, administration and trustee fees related to your account from corporate income.

Mitigating Market Losses - The Pension Plan allows the sponsor to make additional tax-deductible contributions each year to top up your account if investments return less than 7.5% to ensure full funding of your pension plan.

Contribution Flexibility - We offer a combination plan that allows you to switch between Defined Benefit and Defined Contribution components to allow for changes in the economic climate of the business.

Greater Scope for Investments - INTEGRIS provides the flexibility to invest in a wide range of non-traditional investment vehicles that are otherwise not available inside of an RRSP.

| Features | INTEGRIS™ PPP® | RRSP |
|---|------------------------|-----------|
| Maximum Annual Contribution Limit | \$ 27,830 - \$ 45,731* | \$ 27,230 |
| Flexibility to Choose Contribution Options (Defined Benefit or Defined Contribution) | Yes | No |
| Fiduciary Oversight | Yes | No |
| Broader Investment Options | Yes | No |
| Robust Creditor Protection | Yes | No** |
| Tax Deductible Administration & Investment Management Fees | Yes | No |
| HST Credit Refund 33% - 100% | Yes | No |
| Deduction of Interest on Borrowing | Yes | No |
| Full Service Administration | Yes | No |
| Ability to Make Additional Tax Deductible Contributions During Market Volatility | Yes | No |

*Increased contribution levels are dependent on age of plan member.

**RRSP may be protected by Provincial legislation.



INTEGRIS

"For us, acting in the best interest of our pension clients is at the heart of what we do. This is in fact a legal obligation set out in the Pension Benefits Act. We are the private sector equivalent to the Ontario Teachers' Pension Plan Board - a fiduciary of our clients."

Jean-Pierre A. Laporte, B.A. M.A. J.D.
Chief Executive Officer

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How much more can be saved in a PPP®?

This table shows permissible contributions by age in the Personal Pension Plan™ (where salary is \$154,611 or more):

| Age | INTEGRIS™ PPP® | RRSP | ‡ Extra Contribution |
|-----|-------------------|---|-------------------------|
| 40 | \$ 29,126 | <div style="text-align: center;"> \updownarrow \$ 27,230 </div> | \$ 1,896 |
| 45 | \$ 31,993 | | \$ 4,763 |
| 50 | \$ 35,143 | | \$ 7,913 |
| 55 | \$ 38,602 | | \$ 11,372 |
| 60 | \$ 42,403 | | \$ 15,173 |
| 64 | \$ 45,711 | | \$ 18,481 |

‡ Legal Notice: Figures are based on tax laws and actuarial standards in effect as of January 1, 2020, and are for illustrative purposes only. Individuals should consult their professional advisors as to their own circumstances.

These examples illustrate:

Potential additional deductions from corporate income tax:

Fee example:

A 1% fee on assets under management of \$200,000 would generate an annual \$2,000 corporate tax deduction.

Market loss example:

If assets in a plan do not grow as expected additional corporate deductions are permissible.

Who is INTEGRIS Pension Management?

INTEGRIS Pension Management Corp. is a private Canadian based company that offers peace of mind by providing access to highly experienced actuaries, pension and compliance officers. We have built strong strategic alliances with some of Canada's highly regulated and well-capitalized companies to offer you the best-in-class service providers.

INTEGRIS Pension Management

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