

# Individual Pension Plan

Dramatically boost your retirement assets with tax-deductible corporate contributions

## How an IPP works

An IPP is a tax deferred savings vehicle used to invest and save for retirement. Contributions are tax deductible and made directly from the corporation. Similar to an RRSP, the assets inside an IPP are tax deferred until withdrawal. A clear advantage of an IPP is you can contribute up to 68% more than an RRSP.

## How much can be contributed to an IPP

Age	RRSP Contribution	IPP Contribution	IPP Advantage	
45	\$33,800	\$40,800	\$7,000	21%
50	\$33,800	\$44,800	\$11,000	33%
55	\$33,800	\$49,200	\$15,400	46%
60	\$33,800	\$54,100	\$20,300	60%
65	\$33,800	\$56,700	\$22,900	68%

### Case Study

A professional, age 55, incorporated for 10 years, maximum T4 earnings and \$300,000 in RRSPs

- ✓ \$187,800 in immediate past service funding - tax deductible to the company
- ✓ Up to \$611,000 more in tax-deductible contribution room over working years
- ✓ The IPP can accumulate up to \$1,100,000 more in assets than an RRSP

All of the above figures are based on 2026 prescribed assumptions

## Who is a good candidate for an IPP?



Business Owner



Incorporated Professional



Over age 40



\$100,000+ in T4 Earnings

An IPP can be established for someone with lower earnings

## Advantages of an IPP

- ✓ Increased tax deductible contribution room – **up to 68% more than an RRSP**
- ✓ Can **reduce passive income** in Corporation
- ✓ Tax deductible company contributions for prior years (**past service**)
- ✓ Richest benefit plan in Canada – 2% defined benefit pension plan
- ✓ **All costs are tax deductible** to the company
- ✓ Creditor Protection
- ✓ **Increased** corporate and personal tax savings
- ✓ Can include employed family members and pass on wealth to the next generation

## Next Steps:

Visit our website at [www.gblinc.ca](http://www.gblinc.ca) to receive a personal IPP quote or speak with a GBL Representative



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