



# The Initiative



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## More Info Online

[www.WealthInitiatives.com](http://www.WealthInitiatives.com)

### FREE REPORT

"8 Key Questions to Answer Before You Buy Insurance"

Get Your Copy Online

### SPECIALIZING IN TAX ELIMINATED INVESTMENTS AND "GROUP BENEFITS"

GROUPS FROM ONE PERSON AND UP

#### ✓Extended Health

- Prescriptions
- Chiropractor, Massage, Naturopath
- Dental
- Sole Proprietors, Partnerships and Incorporated business

#### ✓ Disability Insurance

- Income Protection (Where will your money come from?)
- Short Term Disability
- Long Term Disability
- RETURN OF PREMIUMS!!!
- Are you getting Premiums refunded? Why not?

Initiate your plan to security and tax freedom!

## WHAT TWO INDUSTRIES INTENTIONALLY MISLEAD YOU?

### CAR DEALERSHIPS AND THE BANKS

Did you know the Banks follow many of the same marketing tactics as car dealerships? Car dealerships don't put the actual price in the window. They post a suggested "window/sticker" price, and negotiate down from that. What is the minimum you will pay? Well you have to ask. The same is true for the Banks for mortgage rates, and for GIC rates. You have to ask for a lower mortgage rate than the posted one, and you have to ask for a higher GIC rate than what is posted. Or you can avoid all of these hassles by working with an independent vehicle broker, independent mortgage broker, and myself, an independent financial advisor.

If you use GICs as part of your Guaranteed Investment Plan you need to call me to ensure you are getting THE BEST RATES AVAILABLE IN CANADA. The best rate GICs I work with are insured the same as the Banks. In fact many of them are from the BIG Banks, but you can't get them by going to a local branch.

Are you a Member of a STRATA? Do you know that your strata contingency fund is getting the best GIC rates? I will ensure that for you and your neighbors.

Call me at 250.412.7767

## TIP: Follow the Smart Money... Personal Pension

Plan. Why do you want to save money? Emergency fund? Children's University? Retirement? Are you using the Four Tax Havens right here in CANADA!

You can participate and grow your money TAX FREE. Canadians have been stuffing millions and millions of dollars into these on-shore tax sheltered accounts. Where are they? They are the life insurance tax shelters...read more page 2 ==>

### Business Owners:

**Ross Macfarlane and Wealth Initiatives are your resources for income tax savings, insurance cost saving, retirement income strategies, and investing in a tax minimized way. We specialize in Tax Elimination and Group Benefits. Do you have the best health plan for your business? Call to discuss. 250.412.7767**



MORE INFORMATION AT [WWW.WEALTHINITIATIVES.COM](http://WWW.WEALTHINITIATIVES.COM)

Where is the **SMART MONEY** today?

## Canadians have Sheltered \$Millions!

**30 Years ago the Canadian Government legalized this ONSHORE TAX HAVEN.**

I'm talking about what I refer to as the "Super-sized TFSA" that has been around for three decades longer than the recent TFSA.

Yes its insurance: Universal Life Insurance!

Yes this is a tool that should be discussed as part of your retirement plan!



**How it works:**

You shelter you investments inside decreasing universal life insurance to keep the costs to a minimum. The minimum insurance cost is less than the tax would be on the investment growth, and you have covered

your family and other insurance needs.

So you've got your investments tax sheltered, now lets look at how to get your retirement income **TAX FREE**. Banks and even the insurance companies will let you borrow against your tax sheltered investments with no payments! Loans are **TAX FREE!**

**BONUS:** Your money even keeps growing **TAX FREE** while you take the loan. And at the end of your life the loan is paid off and the remainder goes to your beneficiaries **TAX FREE**.

**TAX FREE GROWTH  
TAX FREE INCOME  
TAX FREE TO FAMILY**

Yes Tax Freedom Does Exist!

See **NICHE SOLUTIONS** - **UNIVERSAL LIFE** on my website [www.WealthInitiatives.com](http://www.WealthInitiatives.com)  
250.412.7767

*In Service: Ross Macfarlane*

## DO YOU HAVE CHILDREN OR GRANDCHILDREN?

Did you get each one their **FREE 20% Government Grant?**

**GIVE THE GIFT OF EDUCATION BY MAXIMIZING THEIR REGISTERED EDUCATION SAVINGS PLAN (RESP) YEARLY GRANT.**

I recommend maximizing your your Child's RESP Grant each year, as it will continue to grow tax free until they go to school. Then the withdrawals are taxed in their hands. A student typically has no income tax after tuition deductions and personal exemptions.

That is a WIN-WIN-WIN. Tax Free Money, Tax Free Growth, and Tax Free Income.

I do not recommend RESP plans with organizations that have any restrictions besides the government rules, or ones that require minimum yearly contributions.

For the most flexible plan, and to find out how to get the maximum grant without contributing your own money call me at 250.412.7767

Looking for a low risk tax credit. Flow Thru Shares can be risky? Call to find out how to minimize that risk, and still get tax deductions.

**12% Income from existing Oil Wells. Find out how.**

Call to find out more 250.412.7767.



**WEALTH INITIATIVES:**

- |  |   |
|--|---|
| <input type="checkbox"/> LIFE INSURANCE            | <input type="checkbox"/> HEALTH BENEFITS PLAN |
| <input type="checkbox"/> CRITICAL ILLNESS          | <input type="checkbox"/> DISABILITY INSURANCE |
| <input type="checkbox"/> SEGREGATED FUNDS          | <input type="checkbox"/> ESTATE PLANNING      |
| <input type="checkbox"/> ESTATE PRESERVATION       | <input type="checkbox"/> ESTATE MULTIPLYING   |
| <input type="checkbox"/> TAX SHELTERED INVESTMENTS | <input type="checkbox"/> RETIREMENT INCOME    |
| <input type="checkbox"/> LONG TERM CARE            | <input type="checkbox"/> BUSINESS SUCCESSION  |
| <input type="checkbox"/> KEY MAN INSURANCE         | <input type="checkbox"/> BUY SELL AGREEMENTS  |
| <input type="checkbox"/> RRSP'S                    | <input type="checkbox"/> RRIF'S               |
| <input type="checkbox"/> ANNUITIES                 | <input type="checkbox"/> PENSION MAXIMIZATION |
| <input type="checkbox"/> PERSONAL PENSIONS PLANS   | <input type="checkbox"/> RESP                 |
| <input type="checkbox"/> CHARITABLE GIFTING        | <input type="checkbox"/> TAX FREE RETIREMENT  |

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